

WALTHAM FOREST BLIND ASSOCIATION

England & Wales · Charity number 1130235

Details

Status Registered

Legal form Other

Registered 2009-06-19

Register [View on the Charity Commission register](#)

Contact

Address Unit 801 Midlands Business Centre
679 High Road Leyton
London
England
E10 6RA

Phone 02085560355

Email wfblindassociation@googlemail.com

Website www.wf-ba.co.uk

Activities

Objects: THE OBJECT OF WHICH WILL BE TO RELIEVE THE NEED OF THE BLIND AND PARTIALLY-SIGHTED PEOPLE, WHO ARE RESIDENT IN WALTHAM FOREST

Activities: 1) Drop In center activities to alleviate loneliness, 2) Providing weekly talking newspapers on audio tapes. 3) Taking blind and partially sighted people to various places of interest 4) providing advice and case work services. 5) Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,. 6) Blindness awareness;. 7) Outreach:

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** WALTHAM FOREST
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£55,760	£56,641	-	-
2024-03-31	£74,965	£68,282	-	-
2023-03-31	£45,700	£51,299	-	-
2022-03-31	£51,244	£56,113	-	-
2021-03-31	£87,128	£90,323	-	-

Trustees

Name	Role	Appointed
ANDREAS GEORGIU		2019-07-31
ASMA MUSHTAQ		2019-07-31
GARY WIGGINS		2019-07-31
Naseem Yaqub		2023-10-31
TARIQ HUSSAIN		2026-01-26
hanif jinwalla		2026-02-09

WALTHAM FOREST BLIND ASSOCIATION

England & Wales - Charity number 1130235

Accounts



Caring for people who are Blind & Partially Sighted

Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31ST MARCH 2025

Unit 801, Midland Business Centre

679 High Road

Leyton

London E10 6RA

Tel: 0208556 0355

E-mail: wfblindassociation@googlemail.com

Web: www.wf-ba.com

Registered Charity No.1130235



**LLOYDS BANK
FOUNDATION**
England & Wales



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Mission

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

Vision

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

Objectives

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

**1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR
ENDED 31ST MARCH 2025**

The management committee members who served during the year were as follows:
Administrative Structure

MANAGEMENT COMMITTEE

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mrs Naseem YAQUB	Treasure
Mr Vijay Parekh	Vice Chair
Mr Andreas Georgiou	Committee. Member
Mr Gary Wiggins	Committee. Member
Mr Javed Patel (2025)	Committee Member(joined 31/10/2024,left June 2025)

REGISTERED OFFICE

Unit 801, Mainyard Studios,
679 High Road, Leyton
London
E10 6RA

BANKERS

Barclay Bank Plc Walthamstow. Hoe Street. London E17	Unity Trust Bank Plc. Nine Beindle Place Birmingham, B1 2HB
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INDEPENDENT EXAMINER

Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road,
London E11 2PY

Introduction

I would like to begin by expressing my sincere gratitude to all members for your unwavering support throughout the past year. It has been an honour to serve as your Chair, and I am committed to upholding the trust you have placed in me to ensure this has been a productive and positive period for the Waltham Forest Blind Association.

Our services play a vital role in supporting blind and partially sighted individuals, helping to reduce isolation and promote independence at home. We offer door-to-door assistance, telephone support, and video calls via Zoom, ensuring help is available whenever it is needed. We collaborate with other organisations on joint projects and make referrals when additional support is required.

Corporate Governance

The Trustees are confident that a robust corporate governance framework is in place. I am pleased to confirm that the charity's governance arrangements meet a wide range of regulatory requirements. As part of our governance structure, the Association maintains comprehensive policies and procedures that enable effective risk management and provide assurance regarding the adequacy and effectiveness of our internal controls.

Ethics and Corporate Responsibility

Waltham Forest Blind Association's reputation for honesty, integrity, and ethical practice is one of our greatest assets and key to our continued success. We are committed to legal compliance and operating to the highest standards of integrity. Both as an organisation and as individuals, we strive to foster partnerships that promote sustained economic and social progress.

The ongoing support of our members is instrumental in driving the success of our local corporate responsibility initiatives within the communities we serve.

We remain deeply committed to promoting diversity, fostering Indigenous participation, advancing human rights, and supporting initiatives that encourage gender equality.

Conclusion

I would like to extend my sincere thanks to the Management Committee, our dedicated staff, and our invaluable volunteers. Most importantly, I thank our members, whose resilience and cooperation have been vital throughout this challenging period.

Significant progress has been made by the Association, and I would also like to take this opportunity to thank our funders and supporters for their ongoing commitment. I look forward to continuing this journey together as we work toward a shared future.

Tariq Hussain.
Chairperson

REPORT FROM THE TREASURER

The statements cover the period 1st April 2024 to the 31 March 2025. The accounts show a deficit for the financial year of £881. For the year under review, the Association's financial performance was: Income £55,760; Expenditure £56,641 excess of expenditure over income £881 and the reserves £16,773, made of Unrestricted £5,595; Restricted £11,178.

The Association's reserves are still high enough to support investments for the current year. The Association will continue to generate and manage resources efficiently, investing in reserves and diversifying its revenue streams in accordance with its goals, according to the Management Committee's Strategic Plan, which was implemented with input from staff and advisors.

We are grateful to the following funders who supported us during hard time of to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

Sports England
City Bridge Foundation - City of London
National Lottery -A4A
Lloyds Foundation

Regardless of the difficulties that lie ahead, we must maintain our focus.

We will support blind and partially sighted individuals through all of the challenges that lie ahead. Lastly, I want to express my gratitude to everyone who volunteers to help the Association. You contribute to the financial health of the Association and keep Waltham Forest Blind Association running – without you, the Association's costs would significantly increase.

Additionally, I want to thank the Management Committee once more for their dedication and hard work, which helped to maintain continuity during a trying and challenging period.

Mrs Naseem Yaqub
WFBA Treasurer

2. REPORT OF TRUSTEES

1. INTRODUCTION

The trustees present the financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association changed to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest

2. Structure, Governance and Management

Governing Document

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

Membership-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with, the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting, Associate members are only eligible to vote as part of the committee meetings

The Policy and general management: Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed)

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for the re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting

Nominations of the Committee members: All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability

Induction and Training of Trustees-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

3. Activities & Services Offered.

Activities:

- ✓ **1: Drop In Centre (every Tuesday 1pm till 4pm)**
 - Recreational And Physical Health Activities
 - Social and Get Together Activities
 - Discussions
 - Festival Celebrations
 - Speakers Talk On Health And Blindness Awareness
- ✓ **2: Advice and information**
 - Information On Related Health And State Benefits
 - Form Filling
 - Advice Sessions For Carers
 - Health Awareness Workshops/ Seminar
 - Grant applications
- ✓ **3: Training**
 - Computer/ICT Training
 - Job Search
 - CV Writing
 - Mobility
- ✓ **4: Leisure And Culture Excursion**
 - Musical Events
 - Social Outings
- ✓ **5: Befriending Service**
- ✓ **6: Volunteering And Out Reach**
- ✓ **7: Women Group**
- ✓ **8: Blind Cricket for beginners (every Wednesday 11am to 12.30)**

4. Financial Support and Funding during the year

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

The charity received support from the following funders:

Sports England
City Bridge Foundation- City of London
National Lottery -A4A
Lloyds Foundation

5. Activities for the year 2024-2025

What we provided:

- ✓ Physical Fitness activities=39 sessions
- ✓ Mental and physically health =7 sessions
- ✓ Raffle= 40 days
- ✓ Eating/Socialising outs =4
- ✓ Outings/Excursions=1
- ✓ Casework=32
- ✓ Form Filling=15

- ✓ Benefits=20
- ✓ Grant Funding Support =12
- ✓ Housing=10

More than 50 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through group meetings.

Emerging Need

WFBA has continuously worked with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs of the visually impaired people. The key areas of need with greater significance are:

- mental health including anxiety and low mood
- social isolation and loneliness
- support with using digital health and care services,
- Insights into how health and wellbeing needs are being met in an equitable way
- It Training restarted.
- Mental and physical health.

6. Achievements for the year 2024-2025

Independent living and training

Mobility training:

Mobility and life skills to avoid isolation and improve independence. It improved their safety and confidence and affected their freedom of movement.

Improved self-esteem, less social isolation, and decreased anxiety were all effects of mobility training.

Digital Access for All:

Assistive technology training and job search supported users to access counselling and tech literacy. Significant changes from a state of dependency to one of self-reliance, enhanced social connection and reduced isolation.

Cost of Living:

Early intervention training provided to prevent crisis. Training promoted independence and confidence debt avoidance and security. cost of living training turn financial knowledge into practical tool for navigating daily life with confidence and security.

Volunteering: This is continuing to provide services which are needed to ensure those that socially isolated and hard to reach are not forgotten and this is encouraging our fantastic volunteers to remain with them wherever possible.

Beneficiaries of our services We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the trustees continue to consider how planned activities contribute to the aims and objectives they are setting.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide direct benefit to the visually impaired people who use our support services, and the wider community as a whole.

7. Future Vision and Activities

As an organisation what we want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider:

- ✓ How do we bring together stakeholders to identify the needs of the community?
- ✓ How are resources allocated?
- ✓ what support can be adequately be delivered?
- ✓ what requires public sector support? –
- ✓ How do we build capacity to support partnership working?

We have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will;

- ✓ Support people with visual impairment through expanding structured one to one support and phone advice.
- ✓ Delivering practical daily living, mobility and IT training
- ✓ Launch peer mentoring to improve confidence and reduce isolation.
- ✓ Advocate for accessible public services and environments.
- ✓ Increase referrals and recognition through events and partnerships.
- ✓ Increase staff and admin capacity to meet need.

Support for the Members

In order to address loneliness, food security, and the much-needed physical and mental health of those who are most marginalised and disadvantaged, we will concentrate our efforts on taking consistent action. We will prioritise addressing these individuals' urgent needs, but in order to fully address the challenge that lies ahead, we may want to reconsider refocusing our efforts on addressing the disparities that have been made worse by the economic crisis and .

8. Risk Management

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

9. Reserve policy

The target minimum level of general reserves is the charity commission's recommended reserve policy of covering 3 months of expenditure which is set to ensure WFBA's financial independence and sustainability, taking account of the security of its income stream, cash balances and an assessment of the potential financial impact of risks being faced. The target minimum level of general reserves of 3 months is set to ensure that resources are applied effectively, balancing the cost of regulation with the quality of service provided to the service users and the public.

10. Financial Review

The results of the charity for the year are shown in the annual financial statements set out on pages 12 to 12

The charity had income of £55,760; (2022/24; £74,965): direct charitable expenditure and support costs of £56,641; (2022/24: £68,284.). There was a deficit of income over expenditure of (£881) (2022/24: surplus £6,681) Funds carried forward of £16,773 of which £11,178 is restricted and £5,595 unrestricted.

11. Funds and Reserves

The unrestricted funds include a General Reserve carried forward of £4,333. This level of General Reserve is regarded as insufficient by the trustees but they are continuing developing strategies for fundraising.

12. Going Concern

Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern.

Trustee's Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently

Make judgment and estimates that are reasonable and prudent;

State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and:

Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees by:



Tariq Hussain.....Dated:27.1.2026
Chairman

Independent Examiner's Report

Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)

I report on the accounts of the charity for the year ended 31st March 2025, which are set out on pages 12 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached


Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road, London E11 2PY

Date: 27/01/2026.....

WFBA ACCOUNTS 2025

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2025

	Un Restricted Funds Notes £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
INCOMING RECEIPTS				
Incoming Receipts From Generated Funds				
- Voluntary Income	2	-	53,948	53,948
- Activities For Generating Funds		-	-	74,217
- Charitable Activities		-	-	-
- Other Activity Income		1,812	-	227
Bank Interest		-	1,812	430
		-	-	91
	<u>1,812</u>	<u>53,948</u>	<u>55,760</u>	<u>74,965</u>
Charitable Payments				
- Recreation Programmes		-	56,091	56,091
Governance Costs		550	-	550
	<u>3</u>	<u>550</u>	<u>56,091</u>	<u>56,641</u>
				<u>68,282</u>
Surplus /(Deficit) for the Year		<u>1,262</u>	<u>(2,143)</u>	<u>(881)</u>
				<u>6,683</u>
Transfer Between Reserves		-	-	-
Net Fund Movement		1,262	(2,143)	(881)
Funds Brought Forward 1/4/2024		4,333	13,321	17,654
Fund Balances Carried Forward 30/3/2025		<u>5,595</u>	<u>11,178</u>	<u>16,773</u>
				<u>17,655</u>

The results for the year shown above are derived from continuing activities.

