

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales · Charity number 1133300

Details

Status Registered

Legal form Other

Registered 2009-12-15

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

Contact

Address Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Phone 0151 538 9698

Email info@cdfb.co.uk

Website www.cdfb.co.uk

Activities

Objects: THE ORGANISATION EXISTS TO PROMOTE SOCIAL INCLUSION AMONGST BLIND ANDPARTIALLY SIGHTED PEOPLE WHO ARE SOCIALLY EXCLUDED FROM SOCIETY, OR PARTSO F SOCIETY, AS A RESULT OF BEING BLIND OR PARTIALLY SIGHTED BY:(A) RAISING PUBLIC AWARENESS OF THE ISSUES AFFECTING BLIND ANDPARTIALLY SIGHTED PEOPLE, BOTH GENERALLY AND IN RELATION TO THEIRSOCIAL EXCLUSION;(B) PROVIDING ADVOCACY AND SUPPORT TO BLIND AND PARTIALLY SIGHTEDPEOPLE;(C) ENABLING AND ENCOURAGING BLIND AND PARTIALLY SIGHTED PEOPLE TOSEEK TO INFLUENCE LOCAL BODIES, SUCH AS COUNCILS, HEALTH ANDEDUCATION AUTHORITIES, TO TAKE INTO ACCOUNT THE REQUIREMENTS OFBLIND AND PARTIALLY SIGHTED PEOPLE;(D) PROVIDING RECREATIONAL FACILITIES AND OTHER OPPORTUNITIES FOR BLINDAND PARTIALLY SIGHTED PEOPLE THROUGH SERVICE PROVISION AND OTHERMECHANISMS;(E) PROVIDING EDUCATION AND INFORMATION TO SUPPORT AND ENABLE BLINDAND PARTIALLY SIGHTED PEOPLE TO MAXIMISE THEIR EDUCATIONALOPPORTUNITIES.

Activities: The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment
- **Who:** People With Disabilities

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cheshire West & Chester
- Flintshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£265,728	£132,743	-	-
2023-12-31	£190,893	£122,341	-	-
2022-12-31	£268,214	£134,028	-	-
2021-12-31	£222,646	£130,167	-	-
2020-12-31	£230,441	£109,735	-	-

Trustees

Name	Role	Appointed
DR MANMOHAN BHAKOO		
Glenys Lewis Salmon		2015-06-16
JILL WHITMORE		2013-09-25
JOYCE JONES		
Jon Bhargarva		2018-05-01
LINDA CONSTANT BUTT		
SUSAN TOWELL		2013-10-09

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales - Charity number 1133300

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
Chester and District Federation of the
Blind

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Contents of the Financial Statements
for the Year Ended 31 December 2024

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Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted by:

- A. Raising public awareness of the issues affecting blind and partially sighted people, both generally and in relation to their social exclusion.
- B. Providing advocacy and support to blind and partially sighted people.
- C. Enabling and encouraging blind and partially sighted people to seek to influence local bodies, such as councils, health and education authorities, to take into account the requirements of blind and partially sighted people.
- D. Providing recreational facilities and other opportunities for blind and partially sighted people through service provision and other mechanisms.
- E. Providing education and information to support and enable blind and partially sighted people to maximise their educational opportunities.

Public benefit

The trustees have full regard to the Charity Commission's guidance on public benefit. The Charity's aims and activities fulfil the public benefit requirement of the Charities Act, 2011. Its charitable purposes are concerned with the advancement of citizenship, community development, and health the charity advances this by providing opportunities for social inclusion (clubs, outings, holidays etc). The charity's beneficiaries are within the Cheshire and adjacent areas. Opportunities to benefit are promoted by providing subsidised transport and activities.

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Treasurer's report to the AGM for the year ended 31 December 2024.

As Treasurer of CDFB I have a responsibility to keep an eye on the overall financial position of the Charity. To that end this brief summary is based on the annual Unaudited Financial Statements for the Year Ended 31 December 2024 for Chester and District Federation of the Blind (CDFB), and its subsidiary CDFB Trading Community Interest Company. Both statements have been prepared by chartered accountants Johnstone Howell & Co. and shall be approved by the Charity's Board of Trustees prior to the AGM.

