

# **FIGHT AGAINST BLINDNESS (FAB)**

**Charity No 1124806**

## **TRUSTEES REPORT AND ACCOUNTS 1 JANUARY 2024 TO 31 DECEMBER 2024**

### **Summary**

In 2024 FAB continued to deliver its Specialist Sight loss and Visual Impairment Clinical Psychology Service to Children and Young People (CYP) in the UK in accordance with its trust deed. FAB's service is free, unconditional and confidential. It is not available or commissioned by the NHS. We work in partnership with NHS eye clinics to successfully deliver our service to the charity's beneficiaries.

FAB trustees' unrestricted fundraising by craft fairs, events and the sale of greeting cards continued to support the charity's running costs.

In 2024, FAB's service was available at Great Ormond Street Hospital London, Addenbrooke's Hospital Cambridge for East Anglia, Oxford Children's Hospital for Central England, Southampton General Hospital for the South, St James's Leeds for the North and Royal Bristol Hospital for Children for the South West. We are planning to open a new service for Somerset.

Our service is for children with any eye condition eg Retinitis Pigmentosa, Choroideremia, Stargardt Disease, Cone-Rod Dystrophy, Best Disease, Leber Amaurosis, Gyrate Atrophy, Bullseye Dystrophy, Alstrom Disease and Syndromes such as Usher and Stickler. Many have complex needs e.g. sight loss and Autism. FAB includes the CYP's family, school and other support agencies in its work as they are all needed to help successful outcomes. Approximately 90% of children need our liaison with school.

The clinical psychologists liaised with schools, Sensory Support Services as required and provided training to consultants, doctors and orthoptists. Our podcasts with the RNIB for CYP and parents continue to be highly regarded by professionals, CYP and parents.

FAB's research project, "Investigating psychological distress in children with visual impairment: The role of parental factors" at Oxford Children's Hospital is complete and published in the British Journal of Visual Impairment.

FAB continued its prudent financial policies to ensure continuity of service, so essential for our beneficiaries.

We gratefully acknowledge the following grants: £10,000 (the second of two annual grants) from the Garfield Weston Foundation; £7,992 from the Focus Foundation for our Southampton service; payment of £16,800, part of the 4-year grant from City Bridge Foundation for our London service; £5,577 from Cambridge Community Foundation for our Cambridge service; £3,000 from Microsoft Research Ltd Community Fund and £2,577 from Rigeons Family Endowment Fund.

### **Trustees' Remuneration and Expenses**

All trustees are unpaid. Trustees' expenses are paid in accordance with internal control, given below.

## **Review of Accounts**

Income for the accounting period was £226,702 from all sources including grants of £209,646 from Trusts and Foundations (92% of income), the main funding source for the charity. 2024 total income increased by 49% compared with 2023, to meet growing demand and support planned expansion. This included increased provision in London and Cambridge and committing funding towards a new project in Somerset (to commence 2025).

Expenditure on charitable activities in the period was £127,363 with a further £15,926 for work completed in 2024 to be paid, 63% of income. Funding for charitable activities contracted for 2025 was £232,542. FAB's policy is to have sufficient funds to cover those contracted activities at the start of 2025 to ensure confidence in continuity of service so essential to our beneficiaries. The fund balance at the end of the period was £81,317.

The running cost of the charity was £3,529, 1.5% of income for all support activities including travel, charity insurance, website, office, fundraising goods for sale at fetes etc. £19,783 was spent on fundraising consultant fees, which enabled FAB to meet its service expansion targets and partnerships particularly for London and Cambridge, and to meet our future income targets.

## **Reserves Policy**

The trustees are satisfied that the balance of the unrestricted fund is sufficient to meet the day-to-day operating costs of the charity.

A contingency reserve of £10,000 is held to cover emergency funding requests.

FAB maintains restricted reserves amounting up to one-year psychology costs to ensure continuity of service essential to our beneficiaries, (see Grants). Restricted funds above these one-year costs are invested into current or new projects, subject to staffing levels and/or recruitment.