WFBA ACCOUNTS 2025

WALTHAM FOREST BLIND ASSOCIATION (WFBA)
BALANCE SHEET AS AT 31ST MARCH 2025

	Notes	£	2024/25 £	2023/24 £
TANGIBLE FIXED ASSETS				
Office Equipment/Computers	7		-	-
CURRENT ASSETS				
Prepayment & Accrued Income		630		5,630
Bank & Cash at Hand	4	<u>61,533</u>		<u>67,178</u>
		<u>62,163</u>		<u>72,808</u>
Creditors				
Amounts Falling Due within one year;				
Creditors and accruals			28,616	38,380
Net Current Assets			<u>33,547</u>	<u>34,428</u>
Amounts Falling Due More than one year;				
Income Received in advance			16,773	16,774
Net Assets			<u>16,773</u>	<u>17,655</u>
FUNDS				
Unrestricted				
-General Funds		5,595		4,333
			5,595	
Restricted Funds				
-Revenue Revenue		11,178		
- Capital Fund	8	-		
			<u>11,178</u>	<u>13,322</u>
			<u>16,773</u>	<u>17,655</u>

Approved for and on behalf of Trustees on; 27-1-2026

[Handwritten Signature]

MR TARIQ HUSSAIN
CHAIRMAN

[Handwritten Signature]

MRS NASEEM YAQUB
TREASURER

WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

Accounting policies

1 (a) Basis of preparation

The financial statements have been prepared under the historical cost conversion and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

(b) Fund-accounting

Unrestricted funds are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

Designated funds comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

Restricted funds are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

(c) Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

(e) No amounts are included in the financial statements for services donated by volunteers.

(f) Tangible fixed assets- Tangible fixed assets are depreciated as follows:

Computers straight line (25% of cost)

Equipment Straight line (25% of cost)

Assets costing £500 or less are capitalised in the year of purchase.

WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

2 Incoming resources

2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2024/25 Total £	2023/24 Total £
Welfare Programmes	53,948	1,812	-	55,760	74,965
	<u>53,948</u>	<u>1,812</u>	<u>-</u>	<u>55,760</u>	<u>74,965</u>
		Unrestricted	Restricted	Total	Total
Grants					
Sports England		-	13,948	13,948	14,999
National Lottery Community Fund -A4A		-	10,000	10,000	-
City Bridge Trust-City of London		-	5,000	5,000	10,000
London Community Foundation		-	-	-	9,986
Groundwork		-	-	-	3,732
Lloyds Foundation		-	25,000	25,000	25,000
Foyles Foundation		-	-	-	3,000
The Will Charitable Trust		-	-	-	5,000
The Archer Trust		-	-	-	1,500
WG Edwards Charitable Foundation		-	-	-	1,000
Total Grants Income		-	53,948	53,948	74,217
Other Income					
Donations		-	-	-	-
Other income		-	-	-	227
Bank Interest		-	-	-	91
Fundraising		1,812	-	1,812	430
Total Income		<u>1,812</u>	<u>53,948</u>	<u>55,760</u>	<u>74,965</u>

3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2024/25 Total £	2023/24 Total £
Welfare Programmes	40,720	13,871	54,591	63,784
Total	<u>40,720</u>	<u>13,871</u>	<u>54,591</u>	<u>63,784</u>
Governance	-	2,050	2,050	4,500
Total Costs	<u>40,720</u>	<u>15,921</u>	<u>56,641</u>	<u>68,284</u>

3(b) Governance Costs includes the following

Independent examination	550	550
Professional & Consultancy Fees	1,500	3,950
	<u>2,050</u>	<u>4,500</u>

WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

3 (c) DIRECT COSTS

	2024/25	2023/24		
	£	£		
Drop In Activities	5,565	5,952		
Travel & Outings	2,009	4,300		
Staff Costs	8,190	7,320		
Sessional Staff	8,083	4,060		
Exercises/Health & Well being	2,530	1,338		
Website, Publicity & Advertising	235	685		
Volunteers	746	1,296		
Cost of Living	-	2,854		
Capacity Building	3,450	2,450		
Training	2,321	3,320		
Quality Mark	4,030	970		
Food Vouchers	-	3,331		
Premises /Venue Hire	3,560	3,780		
Equipment-	-	821		
	40,720	42,477		
3(d) Support Costs				
Insurance	1,016	753		
Audit & Accounting	-	550		
Legal & Profesional	1,500	3,950		
Subscriptions	1,060	-		
Stationery	115	69		
Telephone	263	293		
Income Generating	8,014	12,090		
Sundries/consumables	528	642		
Premises Rent	2,700	5,850		
Light & Heating	315	324		
Bank Charges	103	72		
Travel & Meetings	307	1,214		
	15,921	25,807		
	56,640	68,284		
4a Other Current Assents				
Accrued Revenue	-	5,000		
Prepaid Expenses- Rent Deposit	630	630		
	630	5,630		
4b Cash and Bank Balances				
	Unrestricted	Restricted	Total	Total
Bank Balances	£	£	£	£
Current Account-Barclays	10,395	10,000	20,395	23,853
Premium Accounts-Barclays	-	-	-	-
Current Account-Unity Trust	30,010	11,117	41,127	43,310
Petty Cash	11	-	11	15
	40,415	21,117	61,532	67,177
5 Creditors				
<i>Creditors falling within one</i>				
Accruals	4,016	-	4,016	3,780
Income Received in advance	14,600	10,000	24,600	14,600
	18,616	10,000	28,616	18,380
<i>Creditors falling more than one year</i>				
Income Received in advance	16,773	-	16,773	16,774

WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

	2024/25	2023/24
6 Surplus/Deficit		
Surplus/Deficit is after charging:		
Depreciation	-	-
Independent Examination	350	350
	350	350

7 Analysis of Movement in funds

	As @ 01/04/2024	Incoming	outgoing	Trfs	As @ 31/03/2025
	£	£	£	£	£
Restricted					
Sports England	3,549	13,948	(11,450)	-	6,047
City Bridge Trust - City of London	-	5,000	(5,000)	-	-
National Lottery -A4A	-	10,000	(10,000)	-	-
Lloyds Foundation	9,773	25,000	(29,642)	-	5,131
	13,322	53,948	(56,092)	-	11,178
Unrestricted					
General	4,333	1,812	(550)	-	5,595
	4,333	1,812	(550)	-	5,595
	17,654	55,760	(56,641)	-	16,773

8 Fixed Assets

	Computers & Equipment	Total
As at 01/04/2024	9,168	9,168
Additions	-	-
As at 31/03/2025	9,168	9,168
Depreciation		
As at 01/04/2024	9,168	9,168
Charge for year	-	-
As at 31/03/2025	9,168	9,168
Net Book Values		
As at 31/03/2024	-	-
As at 31/03/2025	-	-

9 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciated) purchased.

10 Employees

Average Employees During the Year
Full Time Equivalent

	0.5	0.5
--	-----	-----

10 Contingent Liabilities:

In the opinion of the trustees, at 31 March 2025, there were no contingency liabilities or contractual commitment other than rental payments.

WALTHAM FOREST BLIND ASSOCIATION

England & Wales - Charity number 1130235

Accounts



Caring for people who are Blind & Partially Sighted

Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31ST MARCH 2024

Unit 801, Midland Business Centre

679-691 High Road

Leyton

London E10 6RA

Tel: 0208556 0355

E-mail: wfblindassociation@googlemail.com

Web: www.wf-ba.com

Registered Charity No.1130235



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Mission

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

Vision

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

Objectives

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

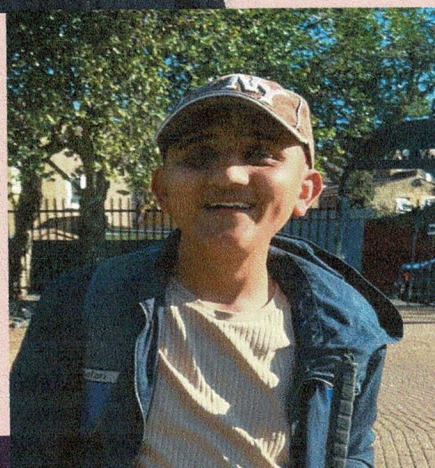
- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

**Waltham Forest Blind Association
Executive Committee Members**

Chairperson



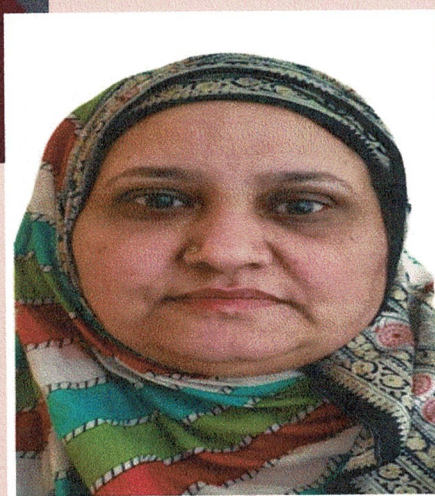
Vice chair



Treasurer



Secretary



1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31ST MARCH 2024

The management committee members who served during the year were as follows:

Administrative Structure

MANAGEMENT COMMITTEE

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mr Muhammed Abubaker	Treasurer (left 09/08/2023)
Mrs Naseem YAQUB	Treasure (joined 31/10/2023)
Mr Umar Petkar	Vice. Chair (left 09/08/2023)
Mrs Razia Akbar	Committee (left 10/06/2024)
Mr Andreas Georgiou	Committee . Member
Mr Vijay Parekh	Vice Chair (from 31/10/2023)
Mr Gary Wiggins	Committee. Member

REGISTERED OFFICE

Unit 801, Mainyard Studios,
679 High Road, Leyton
London
E10 6RA

BANKERS

Barclay Bank Plc Walthamstow. Hoe Street. London E17	Unity Trust Bank Plc. Nine Beindle Place Birmingham, B1 2HB
---	--

INDEPENDENT EXAMINER

Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road,
London E11 2PY

2. Report from the Chair of Trustees

Introduction:

First of all I would like to thank members for the support given during the year ended. I feel honoured to say I have done and lived up to the confidence showed to me, to make this a positive period for members in the Waltham Forest Blind Association. I am fully registered blind person and as such, when the pandemic started in 2020 it was a hard time for me and over coming of it was more difficult now but for my enthusiasm to help my service users, I provide them with the services whenever they approach me.

Our services are so important for blind and partially sighted people, to reduce their isolation and to make them independent at home. People get services door to door and over the phone, through Zoom video calls, whenever they need them. Our office gives immediate access to services and was accessible during lockdown. We contact other organisation for joint projects, when necessary, refer our service users to them.

Corporate governance: Trustees are confident that there is a strong corporate governance system in place and I am pleased to confirm that the charity's corporate governance arrangements address a number of the governance requirements. As part of Associations' governance arrangements, the charity maintains a comprehensive governance policies and procedures allowing it to focus and manage risks and also provide assurance on the adequacy and effectiveness of the charity's internal controls.

Ethics and corporate responsibility: Waltham Forest Blind Association' reputation for honesty, integrity and ethical dealings is one of its key assets and a critical factor in ensuring the charity's ongoing success. We are committed to complying with the law and conducting our work to the highest standard. As a charity and as individuals, we encourage everyone to be a partner in delivering sustained economic and social progress. Our members' willingness to support Waltham Forest Blind Association's projects is a driving factor behind delivering on our local corporate responsibility activities within the communities in which we operate.

We remain staunch in our support of diversity including indigenous participation and human rights and initiatives supporting gender equality.

Operations We addressed the unique challenges experienced by blind and partially sighted people during lockdown – ensuring access to food supplies, engaging in online activities and staying connected improving mental and physical health. The Association has met its charitable aims in full and facilitated a well-balanced schedule, although due to pandemic of Covid-19 we faced problems but very efficiently we overcome it.

I am incredibly proud of how the charity adapted to the “new normal” and the positive, agile way we have responded to the pandemic. Many of these changes may bring long-term benefits as we evolve as an organisation.

Conclusion: I would like to thank the Management Committee, the Staff and Volunteer Team, and most importantly our members for their contribution in the pandemic year where we have begun to see the rewards of a lot of hard work put in these pandemic years. Significant progress has been made by the Association and I would like to take this opportunity to thank our funders and supports for their continued support and I look forward to realizing our future together.

Tariq Hussain.
Chairperson

REPORT FROM THE TREASURER

The statements cover the period to the 31 March 2024. The accounts show a surplus for the financial year of £6,683. For the year under review, the Association's financial performance was: Income £74,965; Expenditure £68,282 excess of expenditure over income £6,683 and the reserves £17,655, made of Unrestricted £4,333; Restricted £13,322.