The year was a very good one financially for the Charity, with income levels being increased across the board. The primary income sources were trading surpluses, donations and fund raising. Grants received also increased in 2024. Thanks primarily to the support of the Leverhulme Trust who provided £20,000 towards the purchase of a new car for Charity use. Further augmented by a £6,600 grant from the National Lottery Community Fund.

Overall, Charity income for 2024 was a very healthy £265,728. Receipts from fund raising events increased to £36,341 compared with the 2023 figure of £24,195. As in previous years, the largest income source was from donations totalling £202,760 the vast majority of which came from the profits of CDFB Trading. And, by making a donation of all profits to the Charity, within the legal time frame, Trading can avoid having to pay any UK corporation tax for the year.

On the expenditure side, routine costs for repairs stabilized and were much reduced when compared with 2023, when significant refurbishment of the Donation Station and Depot had taken place. Running costs also stabilized in 2024, with the exception of water and general rates which saw a threefold increase. The increases were due to a reassessment of charges levied on neighbors and subsequently re-balanced to cover the two CDFB Trading properties. The overall wages bill including pensions contributions continued to increase in 2024, these cost increases in the region of £21,000 across both organisations, were compensated by the additional income generated over the same period.

At the year-end, total funds held by the Charity were £912,323 (including £1,193 of restricted funds) representing a 17% increase of £132,985 on the equivalent figure for 2023. Hence the rate of growth in funds has also increased in comparison with the previous year, due (as explained above) to reduced repairs and refurbishment costs, whilst income was maintained and improved. Repairs needed to the roof at the Rossmore Unit, were covered through a successful warranty claim. The remaining repairs needed are now considered to be of a decorative nature, which should not entail significant costs.

Therefore, with current assets at the year-end exceeding £660,000 the Charity has continued to build up a very solid financial position, exceeding the operating philosophy requirement of the organization (ie to hold a reserve of £100,000). This level of reserves provides a high level of security and ensures that the Charity's core business of providing services and activities can be maintained and upgraded where needed. Hence, in 2025 for example, the provision of fitness sessions for members is expected to be expanded.

As this point I should like to thank the remarkable team of volunteers, managers and dedicated staff within both CDFB the Charity and CDFB Trading. The volunteers have given approximately 740 hours of work each week, a truly huge contribution to both organizations. Without the combined efforts of all workers the Charity would not have been able to generate income, deliver services and continue to be valued provider within the local community.

Philip J Bellerby
CDFB Volunteer and Treasurer

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2024

FINANCIAL REVIEW

Reserves policy

At present the charity has two major sources of income, profits from trading and income from fundraising. There is a third source of income, grants but the charity does not rely on grant funding for core costs, grant funding tends to be used to run specific projects and buy specified equipment.

Though the charity creates its own income we cannot be certain that there will never be a down turn in trading or a loss of fundraising opportunities. Therefore, our income cannot be guaranteed. For this reason the charity should hold money in reserve to cover a lean period and/or to cover the cost of redundancies and other obligations in the case of the charity being forced to close.

To avoid closure if funding difficulties were to happen the Chester and District Federation of the Blind board of trustees has agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of six months in the event of loss of income.

The main concerns of the board are to ensure:

That staff can continue working, primarily to secure new funding and
That members/service users are supported to move on to other services.

The level of reserves is calculated and monitored every 12 months as the amount of reserves required will alter according to the number of staff we employ and other commitments the charity may undertake.

The board has decided that a sum of £100,000 should be held in reserve to cover six months outgoings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133300

Principal address

Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Trustees

Mrs L C Butt
Dr M Bhakoo
Mrs J Jones
Ms J Whitmore
Ms S Towell
Ms G L Salmon
J Bhargava

Independent Examiner

A M Bagnall
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2024

GOVERNANCE

The board has reviewed and revised existing policies.