## **Grants**

Grant income is recognised on a received basis and grants payable are accounted for on an accruals basis reflecting FAB's contracted commitments to pay.

FAB's policy is to hold one year forward grant funding to ensure confidence in continuity of service so essential to our beneficiaries. Grants are funded to completion on a year-to-year basis and are given permission to continue subject to a satisfactory year end project review.

## **Independent Accountant's Report and External Control**

An Independent examiner has examined the accounts for the reporting period in accordance with all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act. No concerns were found. This statement is supported in a formal letter to FAB.

## **Internal Control**

The trustees of the charity meet formally four times a year. Meeting minutes are agreed by the trustees and signed by FAB chair. The trustees prepare financial statements for each financial year in accordance with charity law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing the financial statement the trustees have selected suitable accounting policies and applied

them consistently, made judgments and estimates that are reasonable and prudent, and kept proper accounting records.

Expenses are paid to cover reasonable costs by formal application of signed and authorised expense forms complete with receipts.

Payments for the charitable activities are made on receipt of invoices paid in arrears. Agreements are made by formal letter from FAB to an officer of the organisation concerned. Each project organisation is required to submit quarterly reports and have a quarterly progress review with the clinicians involved. FAB makes no payments to private individuals.

Funding requests to trusts and foundations are made by formal letter/email/application including information on the charity as required. Funds are used in accordance with the donor's wishes.

### **Plans**

The charity's plans for 2025 are,

- Start new service and partnership with Musgrove Park Hospital Taunton for Somerset
- If financially viable, to provide increased service for Bristol, and/or Leeds, Southampton
- Plan phase 2 research to provide further evidence on the service's impact, subject to funding

### **Transactions with Connected Persons and Companies**

FAB used Craigmyle Fundraising Consultants for fundraising advice.

A handwritten signature in black ink, appearing to read 'Clive Fisher', with a stylized flourish at the end.