The Association reserves remain at a level which allows for investment over the current year. The Management Committee, with input from staff and Advisors, has implemented a Strategic Plan to take the Association on to the following years, through which it will aim to continue to generate and manage resources effectively, investing in reserves and diversifying its income sources, in line with its objectives.

We are grateful to the following funders who supported us during hard time of pandemic to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

Sports England
London Community Foundation
City Bridge Trust - City of London
National Lottery -A4A
Lloyds Foundation
The Will Charitable Foundation
Foyles Foundation
The Archer Trust
WG Edwards charitable Trust
Groundwork

We must not lose that focus whatever challenges lie ahead.

We will stand side by side with blind and partially sighted people through every challenge ahead

Finally, I would like, once again, to thank all those who assist the Association on a voluntary basis. You contribute to the financial health of the Association and keep Waltham Forest Blind Association running – without you, the Association's costs would significantly increase. I would also like, again, to express special thanks to the Management Committee for their hard work and commitment, and for providing continuity at a difficult and challenging time



Mrs Mrs Naseem YAQUB
WFBA Treasurer

2. REPORT OF TRUSTEES

1. INTRODUCTION

The trustees present the financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association changed to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest

2. Structure, Governance and Management

Governing Document

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

Membership-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with, the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting, Associate members are only eligible to vote as part of the committee meetings

The Policy and general management: Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed)

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for the re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting

Nominations of the Committee members: All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability

Induction and Training of Trustees-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

3. Activities & Services Offered.

Activities:

- ✓ **1: Drop In Centre (every Tuesday 1pm till 4pm)**
 - Recreational And Physical Health Activities
 - Social and Get Together Activities
 - Discussions
 - Festival Celebrations
 - Speakers Talk On Health And Blindness Awareness
- ✓ **2: Advice and information**
 - Information On Related Health And State Benefits
 - Form Filling
 - Advice Sessions For Carers
 - Health Awareness Workshops/ Seminar
 - Grant applications
- ✓ **3: Training**
 - Computer/ICT Training
 - Job Search
 - CV Writing
 - Mobility
- ✓ **4: Leisure And Culture Excursion**
 - Musical Events
 - Social Outings
- ✓ **5: Befriending Service**
- ✓ **6: Volunteering And Out Reach**
- ✓ **7: Women Group**

4. Financial Support and Funding during the year

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

The charity received support from the following funders:

Sports England
London Community Foundation
City Bridge Trust - City of London
National Lottery -A4A
Lloyds Foundation
The Will Charitable Foundation
Foyles Foundation
The Archer Trust
WG Edwards charitable Trust
Groundwork

5. Activities for the year 2023-2024

What we provided:

- ✓ Physical Fitness activities=36 sessions
- ✓ COVID-19 safeguarding and risk management=7 sessions

- ✓ Mental and physically health =10 sessions
- ✓ Raffle= 43 days
- ✓ Eating/Socialising outs =4
- ✓ Outings/Excursions=1
- ✓ Casework=35
- ✓ Form Filling=20
- ✓ Benefits=25
- ✓ Grant Funding Support =15
- ✓ Housing=20

More than 45 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through group meetings.

Emerging Need

WFBA has continuously worked with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs of the visually impaired people. The key areas of need with greater significance are:

- mental health including anxiety and low mood
- social isolation and loneliness
- support with using digital health and care services,
- Insights into how health and wellbeing needs are being met in an equitable way
- It Training restarted.
- Mental and physical health.

6. Achievements for the year 2023-2024

Connecting online Online support is bringing new normal which is supporting our members making things different in main ways as they are keeping in touch with each other. They are joining exercise classes online and watching live theatre from the comfort of their own homes facing the future with certainty.

Volunteering: This is continuing to provide services which are needed to ensure those that socially isolated and hard to reach are not forgotten and this is encouraging our fantastic volunteers to remain with them wherever possible.

Beneficiaries of our services We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the trustees continue to consider how planned activities contribute to the aims and objectives they are setting.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide direct benefit to the visually impaired people who use our support services, and the wider community as a whole.

7. Future Vision and Activities

As an organisation what we want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider:

- ✓ How do we bring together stakeholders to identify the needs of the community?
- ✓ How are resources allocated?
- ✓ what support can be adequately be delivered?
- ✓ what requires public sector support? –
- ✓ How do we build capacity to support partnership working?

We have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will;

- ✓ Support people with visual impairment through a combination of growing our current services and opening new ones.
- ✓ Have a focus on quality and monitoring outcomes, we will utilise the Theory of Change framework to develop an organisational Outcomes Map.
- ✓ Improve the way we monitor and evaluate our work, and adapt tools to improve our outcomes measurement and evidence our successes.
- ✓ Use evaluation methods in measuring outcomes to improve our work and ensure we are providing cost effective services that demonstrate impact.
- ✓ Provide more information technology sessions.
- ✓ Provide more activities to be independent at home
- ✓ Provide Women and Men groups activities

Support for the Members

We will focus our efforts on supporting those most marginalised and disadvantaged through sustained action to tackle loneliness, food security and physical and mental health which is very much needed. We will focus on meeting these people's immediate needs and to truly meet the challenge ahead, we will consider refocussing our efforts on tackling the inequalities that have been exacerbated by the pandemic and economic crisis.

8. Risk Management

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

9. Reserve policy

The target minimum level of general reserves is the charity commission's recommended reserve policy of covering 3 months of expenditure which is set to ensure WFBA's financial independence and sustainability, taking account of the security of its income stream, cash balances and an assessment of the potential financial impact of risks being faced. The target minimum level of general reserves of 3 months is set to ensure that resources are applied effectively, balancing the cost of regulation with the quality of service provided to the service users and the public.

10. Financial Review

The results of the charity for the year are shown in the annual financial statements set out on pages 12 to 12

The charity had income of £74,965; (2022/23; £45,701): direct charitable expenditure and support costs of £68,284; (2022/23: £51,299.). There was a surplus of income over expenditure of £6,681 (2022/23: (£5,598) Funds carried forward of £17,655 of which £13,322 is restricted and £4,333 unrestricted.

11. Funds and Reserves

The unrestricted funds include a General Reserve carried forward of £4,333. This level of General Reserve is regarded as insufficient by the trustees but they are continuing developing strategies for fundraising.

12. Going Concern

Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern.

Trustee's Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently

Make judgment and estimates that are reasonable and prudent;

State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and:

Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees by:

Tariq Hussain.....
Chairman

Dated: 4/12/2024

Independent Examiner's Report

Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)

I report on the accounts of the charity for the year ended 31st March 2024, which are set out on pages 12 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road, London E11 2PY

Date: 4/12/2024

WFBA ACCOUNTS 2024

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2024

	Un Restricted Funds	Restricted Funds	Total 2023/24	Total 2022/23
Notes	£	£	£	£
INCOMING RECEIPTS				
Incoming Receipts From Generated Funds				
-Voluntary Income	2	-	74,217	74,217
- Activities For Generating Funds		-	-	44,550
				-
- Charitable Activities		227	-	227
-Other Activity Income		430	-	430
BankInterest		91	-	91
		748	74,217	74,965
				45,701
				14,600
Charitable Payments				
-Recreation Programmes		5,461	62,271	67,732
				50,749
Governance Costs		550	-	550
	3	6,011	62,271	68,282
				51,299
Surplus /(Deficit) for the Year		(5,263)	11,946	6,683
				(5,598)
Transfer Between Reserves		9,457	(9,457)	-
				-
Net Fund Movement		4,194	2,489	6,683
				(5,598)
Funds Brought Forward 1/4/2023		139	10,833	10,972
				16,570
Fund Balances Carried Forward 30/3/2024		4,333	13,322	17,655
				10,972

The results for the year shown above are derived from continuing activities.

WFBA ACCOUNTS 2024

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

BALANCE SHEET AS AT 31ST MARCH 2024

	Notes	£	2023/24 £	2022/23 £
TANGIBLE FIXED ASSETS				
Office Equipment/Computers	7		-	-
CURRENT ASSETS				
Prepayment & Accrued Income		5,630		630
Bank & Cash at Hand	4	67,178		41,716
		<u>72,808</u>		<u>42,346</u>
Creditors				
Amounts Falling Due within one year;				
Creditors and accruals			38,380	14,600
Net Current Assets			<u><u>34,428</u></u>	<u><u>27,746</u></u>
Amounts Falling Due More than one year;				
Income Received in advance			16,773	16,774
Net Assets			<u><u>17,655</u></u>	<u><u>10,973</u></u>
FUNDS				
Unrestricted				
-General Funds		4,333		139
			4,333	
Restricted Funds				
-Revenue Revenue		13,322		10,833
- Capital Fund	8	-		-
			<u>13,322</u>	<u>10,973</u>
			<u><u>17,655</u></u>	<u><u>10,973</u></u>

Approved for and on behalf of Trustees on; 4/12/2024

Tariq Hussain

**MR TARIQ HUSSAIN
CHAIRMAN**

N. Naseem Yaquub

**MRS NASEEM YAQUB
TREASURER**

WFBA ACCOUNTS 2024

Notes to the Financial statements for the year ended 31st March 2024

Accounting policies

1 (a) Basis of preparation

The financial statements have been prepared under the historical cost conversion and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

(b) Fund-accounting

Unrestricted funds are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

Designated funds comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

Restricted funds are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

(c) Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

(e) No amounts are included in the financial statements for services donated by volunteers.

(f) Tangible fixed assets- Tangible fixed assets are depreciated as follows:

Computers straight line (25% of cost)

Equipment Straight line (25% of cost)

Assets costing £500 or less are capitalised in the year of purchase.

WFBA ACCOUNTS 2024

Notes to the Financial statements for the year ended 31st March 2024

2 Incoming resources

2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2023/24 Total £	2022/23 Total £
Welfare Programmes	74,217	430	318	74,965	45,701
	74,217	430	318	74,965	45,701
		Unrestricted	Restricted	Total	Total
Grants					
Sports England		-	14,999	14,999	6,450
National Lottery Community Fund -A4A		-	-	-	10,000
Charles S French Charitable Trust		-	-	-	2,500
Woodroffe Benton		-	-	-	1,000
City Bridge Trust-City of London		-	10,000	10,000	5,000
Edward Goslings		-	-	-	5,000
London Community Foundation		-	9,986	9,986	-
Groundwork		-	3,732	3,732	-
Lloyds Foundation		-	25,000	25,000	-
Foyles Foundation		-	3,000	3,000	-
The Will Charitable Trust		-	5,000	5,000	-
The Archer Trust		-	1,500	1,500	-
WG Edwards Charitable Foundation		-	1,000	1,000	-
Total Grants Income		-	74,217	74,217	29,950
Other Income					
Donations		-	-	-	14,600
Other income		227	-	227	-
Bank Interest		91	-	91	77
		318	-	318	14,606
Fundraising		430	-	430	1,073
Total Income		748	74,217	74,965	45,629

3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2023/24 Total £	2022/23 Total £
Welfare Programmes	42,477	21,307	63,784	47,299
Total	42,477	21,307	63,784	47,299
Governance	-	4,500	4,500	4,000
Total Costs	42,477	25,807	68,284	51,299

3(b) Governance Costs includes the following

Independent examination	550	550
Professional & Consultancy Fees	3,950	3,450
	4,500	4,000

WFBA ACCOUNTS 2024

Notes to the Financial statements for the year ended 31st March 2024

3 (c) DIRECT COSTS

	2023/24	2022/23		
	£	£		
Drop In Activities	5,952	3,121		
Travel & Outings	4,300	1,940		
Staff Costs	7,320	11,348		
Sessional Staff	4,060	1,802		
Exercises/Health & Well being	1,338	5,984		
Website, Publicity & Advertising	685	608		
Volunteers	1,296	1,560		
Cost of Living	2,854	-		
Capacity Building	2,450	-		
Training	3,320	1,000		
Quality Mark	970	-		
Food Vouchers	3,331	-		
Premises /Venue Hire	3,780	4,575		
Members Travel	-	115		
Equipment-	821	294		
	42,477	32,345		
3(d) Support Costs				
Insurance	753	644		
Audit & Accounting	550	550		
Legal & Profesional	3,950	3,450		
Subscriptions	-	15		
Stationery	69	320		
Telephone	293	336		
Income Generating	12,090	6,144		
Sundries/consumables	642	728		
Premises Rent	5,850	5,452		
Light & Heating	324	279		
Bank Charges	72	72		
Travel & Meetings	1,214	966		
	25,807	18,954		
	68,284	51,299		
4a Other Current Assents				
Accrued Revenue	5,000	-		
Prepaid Expenses- Rent Deposit	630	630		
	5,630	630		
4b Cash and Bank Balances				
	Unrestricted	Restricted	Total	Total
Bank Balances	£	£	£	£
Current Account-Barclays	23,853	-	23,853	2,909
Premium Accounts-Barclays	-	-	-	35,172
Current Account-Unity Trust	43,310	-	43,310	3,624
Petty Cash	15	-	15	11
	67,177	-	67,177	41,716
5 Creditors				
<i>Creditors falling within one</i>				
Accruals	3,780	-	3,780	-
Income Received in advance	34,600	-	14,600	14,600
	38,380	-	38,380	14,600
<i>Creditors falling more than one year</i>				
Income Received in advance	16,773	-	16,773	16,774