Approved by order of the board of trustees on 17 April 2025 and signed on its behalf by:

Dr M Bhakoo - Trustee

Independent Examiner's Report to the Trustees of
Chester and District Federation of the
Blind

Independent examiner's report to the trustees of Chester and District Federation of the Blind

I report to the charity trustees on my examination of the accounts of Chester and District Federation of the Blind (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A M Bagnall
The Institute of Chartered Accountants in England and Wales

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

17 April 2025

Chester and District Federation of the
Blind

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	202,760	-	202,760	160,781
Charitable activities					
General expenditure	5	26,607	-	26,607	5,886
Other trading activities	3	36,341	-	36,341	24,195
Investment income	4	20	-	20	31
Total		<u>265,728</u>	<u>-</u>	<u>265,728</u>	<u>190,893</u>
EXPENDITURE ON					
Raising funds	6	14,158	-	14,158	14,533
Charitable activities					
General expenditure	7	104,060	-	104,060	95,673
Travelling		4,087	-	4,087	5,912
Other		9,043	1,395	10,438	6,223
Total		<u>131,348</u>	<u>1,395</u>	<u>132,743</u>	<u>122,341</u>
NET INCOME/(EXPENDITURE)		134,380	(1,395)	132,985	68,552
RECONCILIATION OF FUNDS					
Total funds brought forward		776,750	2,588	779,338	710,786
TOTAL FUNDS CARRIED FORWARD		<u><u>911,130</u></u>	<u><u>1,193</u></u>	<u><u>912,323</u></u>	<u><u>779,338</u></u>

The notes form part of these financial statements

Chester and District Federation of the
Blind

Balance Sheet
31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Intangible assets	12	-	1	1	1
Tangible assets	13	248,805	1,192	249,997	228,816
Investments	14	1	-	1	1
		<hr/>	<hr/>	<hr/>	<hr/>
		248,806	1,193	249,999	228,818
CURRENT ASSETS					
Debtors	15	247,836	-	247,836	215,771
Cash at bank and in hand		430,663	-	430,663	337,627
		<hr/>	<hr/>	<hr/>	<hr/>
		678,499	-	678,499	553,398
CREDITORS					
Amounts falling due within one year	16	(16,175)	-	(16,175)	(2,878)
		<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT ASSETS		662,324	-	662,324	550,520
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		911,130	1,193	912,323	779,338
		<hr/>	<hr/>	<hr/>	<hr/>
NET ASSETS		911,130	1,193	912,323	779,338
		<hr/>	<hr/>	<hr/>	<hr/>
FUNDS	17				
Unrestricted funds				911,130	776,750
Restricted funds				1,193	2,588
				<hr/>	<hr/>
TOTAL FUNDS				912,323	779,338
				<hr/>	<hr/>

The financial statements were approved by the Board of Trustees and authorised for issue on 17 April 2025 and were signed on its behalf by:

M Bhakoo - Trustee

Chester and District Federation of the
Blind

Notes to the Financial Statements
for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Intangible assets

Intangible assets represents the cost of nine user licences for Cyber Eyes. The expenditure is to be amortised over its estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Fixtures and fittings	- 15% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	202,430	159,985
Subscriptions	330	796
	202,760	160,781

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Fundraising events	36,341	24,195
	36,341	24,195

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	20	31
	20	31

5. INCOME FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Grants	26,607	5,886
	26,607	5,886

Grants received, included in the above, are as follows:

	2024	2023
	£	£
The National Lottery Community Fund	6,607	-
The Morgan Foundation	-	5,886
The Leverhulme Trust	20,000	-
	26,607	5,886

6. RAISING FUNDS

Other trading activities

	2024	2023
	£	£
Fundraising expenses	14,158	14,533
	14,158	14,533

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General expenditure	101,740	2,320	104,060
Travelling	4,087	-	4,087
	<u>105,827</u>	<u>2,320</u>	<u>108,147</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	390	1,930	2,320
	<u>390</u>	<u>1,930</u>	<u>2,320</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

No expenses were paid to the trustees during the year ended 31 December 2023 (2022 - nil).

10. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2024	2023
Administration	3	3
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	160,781	-	160,781
Charitable activities			
General expenditure	5,886	-	5,886
Other trading activities	24,195	-	24,195
Investment income	31	-	31
Total	<u>190,893</u>	<u>-</u>	<u>190,893</u>
EXPENDITURE ON			
Raising funds	14,533	-	14,533
Charitable activities			
General expenditure	95,673	-	95,673

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Travelling	5,912	-	5,912
Other	4,828	1,395	6,223
Total	120,946	1,395	122,341
NET INCOME/(EXPENDITURE)	69,947	(1,395)	68,552
 RECONCILIATION OF FUNDS			
Total funds brought forward	706,803	3,983	710,786
TOTAL FUNDS CARRIED FORWARD	776,750	2,588	779,338

12. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 January 2024 and 31 December 2024	5,526
AMORTISATION	
At 1 January 2024 and 31 December 2024	5,525
NET BOOK VALUE	
At 31 December 2024	1
At 31 December 2023	1

Chester and District Federation of the
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Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 January 2024	134,738	110,815	19,438
Additions	-	-	-
At 31 December 2024	<u>134,738</u>	<u>110,815</u>	<u>19,438</u>
DEPRECIATION			
At 1 January 2024	9,846	13,681	12,653
Charge for year	1,094	2,216	2,913
At 31 December 2024	<u>10,940</u>	<u>15,897</u>	<u>15,566</u>
NET BOOK VALUE			
At 31 December 2024	<u><u>123,798</u></u>	<u><u>94,918</u></u>	<u><u>3,872</u></u>
At 31 December 2023	<u><u>124,892</u></u>	<u><u>97,134</u></u>	<u><u>6,785</u></u>
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 January 2024	16,067	470	281,528
Additions	31,619	-	31,619
At 31 December 2024	<u>47,686</u>	<u>470</u>	<u>313,147</u>
DEPRECIATION			
At 1 January 2024	16,064	468	52,712
Charge for year	4,215	-	10,438
At 31 December 2024	<u>20,279</u>	<u>468</u>	<u>63,150</u>
NET BOOK VALUE			
At 31 December 2024	<u><u>27,407</u></u>	<u><u>2</u></u>	<u><u>249,997</u></u>
At 31 December 2023	<u><u>3</u></u>	<u><u>2</u></u>	<u><u>228,816</u></u>

Included in cost or valuation of land and buildings is freehold land of £80,000 (2023 - £80,000) which is not depreciated.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2024 and 31 December 2024	1
NET BOOK VALUE	
At 31 December 2024	1
At 31 December 2023	1

There were no investment assets outside the UK.

In order to comply with best practice the trustees have established a private limited company to carry on the charity's trading activities. CDFB Trading Community Interest Company previously known as CDFB Trading Limited (registered in England and Wales, company number 07466434) was incorporated on 10 December 2010. The charity owns the entire issued share capital of CDFB Trading Community Interest Company.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Amounts owed from subsidiary company	247,836	215,771

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Taxation and social security	1,493	1,492
Other creditors	14,682	1,386
	16,175	2,878

17. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	776,750	134,380	911,130
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	2,586	(1,395)	1,191
	2,588	(1,395)	1,193
TOTAL FUNDS	779,338	132,985	912,323

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	265,728	(131,348)	134,380
Restricted funds			
The National Lottery Community Fund	-	(1,395)	(1,395)
TOTAL FUNDS	<u>265,728</u>	<u>(132,743)</u>	<u>132,985</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	706,803	69,947	776,750
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	3,981	(1,395)	2,586
	<u>3,983</u>	<u>(1,395)</u>	<u>2,588</u>
TOTAL FUNDS	<u>710,786</u>	<u>68,552</u>	<u>779,338</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,893	(120,946)	69,947
Restricted funds			
The National Lottery Community Fund	-	(1,395)	(1,395)
TOTAL FUNDS	<u>190,893</u>	<u>(122,341)</u>	<u>68,552</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	706,803	204,327	911,130
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	3,981	(2,790)	1,191
	<u>3,983</u>	<u>(2,790)</u>	<u>1,193</u>
TOTAL FUNDS	<u><u>710,786</u></u>	<u><u>201,537</u></u>	<u><u>912,323</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	456,621	(252,294)	204,327
Restricted funds			
The National Lottery Community Fund	-	(2,790)	(2,790)
	<u>456,621</u>	<u>(255,084)</u>	<u>201,537</u>
TOTAL FUNDS	<u><u>456,621</u></u>	<u><u>(255,084)</u></u>	<u><u>201,537</u></u>

18. RELATED PARTY DISCLOSURES

Subsidiary company, CDFB Trading Community Interest Company is due to donate profits for taxation purposes for the period under review, amounting to £202,065 (2023 - £157,736), to the charity. The amount owed to the charity by CDFB Trading Community Interest Company at 31 December 2024 amounts to £247,836 (2023 - £215,771) as included in debtors per note 15 to the financial statements.