Clive Fisher  
Chair FAB  
May 2025

STATEMENT OF ACCOUNT 1 JANUARY 2024 TO 31 DECEMBER 2024										
<b>FIGHT AGAINST BLINDNESS (FAB) CHARITY NO 1124806</b>										
						£	£	£	£	£
<b>1. INCOME</b>						<b>UNRESTRICTED FUND</b>	<b>RESTRICTED FUND</b>	<b>TOTAL FUND</b>	<b>2023</b>	<b>2022</b>
EVENTS, CRAFT GOODS SOLD AT FAIRS, COFFEE MORNINGS ETC						5375.65		5375.65	6713.9	6198.30
PRIVATE DONATIONS						1914.56		1914.56	2893.52	1559.46
GIFT AID						317.50		317.50	168.75	176.75
BANK INTEREST						9449.18		9449.18	1079.08	441.51
TRUST GRANT UNRESTRICTED CONTRIBUTIONS						0.00		0.00	0.00	420.00
GRANT FROM GARFIELD WESTON FOUNDATION						10000.00		10000.00	10000	10000.00
GRANT FROM CITY BRIDGE FOUNDATION							16800.00	16800.00		
GRANT FROM FOCUS FOUNDATION							7992.00	7992.00		
GRANTS FROM CAMBRIDGE COMMUNITY FOUNDATION							5577.00	5577.00		
GRANTS FROM TRUSTS AND FOUNDATIONS							169277.00	169277.00	130950	72530.00
RETURNS						0.00	0.00	0.00	0	0.00
TOTAL INCOME						27056.89	199646.00	226702.89	151805.25	91326.02
<b>2. COSTS</b>										
CHARITABLE ACTIVITIES							127363.65	127363.65	120210.07	67316.05
RUNNING COSTS & SUPPORT - STATIONERY, OFFICE SUPPLIES, TRAVEL, INSURANCE ETC						3529.12		3529.12	4101.60	4197.67
FUNDRAISING CONSULTANT FEES						19783.75		19783.75	17100.00	16450.00
RETURNS						0.00		0.00	0.00	-50.00
				SUB TOTAL		23312.87		23312.87	21201.60	20597.67
TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						23312.87	127363.65	150676.52	141411.67	92264.47
TOTAL INCOME LESS TOTAL CHARITABLE ACTIVITIES AND RUNNING COSTS						3744.02	72282.35	76026.37	10393.58	-938.45
CHARITABLE ACTIVITIES TO 31 DECEMBER 2024 AS YET UNPAID (WORK COMPLETED IN 2024)										
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)							0.00			
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)							0.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)							3542.00			
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)							4740.00			
PSYCHOLOGY PROJECT GOSH (LONDON)							4269.84			
PSYCHOLOGY PROJECT LEEDS (YORKSHIRE)							3375.00			
				SUB TOTAL			15926.84	15926.84	1700.00	17173.00
CHARITABLE ACTIVITIES CONTRACTED FROM 1 JANUARY 2025										
PSYCHOLOGY PROJECT CAMBRIDGE (EAST ANGLIA)							62939.00			
PSYCHOLOGY PROJECT SOUTHAMPTON (SOUTHERN)							12227.00			
PSYCHOLOGY PROJECT OXFORD (CENTRAL)							14876.00			
PSYCHOLOGY PROJECT BRISTOL (SOUTH WEST)							18962.00			
PSYCHOLOGY PROJECT GOSH (LONDON)							78804.00			
PSYCHOLOGY PROJECT LEEDS (YORKSHIRE)							14175.00			
PSYCHOLOGY PROJECT TAUNTON (SOMERSET)							16000.00			
FAB RESEARCH PROJECT							14559.66			
				SUB TOTAL		0.00	232542.66	232542.66	202328.00	185887.00
CONTINGENCY RESERVE						10000.00	0.00	10000.00	10000.00	10000.00
TOTAL CONTRACTED WORK AND CONTINGENCY RESERVE						10000.00	248469.50	258469.50	214028.00	213060.00
<b>3. BANK BALANCE AT 31 DECEMBER 2023</b>						32040.74	231720.09	263760.83	253367.25	254305.70
<b>4. BANK BALANCE AT 31 DECEMBER 2024</b>						35784.76	304002.44	339787.20	263760.83	253367.25
<b>5. BALANCE AT 31 DECEMBER 2024 INCLUDING CHARITABLE ACTIVITIES YET UNPAID, CHARITABLE ACTIVITIES CONTRACTED AND CONTINGENCY RESERVE</b>						25784.76	55532.94	81317.70	49732.83	40307.25
										

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024									
							£	£	£
							Unrestricted	Restricted	Total
<b>CASH AT 31 DECEMBER 2023</b>							35784.76	304002.44	339787.20
<b>LIABILITIES</b>									
CHARITABLE ACTIVITIES TO 31 DECEMBER 2024 AS YET UNPAID (WORK COMPLETED IN 2024)								15926.84	15926.84
CHARITABLE ACTIVITIES CONTRACTED FRM 1 JANUARY 2025								232542.66	232542.66
CONTINGENCY RESERVE							10000.00		10000.00
TOTAL							10000.00	248469.50	258469.50
<b>BALANCE</b>							25784.76	55532.94	81317.70
									



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Lower Street  
Thriplow  
Royston  
Herts SG8 7RJ

Mr Clive Fisher  
Fight Against Blindness  
4 Middle Street  
Thriplow  
Royston  
Herts SG8 7RD

3<sup>rd</sup> June 2025

Dear Clive

**Certification of Accounts for the period ended 31 December 2024**

Further to the recent review of the annual accounts for Fight Against Blindness (Charity No 1124806) for the period ended 31 December 2024, I can confirm that the Charity's activities are in accordance with its Trust Deed and the Charity Commission register.

The review of the Charity's transactions and bank statements for the reporting period included sample checks on material donation and expenditure. I can confirm that all bank accounts were fully reconciled and the sampled transactions were properly recorded with supporting documentation.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J M Keyworth', with a long horizontal flourish extending to the right.

J M Keyworth