WFBA ACCOUNTS 2024

Notes to the Financial statements for the year ended 31st March 2024

2023/24 2022/23

6 Surplus/Deficit

Surplus/Deficit is after charging:

Depreciation

Independent Examination

-	-
<u>350</u>	<u>350</u>
<u>350</u>	<u>350</u>

7 Analysis of Movement in funds

Restricted	As @ 01/04/2023	Incoming	outgoing	Trfs	As @ 31/03/2024
	£	£	£	£	£
Sports England	-	14,999	(11,450)	-	3,549
London Community Foundation	-	9,986	(9,986)	-	-
City Bridge Trust - City of London	833	10,000	(10,833)	-	-
National Lottery -A4A	10,000	-	(10,000)	-	-
Lloyds Foundation	-	25,000	(5,770)	(9,457)	9,773
The Will Charitable Foundation	-	5,000	(5,000)	-	-
Foyles Foundation	-	3,000	(3,000)	-	-
The Archer Trust	-	1,500	(1,500)	-	-
WG Edwards charitable Trust	-	1,000	(1,000)	-	-
Groundwork	-	3,732	(3,732)	-	-
	<u>10,833</u>	<u>74,217</u>	<u>(62,271)</u>	<u>(9,457)</u>	<u>13,322</u>
Unrestricted					
General	139	748	(6,012)	9,457	4,333
	<u>139</u>	<u>748</u>	<u>(6,012)</u>	<u>9,457</u>	<u>4,333</u>
	<u>10,971</u>	<u>74,965</u>	<u>(68,282)</u>	<u>-</u>	<u>17,655</u>

8 Fixed Assets

	Computers & Equipment	Total
As at 01/04/2023	9,168	9,168
Additions	-	-
As at 31/03/2024	<u>9,168</u>	<u>9,168</u>
Depreciation		
As at 01/04/2023	9,168	9,168
Charge for year	-	-
As at 31/03/2024	<u>9,168</u>	<u>9,168</u>
Net Book Values		
As at 31/03/2023	-	-
As at 31/03/2024	<u>-</u>	<u>-</u>

9 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciated) purchased.

10 Employees

Average Employees During the Year
Full Time Equivalent

0.5 0.5

10 Contingent Liabilities :

In the opinion of the trustees, at 31 March 2024, there were no contingency liabilities or contractual commitment other than rental payments.

WALTHAM FOREST BLIND ASSOCIATION

England & Wales - Charity number 1130235

Accounts



Caring for people who are Blind & Partially Sighted

Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31ST MARCH 2023

Unit 801, Midland Business Centre

679-691 High Road

Leyton

London E10 6RA

Tel: 0208556 0355

E-mail: wfblindassociation@googlemail.com

Web: www.wf-ba.com

Registered Charity No.1130235



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Mission

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

Vision

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

Objectives

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

**1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR
ENDED 31ST MARCH 2023**

The management committee members who served during the year were as follows:

Administrative Structure

MANAGEMENT COMMITTEE

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mr M Abubaker	Treasurer
Mr Umar Petkar	V.Chair (left 09/08/2023)
Mrs Razia Akbar	C.Member
Mr Andreas Georgiou	C.Member
Mr Vijay Parekh	C.Member
Mr Gary Wiggins	C.Member
Mr Farhat Khan	C.Member (left 25/10/2022)

REGISTERED OFFICE

Unit 801, Mainyard Studios,
679 High Road, Leyton
London
E10 6RA

BANKERS

Barclay Bank Plc Walthamstow. Hoe Street, London E17	Unity Trust Bank Plc. Nine Beindle Place Birmingham, B1 2HB
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INDEPENDENT EXAMINER

Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road,
London E11 2PY

2. Report from the Chair of Trustees

Introduction:

First of all I would like to thank members for the support given during the year ended. I feel honoured to say I have done and lived up to the confidence showed to me, to make this a positive period for members in the Waltham Forest Blind Association. I am fully registered blind person and as such, when the pandemic started in 2020 it was a hard time for me and over coming of it was more difficult now but for my enthusiasm to help my service users, I provide them with the services whenever they approach me.

Our services are so important for blind and partially sighted people, to reduce their isolation and to make them independent at home. People get services door to door and over the phone, through Zoom video calls, whenever they need them. Our office gives immediate access to services and was accessible during lockdown. We contact other organisation for joint projects, when necessary, refer our service users to them.

Corporate governance: Trustees are confident that there is a strong corporate governance system in place and I am pleased to confirm that the charity's corporate governance arrangements address a number of the governance requirements. As part of Associations' governance arrangements, the charity maintains a comprehensive governance policies and procedures allowing it to focus and manage risks and also provide assurance on the adequacy and effectiveness of the charity's internal controls.

Ethics and corporate responsibility: Waltham Forest Blind Association' reputation for honesty, integrity and ethical dealings is one of its key assets and a critical factor in ensuring the charity's ongoing success. We are committed to complying with the law and conducting our work to the highest standard. As a charity and as individuals, we encourage everyone to be a partner in delivering sustained economic and social progress. Our members' willingness to support Waltham Forest Blind Association's projects is a driving factor behind delivering on our local corporate responsibility activities within the communities in which we operate.

We remain staunch in our support of diversity including indigenous participation and human rights and initiatives supporting gender equality.

Operations We addressed the unique challenges experienced by blind and partially sighted people during lockdown – ensuring access to food supplies, engaging in online activities and staying connected improving mental and physical health. The Association has met its charitable aims in full and facilitated a well-balanced schedule, although due to pandemic of Covid-19 we faced problems but very efficiently we overcome it.

I am incredibly proud of how the charity adapted to the "new normal" and the positive, agile way we have responded to the pandemic. Many of these changes may bring long-term benefits as we evolve as an organisation.

Conclusion: I would like to thank the Management Committee, the Staff and Volunteer Team, and most importantly our members for their contribution in the pandemic year where we have begun to see the rewards of a lot of hard work put in these pandemic years. Significant progress has been made by the Association and I would like to take this opportunity to thank our funders and supports for their continued support and I look forward to realizing our future together.

Tanq Hussain,
Chairperson

REPORT FROM THE TREASURER

The statements cover the period to the 31 March 2023. The accounts show a deficit for the financial year of £5,598. For the year under review, the Association's financial performance was: Income £41,701; Expenditure £51,299, excess of expenditure over income (£5,598) and the reserves £16,574, made of Unrestricted £139; Restricted £10,833

The Association reserves remain at a level which allows for investment over the current year. The Management Committee, with input from staff and Advisors, has implemented a Strategic Plan to take the Association on to the following years, through which it will aim to continue to generate and manage resources effectively, investing in reserves and diversifying its income sources, in line with its objectives.

We are grateful to the following funders who supported us during hard time of pandemic to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

Sports England
Charles S French Charitable Trust
Awards For All
Woodroffe Bentone
City Bridge Trust
Edward Goslings

We must not lose that focus whatever challenges lie ahead.

We will stand side by side with blind and partially sighted people through every challenge ahead

Finally, I would like, once again, to thank all those who assist the Association on a voluntary basis. You contribute to the financial health of the Association and keep Waltham Forest Blind Association running – without you, the Association's costs would significantly increase. I would also like, again, to express special thanks to the Management Committee for their hard work and commitment, and for providing continuity at a difficult and challenging time

Mr M Abubaker
WFBA Treasurer

2. REPORT OF TRUSTEES

1. INTRODUCTION

The trustees present the financial statements of the charity for the year ended 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association changed to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest.

2. Structure, Governance and Management

Governing Document

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

Membership-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with, the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association.

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting, Associate members are only eligible to vote as part of the committee meetings.

The Policy and general management: Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed).

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting.

Nominations of the Committee members: All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting.

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability.

Induction and Training of Trustees-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

3. Activities & Services Offered.

- ✓ **Activities:**
- ✓ **1: Drop In Centre (every Tuesday 1pm till 4pm)**
 - Recreational And Physical Health Activities
 - Social and Get Together Activities
 - Discussions
 - Festival Celebrations
 - Speakers Talk On Health And Blindness Awareness
- ✓ **2: Advice and information**
 - Information On Related Health And State Benefits
 - Form Filling
 - Advice Sessions For Carers
 - Health Awareness Workshops/ Seminar
 - Grant applications
- ✓ **3: Training**
 - Computer/ICT Training
 - Job Search
 - CV Writing
 - Mobility
- ✓ **4: Leisure And Culture Excursion**
 - Musical Events
 - Social Outings
- ✓ **5: Befriending Service**
- ✓ **6: Volunteering And Out Reach**
- ✓ **7: Women Group**

4. Financial Support and Funding during the year

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

The charity received support from the following funders:

Sports England
Charles S French Charitable Trust
Awards For All
Woodroffe Bentone
City Bridge Trust
Edward Goslings

5. Activities for the year 2022-2023

What we provided:

- ✓ Physical Fitness activities=36 sessions
- ✓ COVID-19 safeguarding and risk management=7 sessions
- ✓ Mental and physically health =10 sessions
- ✓ Raffle= 43 days

- ✓ Eating/Socialising outs =4
- ✓ Outings/Excursions=1
- ✓ Casework=35
- ✓ Form Filling=20
- ✓ Benefits=25
- ✓ Grant Funding Support =15
- ✓ Housing=20

More than 45 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through group meetings.

Emerging Need

WFBA has continuously worked with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs of the visually impaired people. The key areas of need with greater significance are:

- mental health including anxiety and low mood
- social isolation and loneliness
- support with using digital health and care services,
- Insights into how health and wellbeing needs are being met in an equitable way
- It Training restarted.
- Mental and physical health.

6. Achievements for the year 2022-2023

Connecting online Online support is bringing new normal which is supporting our members making things different in main ways as they are keeping in touch with each other. They are joining exercise classes online and watching live theatre from the comfort of their own homes facing the future with certainty.

Volunteering: This is continuing to provide services which are needed to ensure those that socially isolated and hard to reach are not forgotten and this is encouraging our fantastic volunteers to remain with them wherever possible.

Beneficiaries of our services We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the trustees continue to consider how planned activities contribute to the aims and objectives they are setting.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide direct benefit to the visually impaired people who use our support services, and the wider community as a whole.

7. Future Vision and Activities

As an organisation what we want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider:

- ✓ How do we bring together stakeholders to identify the needs of the community?
- ✓ How are resources allocated?

- ✓ what support can be adequately be delivered?
- ✓ what requires public sector support? –
- ✓ How do we build capacity to support partnership working?

We have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will;

- ✓ Support people with visual impairment through a combination of growing our current services and opening new ones.
- ✓ Have a focus on quality and monitoring outcomes, we will utilise the Theory of Change framework to develop an organisational Outcomes Map.
- ✓ Improve the way we monitor and evaluate our work, and adapt tools to improve our outcomes measurement and evidence our successes.
- ✓ Use evaluation methods in measuring outcomes to improve our work and ensure we are providing cost effective services that demonstrate impact.
- ✓ Provide more information technology sessions.
- ✓ Provide more activities to be independent at home
- ✓ Provide Women and Men groups activities

Support for the Members

We will focus our efforts on supporting those most marginalised and disadvantaged though sustained action to tackle loneliness, food security and physical and mental health which is very much needed. We will focus on meeting these people's immediate needs and to truly meet the challenge ahead, we will consider refocussing our efforts on tackling the inequalities that have been exacerbated by the pandemic and economic crisis.

8. Risk Management

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

9. Financial Review

The results of the charity for the year are shown in the annual financial statements set out on pages 10 to 11

The charity had income of £45,701; (2020/22; £51,224 direct charitable expenditure and support costs of £51,299; (2021/22: £51,224.). There was a surplus/(loss) of income over expenditure of (£5,598a) (2020/22: (£4,869) Funds carried forward of £16,574 of which £139 is restricted and £10,833 unrestricted.

10. Funds and Reserves

The unrestricted funds include a General Reserve carried forward of £139. This level of General Reserve is regarded as insufficient by the trustees but they are continuing developing strategies for fundraising.

11. Going Concern

Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern.