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	202,430	159,985
Subscriptions	330	796
	202,760	160,781
Other trading activities		
Fundraising events	36,341	24,195
Investment income		
Deposit account interest	20	31
Charitable activities		
Grants	26,607	5,886
Total incoming resources	265,728	190,893
EXPENDITURE		
Other trading activities		
Fundraising expenses	14,158	14,533
Charitable activities		
Wages	88,812	81,597
Pensions	2,011	1,793
Sub contractors	6,623	3,513
Insurance	-	2,359
Telephone	50	282
Postage and stationery	-	27
Sundries	1,391	1,094
Repairs and renewals	449	1,368
Travelling	4,087	5,912
Cleaning	2,160	825
Motor expenses	244	1,158
	105,827	99,928
Other		
Freehold property	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,913	2,913
Motor vehicles	4,215	-
	10,438	6,223
Support costs		

This page does not form part of the statutory financial statements

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	2024	2023
	£	£
Support costs		
Finance		
Bank charges	390	412
Governance costs		
Accountancy fees	1,930	1,245
Total resources expended	<u>132,743</u>	<u>122,341</u>
Net income	<u><u>132,985</u></u>	<u><u>68,552</u></u>

This page does not form part of the statutory financial statements

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales - Charity number 1133300

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
Chester and District Federation of the
Blind

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Contents of the Financial Statements
for the Year Ended 31 December 2023

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Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted by:

- A. Raising public awareness of the issues affecting blind and partially sighted people, both generally and in relation to their social exclusion.
- B. Providing advocacy and support to blind and partially sighted people.
- C. Enabling and encouraging blind and partially sighted people to seek to influence local bodies, such as councils, health and education authorities, to take into account the requirements of blind and partially sighted people.
- D. Providing recreational facilities and other opportunities for blind and partially sighted people through service provision and other mechanisms.
- E. Providing education and information to support and enable blind and partially sighted people to maximise their educational opportunities.

Public benefit

The trustees have full regard to the Charity Commission's guidance on public benefit. The Charity's aims and activities fulfil the public benefit requirement of the Charities Act, 2011. Its charitable purposes are concerned with the advancement of citizenship, community development, and health the charity advances this by providing opportunities for social inclusion (clubs, outings, holidays etc). The charity's beneficiaries are within the Cheshire and adjacent areas. Opportunities to benefit are promoted by providing subsidised transport and activities.

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Treasurer's report to the AGM for the year ended 31 December 2023.

As Treasurer of CDFB I have a responsibility to keep an eye on the overall financial position of the charity. To that end this brief summary is based on the annual unaudited financial statements for the year ended 31 December 2023 for Chester and District Federation of the Blind (CDFB), and its subsidiary CDFB Trading Community Interest Company. Both statements have been prepared by Chartered Accountants Johnstone Howell & Co. and shall be approved by the charity's board of trustees prior to the AGM.

The year was, once again, a good one financially for the charity, with income levels being maintained. The primary income sources were trading surpluses, donations and fund raising. Grants and subsidies were significantly reduced in 2023, and this was due to pandemic aid and support initiatives reaching final closure. Hence it was the trading surplus and donations which were needed to compensate for increasing costs as well as the decrease in grants and subsidies.

On the expenditure side, routine costs for repairs and consumables increased again which was expected. Energy costs doubled as part of the inflationary pressure experienced across the whole of the UK. Significant costs were due to essential repairs and refurbishment at the Donation Station and Depot in Ellesmere Port amounting to almost £36,000. The addition of new staff within Trading meant that the wages bill there increased to £79,002 compared with £41,432 in 2022. Finally, the rental holiday which Trading had enjoyed in previous years for the Donation Station became very evident during 2023 as a result of a new rental agreement coming into full effect throughout the whole year, adding more than £8,000 to the annual operating costs compared with the previous year.