Trustee's Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgment and estimates that are reasonable and prudent;
- State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and;
- Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees by:

Tariq Hussain.....
Chairman



Dated:

31/10/2023

Independent Examiner's Report

Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)

I report on the accounts of the charity for the year ended 31st March 2023, which are set out on pages 12 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road, London E11 2PY

Date: 31/10/2023

WFBA ACCOUNTS 2023

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR
THE YEAR ENDED 31st MARCH 2023

	Notes	Un Restricted Funds £	Restricted Funds £	Total 2022/23 £	Total 2021/22 £
INCOMING RECEIPTS					
Incoming Receipts From Generated Funds					
-Voluntary Income	2	14,600	29,950	44,550	51,080
- Activities For Generating Funds		-	-	-	-
- Charitable Activities		-	-	-	-
-Other Activity Income		1,073	-	1,073	158
BankInterest		77	-	77	6
		15,751	29,950	45,701	51,244
Charitable Payments					
-Recreation Programmes		26,132	24,617	50,749	55,613
Governance Costs		550	-	550	500
	3	26,682	24,617	51,299	56,113
Surplus /(Deficit) for the Year		(10,931)	5,333	(5,598)	(4,869)
Transfer Between Reserves		-	-	-	-
Net Fund Movement		(10,931)	5,333	(5,598)	(4,869)
Funds Brought Forward 1/4/2022		11,070	5,500	16,570	21,440
Fund Balances Carried Forward 30/3/2023		139	10,833	10,972	16,571

The results for the year shown above are derived from continuing activities.

WFBA ACCOUNTS 2023

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

BALANCE SHEET AS AT 31ST MARCH 2023

	Notes	£	2022/23 £	2021/22 £
TANGIBLE FIXED ASSETS				
Office Equipment/Computers	7		-	-
CURRENT ASSETS				
Prepayment		630		2,460
Bank & Cash at Hand	4	41,716		60,085
		<u>42,346</u>		<u>62,545</u>
Creditors				
Amounts Falling Due within one year;				
Creditors and accruals			14,600	14,600
Net Current Assets			<u>27,746</u>	<u>47,945</u>
Amounts Falling Due More than one year;				
Income Received in advance			16,774	31,374
Net Assets			<u>10,972</u>	<u>16,572</u>
FUNDS				
Unrestricted				
-General Funds		139		11,072
			139	11,072
Restricted Funds				
-Revenue Revenue		10,833		-
- Capital Fund	8	-		5,500
			<u>10,833</u>	<u>5,500</u>
			<u>10,972</u>	<u>16,572</u>

Approved for and on behalf of Trustees on; 31/10/..... 2023

TARIQ HUSSAIN

**MR TARIQ HUSSAIN
CHAIRMAN**

NASEEM YAQUB

**MRS NASEEM YAQUB
TREASURER**

WFBA ACCOUNTS 2023

Notes to the Financial statements for the year ended 31st March 2023

Accounting policies

1 (a) **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

(b) **Fund-accounting**

Unrestricted funds are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

Designated funds comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

Restricted funds are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

(c) **Incoming resources**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

(e) No amounts are included in the financial statements for services donated by volunteers.

(f) **Tangible fixed assets-** Tangible fixed assets are depreciated as follows:

Computers straight line (25% of cost)

Equipment Straight line (25% of cost)

Assets costing £500 or less are capitalised in the year of purchase.

WFBA ACCOUNTS 2023

Notes to the Financial statements for the year ended 31st March 2023

2 Incoming resources

2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2022/23 Total £	2021/22 Total £
Welfare Programmes	44,550	1,073	77	45,701	48,341
	44,550	1,073	77	45,701	48,341
		Unrestricted	Restricted	Total	Total
Grants					
Sports England		-	6,450	6,450	8,480
National Lottery Community Fund -A4A		-	10,000	10,000	10,000
Charles S French Charitable Trust		-	2,500	2,500	-
Woodroffe Benton		-	1,000	1,000	-
City Bridge Trust-City of London		-	5,000	5,000	-
Edward Goslings		-	5,000	5,000	3,000
National Lottery -Places Called Home		-	-	-	5,000
Voice\$Change England		-	-	-	10,000
Total Grants Income		-	29,950	29,950	36,480
Other Income					
Donations		14,600	-	14,600	14,600
Other income		-	-	-	-
Bank Interest		77	-	77	6
		14,677	-	14,677	14,606
Fundraising		1,073	-	1,073	158
Total Income		15,751	29,950	45,701	51,244

3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2022/23 Total £	2021/22 Total £
Welfare Programmes	32,345	14,954	47,299	53,113
Total	32,345	14,954	47,299	53,113
Governance	-	4,000	4,000	3,000
Total Costs	32,345	18,954	51,299	56,113

3(b) Governance Costs includes the following

Independent examination	550	550
Professional & Consultancy Fees	3,450	2,450
	4,000	3,000

WFBA ACCOUNTS 2023

Notes to the Financial statements for the year ended 31st March 2023

3 (c) DIRECT COSTS	2022/23	2021/22		
	£	£		
Drop In Activities	3,121	1,062		
Travel & Outings	1,940	6,096		
Staff Costs	11,348	8,167		
Sessional Staff	1,802	6,224		
Exercises/Health & Well being	5,984	5,755		
Website, Publicity & Advertising	608	1,235		
Volunteers	1,560	2,039		
Training	1,000	6,799		
Premises /Venue Hire	4,575	1,275		
Members Travel	115	-		
Equipment-	294	104		
	32,345	38,755		
3(d) Support Costs				
Insurance	644	554		
Audit & Accounting	550	-		
Legal & Profesional	3,450	3,000		
Subscriptions	15	10		
Stationery	320	113		
Telephone	336	193		
Income Generating	6,144	4,742		
Sundries/consumables	728	585		
Premises Rent	5,452	5,639		
Light & Heating	279			
Bank Charges	72	72		
Equipment	-	-		
Travel & Meetings	966	543		
Equipment depreciation	-	2,292		
	18,954	17,358		
	51,299	56,113		
4a Other Current Assents				
Prepaid Expenses- Rent Deposit	630	2,460		
4 Cash and Bank Balances				
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Bank Balances				
Current Account-Barclays	2,909	-	2,909	3,697
Premium Accounts-Barclays	24,339	10,833	35,172	57,695
Current Account-Unity Trust	3,624	-	3,624	1,769
Petty Cash	11	-	11	464
	30,882	10,833	41,716	60,086
5 Creditors				
Creditors falling within one				
Accruals	-	-	-	-
Income Received in advance	14,600	-	14,600	14,600
	14,600	-	14,600	14,600
Creditors falling more than one year				
Income Received in advance	16,773		16,773	31,374

WFBA ACCOUNTS 2023

Notes to the Financial statements for the year ended 31st March 2023

	2022/23	2021/22
6 Surplus/Deficit		
Surplus/Deficit is after charging:		
Depreciation	-	2,292
Independent Examination	350	350
	350	2,642

7 Analysis of Movement in funds

	As @ 01/04/2022	Incoming	outgoing	Trfs	As @ 31/03/2023
	£	£	£	£	£
Restricted					
Sports England	2,500	6,450	(8,950)	-	-
Edward Goslings	-	5,000	(5,000)	-	-
City Bridge Trust - City of London	-	5,000	(4,167)	-	833
National Lottery -A4A	3,000	10,000	(3,000)	-	10,000
Charles S French Charitable Trust	-	2,500	(2,500)	-	-
Woodroffe Benton	-	1,000	(1,000)	-	-
	5,500	29,950	(24,617)	-	10,833
Unrestricted					
General	11,071	15,751	(26,683)	-	139
	11,071	15,751	(26,683)	-	139
	16,570	45,701	(51,299)	-	10,972

8 Fixed Assets

	Computers & Equipment	Total
As at 01/04/2022	9,168	9,168
Additions	-	-
As at 31/03/2023	9,168	9,168
Depreciation		
As at 01/04/2022	9,168	9,168
Charge for year	-	-
As at 31/03/2023	9,168	9,168
Net Book Values		
As at 31/03/2022	-	-
As at 31/03/2023	-	-

9 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciated) purchased.

10 Employees

Average Employees During the Year
Full Time Equivalent

0.5 0.5

10 Contingent Liabilities :

In the opinion of the trustees, at 31 March 2023, there were no contingency liabilities or contractual commitment other than rental payments.

WALTHAM FOREST BLIND ASSOCIATION

England & Wales - Charity number 1130235

Accounts



Caring for people who are Blind & Partially Sighted

Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31ST MARCH 2022

Unit 801, Midland Business Centre

679-691 High Road

Leyton

London E10 6RA

Tel: 0208556 0355

E-mail: wfblindassociation@googlemail.com

Web: www.wf-ba.com

Registered Charity No.1130235



London Catalyst

LONDON
COMMUNITY
RESPONSE



1999
Education & Skills
Funding Agency

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Mission

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

Vision

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

Objectives

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

**1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR
ENDED 31ST MARCH 2022**

The management committee members who served during the year were as follows:

Administrative Structure

MANAGEMENT COMMITTEE

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mr M Abubaker	Treasurer
Mr Umar Petkar	V.Chair
Mrs Razia Akbar	C.Member
Mr Farhat Khan	C.Member
Mr Andreas Georgiou	C.Member
Mr Vijay Parekh	C.Member
Mr Gary Wiggins	C.Member

REGISTERED OFFICE

Unit 801, Midland Business Centre
679-691 High Road
Leyton
London
E10 6RA

BANKERS

Barclay Bank Plc Walthamstow. Hoe Street. London E17	Unity Trust Bank Plc. Nine Beindle Place Birmingham, B1 2HB
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INDEPENDENT EXAMINER

Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road,
London E11 2PY

2. Report from the Chair of Trustees

Introduction:

First of all I would like to thank members for the support given during the year ended. I feel honoured to say I have done and lived up to the confidence showed to me, to make this a positive period for members in the Waltham Forest Blind Association. I am fully registered blind person and as such, when the pandemic started in 2020 it was a hard time for me and over coming of it was more difficult but for my enthusiasm to help my service users, I provide them with the services whenever they approach me.

Our services are so important for blind and partially sighted people, to reduce their isolation and to make them independent at home. People get services door to door and over the phone, through Zoom video calls, whenever they need them. Our office gives immediate access to services and was accessible during lockdown. We contact other organisation for joint projects, when necessary, refer our service users to them.

Corporate governance: Trustees are confident that there is a strong corporate governance system in place and I am pleased to confirm that the charity's corporate governance arrangements address a number of the governance requirements. As part of Associations' governance arrangements, the charity maintains a comprehensive governance policies and procedures allowing it to focus and manage risks and also provide assurance on the adequacy and effectiveness of the charity's internal controls.

Ethics and corporate responsibility: Waltham Forest Blind Association' reputation for honesty, integrity and ethical dealings is one of its key assets and a critical factor in ensuring the charity's ongoing success. We are committed to complying with the law and conducting our work to the highest standard. As a charity and as individuals, we encourage everyone to be a partner in delivering sustained economic and social progress. Our members' willingness to support Waltham Forest Blind Association's projects is a driving factor behind delivering on our local corporate responsibility activities within the communities in which we operate.

We remain staunch in our support of diversity including indigenous participation and human rights and initiatives supporting gender equality.

Operations We addressed the unique challenges experienced by blind and partially sighted people during lockdown – ensuring access to food supplies, engaging in online activities and staying connected improving mental and physical health. The Association has met its charitable aims in full and facilitated a well-balanced schedule, although due to pandemic of Covid-19 we faced problems but very efficiently we overcome it.

I am incredibly proud of how the charity adapted to the "new normal" and the positive, agile way we have responded to the pandemic. Many of these changes may bring long-term benefits as we evolve as an organisation.

Conclusion: I would like to thank the Management Committee, the Staff and Volunteer Team, and most importantly our members for their contribution in the pandemic year where we have begun to see the rewards of a lot of hard work put in these pandemic years. Significant progress has been made by the Association and I would like to take this opportunity to thank our funders and supports for their continued support and I look forward to realizing our future together.

Tariq Hussain.
Chairperson

REPORT FROM THE TREASURER

The statements cover the period to the 31 March 2022. The accounts show a deficit for the financial year of £4,869. For the year under review, the Association's financial performance was: Income £51,244; Expenditure £56,113, excess of expenditure over income (£4,869) and the reserves £16,573, made of Unrestricted £11,071; Restricted £5,500.

The Association reserves remain at a level which allows for investment over the current year. The Management Committee, with input from staff and Advisors, has implemented a Strategic Plan to take the Association on to the following years, through which it will aim to continue to generate and manage resources effectively, investing in reserves and diversifying its income sources, in line with its objectives.

We are grateful to the following funders who supported us during hard time of pandemic to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

- The Edward Ghostling
- Lottery fund (sports England)
- Place called home
- Voice4 change England
- National lottery Community Fund -Award For All

We must not lose that focus whatever challenges lie ahead.

We will stand side by side with blind and partially sighted people through every challenge ahead

Finally, I would like, once again, to thank all those who assist the Association on a voluntary basis. You contribute to the financial health of the Association and keep Waltham Forest Blind Association running – without you, the Association's costs would significantly increase. I would also like, again, to express special thanks to the Management Committee for their hard work and commitment, and for providing continuity at a difficult and challenging time

Mr M Abubaker
WFBA Treasurer

2. REPORT OF TRUSTEES

1. INTRODUCTION

The trustees present the financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association changed to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest

2. Structure, Governance and Management

Governing Document

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

Membership-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with, the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting, Associate members are only eligible to vote as part of the committee meetings

The Policy and general management: Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed)

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for the re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting

Nominations of the Committee members: All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability

Induction and Training of Trustees-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

3. Activities & Services Offered.

Activities:

- ✓ 1: Drop In Centre (every Tuesday 1pm till 4pm)
- Recreational And Physical Health Activities
- Social and Get Together Activities
- Discussions
- Festival Celebrations
- Speakers Talk On Health And Blindness Awareness
- ✓ 2: Advice and information
- Information On Related Health And State Benefits
- Form Filling
- Advice Sessions For Carers
- Health Awareness Workshops/ Seminar
- Grant applications
- ✓ 3: Training
- Computer/ICT Training
- Job Search
- CV Writing
- Mobility
- ✓ 4: Leisure And Culture Excursion
- Musical Events
- Social Outings
- ✓ 5: Befriending Service
- ✓ 6: Volunteering And Out Reach
- ✓ 7: Women Group

4. Financial Support and Funding during the year

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

The charity received support from the following funders:

- The Edward Ghostling
- Esc lottery fund(sports eng)
- Place called home
- Voice4 change England
- National lottery Community Fund -Award For All

5. Activities for the year 2021-2022

What we provided:

- ✓ Physical Fitness activities
- ✓ Mental Health Sessions
- ✓ Abuse and safeguarding
- ✓ COVID-19 safeguarding and risk management.
- ✓ Money management and shopping.
- ✓ Support for provisions.

- ✓ Bowling for Disability Inclusion for Building Communities Affected By Covid-19 Crisis
- ✓ physically health
- ✓ Raffle
- ✓ Eating outs

More than 35 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through group meetings.

Emerging Need

WFBA has continuously worked with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs of the visually impaired people. The key areas of need with greater significance are:

- mental health including anxiety and low mood
- social isolation and loneliness
- support with using digital health and care services,
- Insights into how health and wellbeing needs are being met in an equitable way
- It Training restarted.
- Mental and physical health.

6. Achievements for the year 2021-2022

Connecting online Online support is bringing new normal which is supporting our members making things different in main ways as they are keeping in touch with each other. They are joining exercise classes online and watching live theatre from the comfort of their own homes facing the future with certainty.

Volunteering: This is continuing to provide services which are needed to ensure those that socially isolated and hard to reach are not forgotten and this is encouraging our fantastic volunteers to remain with them wherever possible.

Beneficiaries of our services We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the trustees continue to consider how planned activities contribute to the aims and objectives they are setting.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide direct benefit to the visually impaired people who use our support services, and the wider community as a whole.

7. Future Vision and Activities

As an organisation what we want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider:

- ✓ How do we bring together stakeholders to identify the needs of the community?
- ✓ How are resources allocated?
- ✓ what support can be adequately be delivered?
- ✓ what requires public sector support? –
- ✓ How do we build capacity to support partnership working?

We have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will;

- ✓ Support people with visual impairment through a combination of growing our current services and opening new ones.
- ✓ Have a focus on quality and monitoring outcomes, we will utilise the Theory of Change framework to develop an organisational Outcomes Map.
- ✓ Improve the way we monitor and evaluate our work, and adapt tools to improve our outcomes measurement and evidence our successes.
- ✓ Use evaluation methods in measuring outcomes to improve our work and ensure we are providing cost effective services that demonstrate impact.
- ✓ Provide more information technology sessions.
- ✓ Provide more activities to be independent at home
- ✓ Provide Women and Men groups activities

Support for the Members

We will focus our efforts on supporting those most marginalised and disadvantaged though sustained action to tackle loneliness, food security and physical and mental health which is very much needed. We will focus on meeting these people's immediate needs and to truly meet the challenge ahead, we will consider refocussing our efforts on tackling the inequalities that have been exacerbated by the pandemic and economic crisis.

8. Risk Management

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

9. Financial Review

The results of the charity for the year are shown in the annual financial statements set out on pages 12 to 13

The charity had income of £51,244; (2020/21: £87,127 and direct charitable expenditure and support costs of £56,113 (2020/21: £90,322.). There was a surplus/(loss) of income over expenditure of (£4,869) (2020/21: £3,195. Funds carried forward of £16,573 of which £5,500 is restricted and £11,071 unrestricted.

10. Funds and Reserves

The unrestricted funds include a General Reserve carried forward of £11,071. This level of General Reserve is regarded as sufficient by the trustees but they are continuing developing strategies for fundraising.

11. Going Concern

Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern.

Trustee's Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently

Make judgment and estimates that are reasonable and prudent;

State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and:

Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees by:

Tariq Hussain.....^{+ Hussain}.....Dated: 25-10-2022
Chairman

Independent Examiner's Report

Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)

I report on the accounts of the charity for the year ended 31st March 2022, which are set out on pages 12 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road, London E11 2PY

Date: 25.1.2022

WFBA ACCOUNTS 2022

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

DRAFT-STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2022

	Un Restricted Funds	Restricted Funds	Total 2021/22	Total 2020/21
Notes	£	£	£	£
INCOMING RECEIPTS				
Incoming Receipts From Generated Funds				
-Voluntary Income	2	14,600	36,480	51,080
- Activities For Generating Funds		-	-	-
- Charitable Activities		-	-	-
-Other Activity Income		158	-	1,260
Bank Interest		6	6	36
		14,764	36,480	51,244
		36,480	51,244	87,128
Charitable Payments				
-Recreation Programmes		22,341	33,272	55,613
Governance Costs		500	-	500
	3	22,841	33,272	56,113
		33,272	56,113	90,323
Surplus /(Deficit) for the Year		(8,077)	3,208	(4,869)
Transfer Between Reserves		-	-	-
Net Fund Movement		(8,077)	3,208	(4,869)
Funds Brought Forward 1/4/2021		19,148	2,292	21,440
Fund Balances Carried Forward 30/3/2022		11,071	5,500	16,571
		11,071	5,500	21,440

The results for the year shown above are derived from continuing activities.

WFBA ACCOUNTS 2022

**WALTHAM FOREST BLIND ASSOCIATION (WFBA)
BALANCE SHEET AS AT 31ST MARCH 2021**

	Notes	£	2021/22 £	2020/21 £
TANGIBLE FIXED ASSETS				
Office Equipment/Computers	7		-	2,292
CURRENT ASSETS				
Prepayment		2,460		2,460
Bank & Cash at Hand	4	60,085		87,738
		<u>62,545</u>		<u>90,198</u>
Creditors	5			
Amounts Falling Due within one year;				
Creditors and accruals			14,600	25,078
Net Current Assets			<u>47,945</u>	<u>65,120</u>
Amounts Falling Due within one year;				
Income Received in advance			31,374	45,973
Net Assets			<u>16,571</u>	<u>21,440</u>
FUNDS				
Unrestricted	6			
-General Funds		11,071		19,148
			11,071	19,148
Restricted Funds				
-Revenue Revenue		5,500		-
- Capital Fund	8	-		2,292
			5,500	2,292
			<u>16,571</u>	<u>21,440</u>

Approved for and on behalf of Trustees on; 25th October 2022



**MR TARIQ HUSSAIN
CHAIRMAN**



**Mr M ABUBAKER
TREASURER**

WFBA ACCOUNTS 2022

Notes to the Financial statements for the year ended 31st March 2022

Accounting policies

1 (a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

(b) Fund-accounting

Unrestricted funds are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

Designated funds comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

Restricted funds are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

(c) Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

(e) No amounts are included in the financial statements for services donated by volunteers.

(f) Tangible fixed assets- Tangible fixed assets are depreciated as follows:

Computers straight line (25% of cost)

Equipment Straight line (25% of cost)

Assets costing £500 or less are capitalised in the year of purchase.

WFBA ACCOUNTS 2022

Notes to the Financial statements for the year ended 31st March 2022

2 Incoming resources

2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2021/22 Total £	2020/21 Total £
Welfare Programmes	51,080	-	6	51,086	48,341
	51,080	-	6	51,086	48,341

	Unrestricted	Restricted	Total	Total
Grants				
Sports England	-	8,480	8,480	-
Groundwork-ESFA	-	-	-	1,000
The 29th may charitable trust	-	-	-	2,000
City Bridge Trust -City of London	-	-	-	49,834
Albert Huts Trusts	-	-	-	1,000
National Lottery Community Fund -A4A	-	10,000	10,000	9,999
Charles S French Charitable Trust	-	-	-	2,500
Leathersellers Company	-	-	-	1,000
Local Connections- Lottery Fund	-	-	-	2,500
London Caterlyst	-	-	-	1,400
Edward Goslings	-	3,000	3,000	-
National Lottery/Ikea -Places Called Home	-	5,000	5,000	-
Voice4Change England	-	10,000	10,000	-
Total Grants Income	-	36,480	36,480	71,233
Other Income				
Donations	14,600	-	14,600	14,600
Other income	-	-	-	1,260
Bank Interest	6	-	6	36
	14,606	-	14,606	15,896
Fundraising	158	-	158	-
Total Income	14,764	36,480	51,244	87,129

3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2021/22 Total £	2020/21 Total £
Welfare Programmes	38,755	14,358	53,113	88,323
Total	38,755	14,358	53,113	88,323
Governance	-	3,000	3,000	2,000
Total Costs	38,755	17,358	56,113	90,323

3(b) Governance Costs includes the following

Independent examination	-	500
Professional & Consultancy Fees	3,000	1,500
	3,000	2,000

WFBA ACCOUNTS 2022

Notes to the Financial statements for the year ended 31st March 2022

3 (c) DIRECT COSTS	2021/22	2020/21		
	£	£		
Drop In Activities	1,062	-		
Travel & Outings	6,096	-		
Staff Costs	8,167	16,867		
Sessional Staff	6,224	-		
Food Provisions and Health Eating Sessions	5,755	11,066		
Fitness exercises	-	2,520		
Website, Publicity & Advertising	1,235	3,974		
Volunteers	2,039	1,613		
Training	6,799	3,350		
Premises /Venue Hire	1,275	491		
Mental Health & Safeguarding	-	7,860		
Equipment-	104	23,947		
	38,755	71,687		
3(d) Support Costs				
Insurance	554	638		
Audit & Accounting	-	500		
Legal & Profesional	3,000	1,500		
Subscriptions	10	-		
Stationery	113	217		
Telephone	193	145		
Income Generating	4,742	8,857		
Sundries/consumables	585	307		
Premises Rent	5,639	3,150		
Bank Charges	72	72		
Equipment	-	-		
Travel & Meetings	543	958		
Equipment depreciation	2,292	2,292		
	17,358	18,636		
	56,113	90,323		
4 Cash and Bank Balances				
	Unrestricted	Restricted	Total	Total
Bank Balances	£	£	£	£
Current Account-Barclays	3,697	-	3,697	13,379
Premium Accounts-Barclays	57,695	-	57,695	72,289
Current Account-Unity Trust	1,769	-	1,769	1,756
Petty Cash	464	-	464	316
	60,086	-	60,086	87,739
5 Creditors				
Creditors falling within one				
Accruals	-	-	-	10,476
Income Received in advance	14,600	-	14,600	14,600
	14,600	-	14,600	25,076
Creditors falling more than one year				
Income Received in advance	31,373	-	31,373	45,973
6 Surplus/Deficit				
Surplus/Deficit is after charging:				
Depreciation			2,292	2,292
Independent Examination			350	350
			2,642	2,642

WFBA ACCOUNTS 2022

Notes to the Financial statements for the year ended 31st March 2022

6 Analysis of Movement in funds

Restricted	As @ 01/04/2021	Incoming	outgoing	Trfs	As @ 31/03/2022
	£	£	£	£	£
Sports England	-	8,480	(5,980)	-	2,500
Edward Goslings	-	3,000	(3,000)	-	-
National Lottery- Places Called Ho	-	5,000	(5,000)	-	-
National Lottery -A4A	-	10,000	(7,000)	-	3,000
Voice4Change England	-	10,000	(10,000)	-	-
Clothworkers Fondation	2,292	-	(2,292)	-	-
	2,292	36,480	- 33,272	-	5,500
Unrestricted					
General	19,148	14,760	(22,837)	-	11,071
	19,148	14,760	(22,837)	-	11,071
	21,440	51,240	(56,108)	-	16,571

7 Fixed Assets

	Computers & Equipmen	Total
As at 01/04/2021	-	-
Additions	9,168	9,168
As at 31/03/2022	9,168	9,168
Depreciation		
As at 01/04/2021	6,876	6,876
Charge for year	2,292	2,292
As at 31/03/2022	9,168	9,168
Net Book Values		
As at 31/03/2021	6,876	6,876
As at 31/03/2022	-	-

8 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciasted) purchased.