Overall, total charity income for 2023 was a very healthy £190,893. Income from fund raising events fell back to £24,195 compared with the 2022 figure of £43,694. As in previous years, the largest income source was from donations totalling £160,781, the majority of which came from the profits of CDFB Trading. By making a donation of all profits, within the legal time frame, Trading can avoid paying corporation tax for the year.

With the activities at the donation station and shops (in Runcorn and Ellesmere Port) continuing to be a financial success story, the trustees had been planning to add a third shop to the portfolio in 2023. Unfortunately, it was established that the preferred premises required repairs and refurbishment to an extent that the anticipated costs were prohibitive and hence these plans were abandoned. However, the possibility of extending retail operations during 2024 remains.

At the year-end, total funds held by the charity were £779,338 (including £2,588 of restricted funds) representing almost a 10% increase of £68,552 on the equivalent figure for 2022. Although the rate of growth in funds has slowed in comparison with previous years, this is due (as explained above) to increased operating costs, the refurbishment of facilities and reduced grants/subsidies.

Therefore, with current assets at the year-end exceeding £550,000 the charity has continued to build up a very solid financial position which far exceeds the operating philosophy requirement of the organization (ie to hold a reserve of £100,000). This level of reserves ensures that the charity's core business of providing services and activities can be maintained and upgraded where needed.

As this point I should like to thank the remarkable team of volunteers, managers and dedicated staff within both CDFB the charity and CDFB Trading. The volunteers have given approximately 780 hours of work every week, a truly huge contribution to both organizations. Without the combined efforts of all workers the charity would not have been able to deliver services and continue to be valued provider within the local community.

Philip J Bellerby
CDFB Volunteer and Treasurer

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2023

FINANCIAL REVIEW

Reserves policy

At present the charity has two major sources of income, profits from trading and income from fundraising. There is a third source of income, grants but the charity does not rely on grant funding for core costs, grant funding tends to be used to run specific projects and buy specified equipment.

Though the charity creates its own income we cannot be certain that there will never be a down turn in trading or a loss of fundraising opportunities. Therefore, our income cannot be guaranteed. For this reason the charity should hold money in reserve to cover a lean period and/or to cover the cost of redundancies and other obligations in the case of the charity being forced to close.

To avoid closure if funding difficulties were to happen the Chester and District Federation of the Blind board of trustees has agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of six months in the event of loss of income.

The main concerns of the board are to ensure:

That staff can continue working, primarily to secure new funding and
That members/service users are supported to move on to other services.

The level of reserves is calculated and monitored every 12 months as the amount of reserves required will alter according to the number of staff we employ and other commitments the charity may undertake.

The board has decided that a sum of £100,000 should be held in reserve to cover six months outgoings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133300

Principal address

Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Trustees

Mrs L C Butt
Dr M Bhakoo
Mrs J Jones
Ms J Whitmore
Ms S Towell
Ms G L Salmon
J Bhargava

Independent Examiner

A M Bagnall
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2023

GOVERNANCE

The board has reviewed and revised existing policies.

Approved by order of the board of trustees on 18 June 2024 and signed on its behalf by:

Dr M Bhakoo - Trustee

Independent Examiner's Report to the Trustees of
Chester and District Federation of the
Blind

Independent examiner's report to the trustees of Chester and District Federation of the Blind

I report to the charity trustees on my examination of the accounts of Chester and District Federation of the Blind (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A M Bagnall

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

18 June 2024

Chester and District Federation of the
Blind

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	160,781	-	160,781	202,076
Charitable activities					
General expenditure	5	5,886	-	5,886	1,900
Coronavirus (COVID-19) pandemic related support		-	-	-	20,500
Other trading activities	3	24,195	-	24,195	43,694
Investment income	4	31	-	31	44
Total		<u>190,893</u>	<u>-</u>	<u>190,893</u>	<u>268,214</u>
EXPENDITURE ON					
Raising funds	6	14,533	-	14,533	15,970
Charitable activities					
General expenditure	7	95,673	-	95,673	102,784
Travelling		5,912	-	5,912	9,051
Other		4,828	1,395	6,223	6,223
Total		<u>120,946</u>	<u>1,395</u>	<u>122,341</u>	<u>134,028</u>
NET INCOME/(EXPENDITURE)		69,947	(1,395)	68,552	134,186
RECONCILIATION OF FUNDS					
Total funds brought forward		706,803	3,983	710,786	576,600
TOTAL FUNDS CARRIED FORWARD		<u><u>776,750</u></u>	<u><u>2,588</u></u>	<u><u>779,338</u></u>	<u><u>710,786</u></u>