9 Employees

Avarage Employees During the Year
Full Time Equivalent

0.5 0.5

10 Contigent Liabilities :

In the opinion of the trustees, at 31 March 2022, there were no contingency liabilities or contractual commitment other than rental payments.

WALTHAM FOREST BLIND ASSOCIATION

England & Wales - Charity number 1130235

Accounts



Caring for people who are Blind & Partially Sighted

Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31ST MARCH 2021

Unit 801, Midland Business Centre

679-691 High Road Leyton

London E10 6RA

E-mail: wfbassociation@googlemail.com

Web : www.wf-ba.com

Registered Charity No.1130235



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Waltham Forest Blind Association

Mission

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

Vision

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

Objectives

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31ST MARCH 2021

The management committee members who served during the year were as follows:

Administrative Structure

MANAGEMENT COMMITTEE

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mr M Abubaker	Treasurer
Mr Umar Petkar	V.Chair
Mrs Razia Akbar	C.Member
Mr Farhat Khan	C.Member
Mr Andreas Georgiou	C.Member
Mr Vijay Parekh	C.Member
Mr Gary Wiggins	C.Member

REGISTERED OFFICE

Unit 801,
679-691 High Road
Leyton
London
E10 6RA

BANKERS

Barclay Bank Plc
Walthamstow.
Hoe Street.
London E17 9QE

Unity Trust Bank Plc.
Nine Beindle Place
Birmingham,
B1 2HB

INDEPENDENT EXAMINER

Sidney H Milambo ACMA BAcc,
25 Watershipdown House,
Cambridge Park Road,
London E11 2PY

2. Report from the Chair of Trustees

Introduction:

First of all I would like to thank members for the support given during the year ended. I feel honoured to say I have done and lived up to the confidence showed to me, to make this a positive period for members in the Waltham Forest Blind Association. I am fully registered blind person and as such, when the pandemic started in 2020 it was a difficult time for me seems everyday activities during the pandemic were disturbed, but still for the charity sake and knowing the service user's situation, I faced this hard time to provide them with the services as much as I can.

Our services are so important for blind and partially sighted people to reduce their isolation and to make them independent at home. People get services door to door and over the phone, through Zoom video calls, whenever they need them. Our office gives immediate access to services and was accessible during lockdown. We contact other organisation for joint projects as well when necessary.

Corporate governance: Trustees are confident that there is a strong corporate governance system in place and I am pleased to confirm that the charity's corporate governance arrangements address a number of the governance requirements. As part of Associations' governance arrangements, the charity maintains a comprehensive governance policies and procedures allowing it to focus and manage risks and also provide assurance on the adequacy and effectiveness of the charity's internal controls.

Ethics and corporate responsibility: Waltham Forest Blind Association's reputation for honesty, integrity and ethical dealings is one of its key assets and a critical factor in ensuring the charity's ongoing success. We are committed to complying with the law and conducting our work to the highest standard. As a charity and as individuals, we encourage everyone to be a partner in delivering sustained economic and social progress. Our members' willingness to support Waltham Forest Blind Association's projects is a driving factor behind delivering on our local corporate responsibility activities within the communities in which we operate.

We remain staunch in our support of diversity including indigenous participation and human rights and initiatives supporting gender equality.

Operations: We have initiated a transformation that is now starting to deliver results. All our operating and financial metrics are heading in the right direction. We have the processes, systems and people in place to ensure we have performance discipline and operating leverage into the future. We are seeing increased service development opportunities. Our member tells us that, the quality of our work is good and getting better.

It has been a very satisfactory year and the Association remains in good order. Association has met its charitable aims in full and facilitated a well-balanced schedule, although due to pandemic of Covid-19 we face problems but very efficiently we overcome it.

Conclusion: I would like to thank the Management Committee, the Staff and Volunteer Team, and most importantly our members for their contribution in the pandemic year where we have begun to see the rewards of a lot of hard work put in these pandemic years. Significant progress has been made by the Association and I would like to take this opportunity to thank our funders and supports for their continued support and I look forward to realizing our future together.

Tariq Hussain,
Chairperson

REPORT FROM THE TREASURER

The Association reported an underlying net loss of (£3,195; Income was £87,128; Expenditure was £90,323 and the reserves were: £21,440, made of Unrestricted £19,148; Restricted £2,292.

Financial Balance for the year presented a best period for the Association's finances. The income for the Association comes from grants and donations and we continue to be supported by a number of funders. This support continues to improve compared to the last the past 2 years. For the last year our annual expenditure has been on track. The Association is nevertheless in a sound financial position with reserves which will sustain it for another 4 years at the current income expenditure balance. It is essential for the Association to have long term sustainability. However, that our income has increased, we need to adapt to ensure that we accommodate the needs of our members. The current management committee has significantly made changes to the Association's Programme of activity delivery and I welcome these changes which I believe will be well received by the members. Our members can help by supporting these efforts, by engaging in helping delivering the Association's services and activities.

We are grateful to the following funders who supported us during hard time of pandemic to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

Funding Received

- Ground Work Stronger Communities (GLA)
- European social funds Agency (ESFA)
- London Catalyst
- The 29th May 1960
- Albert Hunt Trust Charitable Trust
- London Response Fund City Of London-City Bridge Trust
- National lottery Community Fund -Award For All
- Charles S French Charitable Trust
- Leather seller
- Local Connection-Lottery Fund

Thank you

Mr M Abubaker
WFBA Treasurer

2. REPORT OF TRUSTEES

1. INTRODUCTION

The trustees present the financial statements of the charity for the year ended 31st March 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest.

2. Structure, Governance and Management

Governing Document

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

Membership-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association.

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting. Associate members are only eligible to vote as part of the committee meetings.

The Policy and general management: Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed).

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for the re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting.

Nominations of the Committee members: All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting.

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability.

Induction and Training of Trustees-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

3. Activities & Services Offered.

Activities:

- 1: Drop In Centre (every Tuesday 1pm till 4pm)
 - Recreational And Physical Health Activities
 - Social and Get Together Activities
 - Discussions
 - Festival Celebrations
 - Speakers Talk On Health And Blindness Awareness

- 2: Advice and information
 - Information On Related Health And State Benefits
 - Form Filling
 - Advice Sessions For Carers
 - Health Awareness Workshops/ Seminar
 - Grant applications

- 3: Training
 - Computer/ICT Training
 - Job Search
 - CV Writing
 - Mobility

- 4: Leisure And Culture Excursion
 - Musical Events
 - Social Outings

- 5: Befriending Service

- 6: Volunteering And Out Reach

- 7: Women Group

4. Financial Support and Funding during the year

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

We received support from the following funders:

- Ground Work Stronger Communities(gla)
- The 29th May 1960
- London Catalyst
- Albert Hunt Trust
- City Of London
- Covid Response- City Bridge Trust-City Of London
- Leather Seller
- Charles S French Charitable Trust
- Local Connect Fund- National Lotteries

5. Activities for the year 2020-2021

What we provided:

- ✓ Food provision, security and nutrition sessions (online)
- ✓ Physical Fitness activities (online)
- ✓ Mental Health Sessions (online)
- ✓ Online and Telephone zoom meetings and discussions.
- ✓ Abuse and safeguarding
- ✓ COVID-19 safeguarding and risk management.
- ✓ Money management and shopping.
- ✓ Support for provisions.
- ✓ IPAD for communication

More than 30 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through wellbeing zoom meetings, telephone calls and whats up. Households were also provided with food services and delivery staff and volunteers have been able to build trusting relationships with a large number of individuals that enable open, honest and supportive conversations to develop. "By targeting our members and their families, we engaged with people we previously had no contact with. Services were for everyone which reduced stigma and increased the number of people we supported. This in turn broadened the range of needs we identified, many of which were not directly related to COVID-19.

Engaging differently during COVID-19

What was the emerging need?

WFBA has strong links with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs as the impact of the pandemic began to be felt by communities. The key areas of need which emerged with greater significance were:

- Mental health including anxiety and low mood
- Social isolation and loneliness
- Support with translation and access to interpreters
- Support to collect prescriptions, and
- Support with using digital health and care services.
- Insights into how health and wellbeing needs are being met in an equitable way during COVID-19
- IT Training was postponed due to covid-19

Key insights:

"COVID-19 has allowed WFBA to become a resource for wellbeing. We are supporting visually impaired people and families across Waltham Forest, sharing information and being inclusive across ages and places to best support the local community. This has been possible due to existing strong local connections and to the support of local settings. People are now willing to be creative in their approaches to understanding how to harness the time and energy of community engagement. Visually impaired people have reported feeling pride and connectivity within their community and being more actively supportive and connected to their neighbours. For example, participants are now regularly supporting other neighbours who have not been able to leave their homes for months due to health problems. Vulnerable individuals, often older people, have been able to ask and receive help from the charity and friends. They have been in regular touch with someone they often didn't know previously with a greater sense of neighbourly connection. WFBA will be continuing to use this newly developed model within the community for the future."

Supporting online connections: What was the community need?

COVID-19 and lockdown measures have had a significant impact on activity. WFBA had to adapt quickly by using technology to provide online support and opportunities. WFBA was keen to organise virtual meetings in order to maintain the social connections of the group. There was also concern that members would be at risk of social isolation if meetings stopped. However, as members were used to meeting in person, some potential barriers to involvement were identified for example confidence and skills to use technology and access to equipment. The group came together to explore the best way to support its members.

How different was this

The challenge was to build skills and confidence to encourage WFBA members to try different ways of connecting. WFBA worked hard to provide support to members, taking time to understand anxieties and practice step-by-step processes. Many issues were identified about connecting online which required support as caused frustration and could make people want to give up. These included:

- anxiety about security issues
- following instructions around connecting
- feeling comfortable to contribute, and
- letting people know when you want to ask a question.

Meetings were run using Zoom with around 11 people joining each session. After each meeting, the group reviewed what has worked and what could be learned and improved on for next time. Support has also been provided to apply to the National Lotteries and London Response Fund (City Bridge Trust) for 1 tablets to enable members to join in activity.

The response from the community.

"I have never done anything online before, Shazia (support worker) came along and was there for the meetings, helping me connect and get more confident. I am going to be getting my own tablet so I can join in myself soon." Abubakar, Group Member "It took a coordinated effort and time to make this workable, the vast majority in people's own time. It was essential to understand the barriers for each individual member of the group and to give enough time and space to explore solutions that built confidence. We also looked at who was best placed in each organisation to support each person and ensured input was at a pace that suited that individual. It would have been easy to provide a generic solution but the time and effort working out the individual issues was well worth it.

Moving forward it is important to hold this learning and to recognise the importance of allowing this time. Group members have these skills and ways of connecting going forward and can use these to continue to improve connections and build resilience as a group. The group is keen to explore a different approach to meetings in the future with more of a mix of online and in person. Feedback so far has suggested that our activity has helped address the considerable anxiety people felt by being online – however it is still a work in progress."

COVID-19 IMPACT.

OVERAL IMPACT

COVID-19 and the connected restrictions.

The most common was inability to deliver services due to:

- Cancelling and or postponing planned work
- Being prevented from working and or delivering services due to the restrictions
- Disruption of services to beneficiaries

IMPACT ON FINANCES

- Lost income from fundraising
- Negative impact on staffing and administration

MITIGATING

The charity changed the way in which it delivered service through some or any of the following:

Adapted services to meet restrictions

- Temporarily halting operation
- Adapting how it delivers services to suit beneficiaries' needs
- Offering a different type of service
- Accessing financial reserves
- Applying for additional funding

Adapted approach to staffing and/or administration, such:

- Reducing the use of volunteers
- Providing support to staff and their wellbeing

IMPACT ON BENEFICIARIES:

There was increased negative outcomes for their beneficiaries such as,

- Mental health which were the most commonly observed impact on beneficiaries including:
increased loneliness or isolation
- anxiety about the future
- Worsened mental health and wellbeing
- Threatened financial

POSITIVE CHANGES:

Despite the strain caused by the pandemic, positive benefit stemming from:

- improved use of digital technology among staff, volunteers and beneficiaries

FINANCIAL SUPPORT: The charity accessed financial support with most common sources of financial support from independent grant funding.

LOOKING AHEAD: The charity feels it has been negatively impacted by the pandemic and believes that it would benefit from seeking more financial support in the future.

6. Achievements for the year 2020-2021

Longer-term changes.

This work will bring longer-term changes as:

Connecting online (IPADS): Online support has brought new normal which will support our members in the future, as during the pandemic, lots of them knew nothing of Skype or Zoom. They had never used FaceTime, and WhatsApp was a mystery, but now things are different and they are the main ways they are keeping in touch with each other through all this. They have joined exercise classes online without going to community centres and are watching live theatre from the comfort of their own homes facing the future with certainty.

Volunteering: We have seen unprecedented kindness- people volunteering to help their neighbours - and we hope that this will continue as we move forward. The volunteering that has come out this work, will continue to provide whatever services are needed to ensure those that remain behind closed doors are not forgotten and this will continue to encourage our fantastic volunteers to remain with them wherever possible.

Community resilient: the work has made these communities to have resilient as they are now able to live, where communities rally, neighbours help neighbours and strangers came forward to ensure that no one goes hungry and no one is left lonely and isolated. This is how this life changing work has unfolded.

People will be there for each other as the lockdown eases, enabling people feeling even less being alone and isolated. taking the first steps back to normality.

7. Future Vision and Activities

As an organisation what we have learned will support our future planning. We want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider: - How do we bring together stakeholders to identify the needs of the community? - How are resources allocated - what support can be adequately be delivered and what requires public sector support? - How do we build capacity to support partnership working? We all have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will:

- ✓ Support people with visual impairment through a combination of growing our current services and opening new ones.
- ✓ Have a focus on quality and monitoring outcomes, we will utilise the Theory of Change framework to develop an organisational Outcomes Map.
- ✓ Improve the way we monitor and evaluate our work, and adapt tools to improve our outcomes measurement and evidence our successes.
- ✓ Use evaluation methods in measuring outcomes to improve our work and ensure we are providing cost effective services that demonstrate impact.
- ✓ Provide more information technology sessions.
- ✓ Provide more activities to be independent at home
- ✓ Provide Women and Men groups activities

Support for the Members

Waltham Forest Blind Association will have supported members to minimise the inequalities that have been worsened by Covid-19 and the knock-on effects this was having on them. We will focus our efforts on supporting those most impacted by this crisis through sustained action to tackle loneliness, food security and physical and mental health which is very much needed throughout the phases of the pandemic response, during recovery and in the aftermath. We will focus on meeting these people's immediate needs and to truly meet the challenge ahead, we will consider recovery and refocussing our efforts on supporting those most impacted by this crisis to minimise the impact of the inequalities that have been exacerbated by Covid-19.

8. Risk Management

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

9. Financial Review

The results of the charity for the year are shown in the annual financial statements set out on pages 14 to 15

The charity had income of £87,128; (2019/20: £48,341 and direct charitable expenditure and support costs of £90,323 (2019/20: £48,879.). There was a loss of income over expenditure of (£3,195); (2019/20: loss (£538); Funds carried forward of £21,440, of which £19,313 is unrestricted and £2,292 restricted.

10. Funds and Reserves

The unrestricted funds include a General Reserve carried forward of £21,440. This level of General Reserve is regarded as sufficient by the trustees but they are continuing developing strategies for fundraising.

11. Going Concern

COVID-19 is not expected to have a significant impact on the entity. Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern. It expects that COVID-19 might have some impact, though not significant.

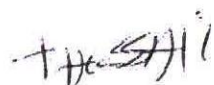
Trustee's Responsibilities in relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to: Select suitable accounting policies and then apply them consistently

- Make judgment and estimates that are reasonable and prudent;
- State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and;
- Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees:



Tariq Hussain
Chairman

Date: 26th January 2022

Independent Examiner's Report

Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)

I report on the accounts of the charity for the year ended 31st March 2021, which are set out on pages 14 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement .

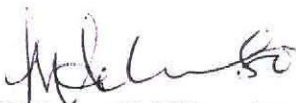
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Sidney H Milambo ACMA BAcc,

25 Watershipdown House,

Cambridge Park Road,

London E11 2PY

Date: 26th January 2022

WFBA ACCOUNTS 2021

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2021

	Notes	Un Restricted Funds £	Restricted Funds £	Total 2020/21 £	Total 2019/20 £
INCOMING RECEIPTS					
Incoming Receipts From Generated Funds					
-Voluntary Income	2	14,600	71,232	85,832	47,601
- Activities For Generating Funds		-	-	-	-
- Charitable Activities		-	-	-	586
-Other Activity Income		1,260	-	1,260	-
BankInterest		36	-	36	153
		15,896	71,232	87,128	48,341
Charitable Payments					
-Recreation Programmes		10,061	78,262	88,323	47,454
Governance Costs		2,000	-	2,000	1,425
	3	12,061	78,262	90,323	48,879
Surplus /(Deficit) for the Year		3,835	(7,030)	(3,195)	(538)
Transfer Between Reserves		-	-	-	-
Net Fund Movement		3,835	(7,030)	(3,195)	(538)
Funds Brought Forward 1/4/2020		15,313	9,322	24,635	25,174
Fund Balances Carried Forward 30/3/2021		19,148	2,292	21,440	24,636


The results for the year shown above are derived from continuing activities.

WFBA ACCOUNTS 2021

**WALTHAM FOREST BLIND ASSOCIATION (WFBA)
BALANCE SHEET AS AT 31ST MARCH 2021**

	Notes		2020/21 £	2019/20 £
TANGIBLE FIXED ASSETS				
Office Equipment/Computers	7		2,292	4,584
CURRENT ASSETS				
Prepayment			2,460	2,460
Bank & Cash at Hand	4		87,738	103,839
			<u>90,198</u>	<u>106,299</u>
Creditors				
Amounts Falling Due within one year;				
Creditors and accruals			25,078	25,675
Net Current Assets			<u>65,120</u>	<u>80,624</u>
Amounts Falling Due within one year;				
Income Received in advance			45,973	60,573
Net Assets			<u>21,440</u>	<u>24,636</u>
FUNDS				
Unrestricted				
-General Funds	6		19,148	15,313
			19,148	15,313
Restricted Funds				
-Revenue Revenue			-	4,738
- Capital Fund	8		2,292	4,584
			<u>2,292</u>	<u>9,322</u>
			<u>21,440</u>	<u>24,635</u>

Approved for and on behalf of Trustees on; 26th January 2022



**MR TARIQ HUSSAIN
CHAIRMAN**



**Mr M ABUBAKER
TREASURER**

WFBA ACCOUNTS 2021

Notes to the Financial statements for the year ended 31st March 2021

Accounting policies

1 (a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

(b) Fund-accounting

Unrestricted funds are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

Designated funds comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

Restricted funds are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

(c) Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

(e) No amounts are included in the financial statements for services donated by volunteers.

(f) Tangible fixed assets- Tangible fixed assets are depreciated as follows:

Computers straight line (25% of cost)

Equipment Straight line (25% of cost)

Assets costing £500 or less are capitalised in the year of purchase.

WFBA ACCOUNTS 2021

Notes to the Financial statements for the year ended 31st March 2021

2 Incoming resources

2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2020/21 Total £	2019/20 Total £
Welfare Programmes	85,833	-	1,296	87,129	48,341
	85,833	-	1,296	87,129	48,341

	Unrestricted	Restricted	Total	Total
Grants				
Co-op Foundation	-	-	-	6,898
Sports England	-	-	-	9,300
Groundwork-Stronger Communities	-	-	-	3,995
Groundwork-ESFA	-	1,000	1,000	8,708
The 29th may charitable trust	-	2,000	2,000	2,000
LB Waltham Forest- Alotment	-	-	-	100
Greggs Foundation	-	-	-	2,000
City Bridge Trust -City of London	-	49,834	49,834	-
Albert Huts Trusts	-	1,000	1,000	-
National Lottery Community Fund -A4A	-	9,999	9,999	-
Charles S French Charitable Trust	-	2,500	2,500	-
Leathersellers Company	-	1,000	1,000	-
Local Connections- Lottery Fund	-	2,500	2,500	-
London Caterlyst	-	1,400	1,400	-
Total Grants Income	-	71,233	71,233	33,001

Other Income

Donations	14,600	-	14,600	14,600
Other income	1,260	-	1,260	-
Bank interest	36	-	36	153
	15,896	-	15,896	14,753

Fundraising

Trips	-	-	-	495
Total Income	15,896	71,233	87,129	48,249

3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2020/21 Total £	2019/20 Total £
Welfare Programmes	71,687	16,636	88,323	47,454
Total	71,687	16,636	88,323	47,454
Governance	-	2,000	2,000	1,777
Total Costs	71,687	18,636	90,323	49,230

3(b) Governance Costs includes the following

Independent examination	500	350
Professional & Consultancy Fees	1,500	1,075
	2,000	1,425

WFBA ACCOUNTS 2021

Notes to the Financial statements for the year ended 31st March 2021

3 (c) DIRECT COSTS		2020/21	2019/20
		£	£
Drop In Activities		-	3,670
Travel & Outings		-	748
Staff Costs		16,867	10,113
Food Provisions and Health Eating Sessions		11,066	-
Fitness exercises		2,520	920
Website, Publicity & Advertising		3,974	1,195
Volunteers		1,613	1,620
Training		3,350	17,679
Premises /Venue Hire		491	1,800
Mental Health & Safeguarding		7,860	-
Equipment-IPADS		23,947	-
		71,687	37,744
3(d) Support Costs			
Insurance		638	619
Audit & Accounting		500	350
Legal & Profesional		1,500	1,075
Stationery		217	104
Telephone		145	319
Income Generating		8,857	3,783
Sundries/consumables		307	76
Premises Rent		3,150	1,980
Bank Charges		72	-
Equipment		-	328
Travel & Meetings		968	209
Equipment depreciation		2,292	2,292
		18,636	11,135
		90,323	48,879
4 Cash and Bank Balances			
	Unrestricted	Restricted	Total
Bank Balances	£	£	£
Current Account-Barclays	13,379	-	13,379
Premium Accounts-Barclays	72,289	-	72,289
Current Account-Unity Trust	1,756	-	1,756
Petty Cash	316	-	316
	87,739	-	87,739
5 Creditors			
Creditors falling within one			
Accruals	10,476	-	10,476
Income Received in advance	14,600	-	14,600
	25,076	-	25,076
Creditors falling more than one year			
Income Received in advance	45,973	-	45,973
			60,573
6 Surplus/Defict			
Surplus/Defict is after charging:			
Depreciation			2,292
Independent Examination			350
			2,642

WFBA ACCOUNTS 2021

Notes to the Financial statements for the year ended 31st March 2021

6 Analysis of Movement in funds

Restricted	As @ 01/04/2020	Incoming	outgoing	Trfs	As @ 31/03/2021
	£	£	£	£	£
Groundwork-ESFA		999	(999)		
The 29th may charitable trust	-	2,000	(2,000)	-	-
Sports England	4,400	-	(4,400)	-	-
City Bridge Trust -City of London	-	49,834	(49,834)	-	-
Albert Huts Trusts	338	1,000	(1,338)	-	-
National Lottery Community Fund -	-	9,999	(9,999)	-	-
Charles S French Charitable Trust	-	2,500	(2,500)	-	-
Leathersellers Company	-	1,000	(1,000)	-	-
Local Connections- Lottery Fund	-	2,500	(2,500)	-	-
London Caterlyst	-	1,400	(1,400)	-	-
Clothworkers Fondation	4,584	-	(2,292)	-	2,292
	9,322	71,232	(78,262)	-	2,292
Unrestricted					
General	15,313	15,897	(12,062)	-	19,148
	15,313	15,897	(12,062)	-	19,148
	24,635	87,129	(90,323)	-	21,440

7 Fixed Assets

	Computers & Equipmen	Total
As at 01/04/2020	-	-
Additions	9,168	9,168
As at 31/03/2021	9,168	9,168
Depreciation		
As at 01/04/2020	4,584	4,584
Charge for year	2,292	2,292
As at 31/03/2021	6,876	6,876
Net Book Values		
As at 31/03/2020	6,876	6,876
As at 31/03/2021	2,292	2,292

8 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciated) purchased.

9 Employees

Average Employees During the Year

Full Time Equivalent

0.5

0.5

10 Contigent Liabilities :

In the opinion of the trustees, at 31 March 2021, there were no contingency liabilities or contractual commitment other than rental payments.