The notes form part of these financial statements

Chester and District Federation of the
Blind

Balance Sheet
31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Intangible assets	12	-	1	1	1
Tangible assets	13	226,229	2,587	228,816	235,039
Investments	14	1	-	1	1
		226,230	2,588	228,818	235,041
CURRENT ASSETS					
Debtors	15	215,771	-	215,771	344,035
Cash at bank and in hand		337,627	-	337,627	134,868
		553,398	-	553,398	478,903
CREDITORS					
Amounts falling due within one year	16	(2,878)	-	(2,878)	(3,158)
		550,520	-	550,520	475,745
NET CURRENT ASSETS					
		776,750	2,588	779,338	710,786
TOTAL ASSETS LESS CURRENT LIABILITIES					
		776,750	2,588	779,338	710,786
NET ASSETS					
		776,750	2,588	779,338	710,786
FUNDS					
	17			776,750	706,803
Unrestricted funds				2,588	3,983
Restricted funds				779,338	710,786
TOTAL FUNDS					
				779,338	710,786

The financial statements were approved by the Board of Trustees and authorised for issue on 18 June 2024 and were signed on its behalf by:

M Bhakoo - Trustee

Chester and District Federation of the
Blind

Notes to the Financial Statements
for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Intangible assets

Intangible assets represents the cost of nine user licences for Cyber Eyes. The expenditure is to be amortised over its estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Fixtures and fittings	- 15% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	159,985	201,845
Subscriptions	796	231
	<u>160,781</u>	<u>202,076</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	24,195	43,694
	<u>24,195</u>	<u>43,694</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	31	44
	<u>31</u>	<u>44</u>

5. INCOME FROM CHARITABLE ACTIVITIES

		2023	2022
	Activity	£	£
Grants	General expenditure	5,886	1,900
Grants	Coronavirus (COVID-19) pandemic related support	-	20,500
		<u>5,886</u>	<u>22,400</u>

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Cheshire West and Chester Council	-	1,900
The Morgan Foundation	5,886	20,500
	<u>5,886</u>	<u>22,400</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

6. RAISING FUNDS

Other trading activities

	2023	2022
	£	£
Fundraising expenses	14,533	15,970
	<u> </u>	<u> </u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General expenditure	94,016	1,657	95,673
Travelling	5,912	-	5,912
	<u> </u>	<u> </u>	<u> </u>
	<u>99,928</u>	<u>1,657</u>	<u>101,585</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	412	1,245	1,657
	<u> </u>	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

No expenses were paid to the trustees during the year ended 31 December 2023 (2022 - nil).

10. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
Administration	3	3
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	202,076	-	202,076
Charitable activities			
General expenditure	1,900	-	1,900
Coronavirus (COVID-19) pandemic related support	-	20,500	20,500
Other trading activities	43,694	-	43,694
Investment income	44	-	44
Total	247,714	20,500	268,214
EXPENDITURE ON			
Raising funds	15,970	-	15,970
Charitable activities			
General expenditure	82,284	20,500	102,784
Travelling	9,051	-	9,051
Other	4,828	1,395	6,223
Total	112,133	21,895	134,028
NET INCOME/(EXPENDITURE)	135,581	(1,395)	134,186
RECONCILIATION OF FUNDS			
Total funds brought forward	571,222	5,378	576,600
TOTAL FUNDS CARRIED FORWARD	706,803	3,983	710,786

12. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 January 2023 and 31 December 2023	5,526
AMORTISATION	
At 1 January 2023 and 31 December 2023	5,525
NET BOOK VALUE	
At 31 December 2023	1
At 31 December 2022	1

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 January 2023 and 31 December 2023	134,738	110,815	19,438
DEPRECIATION			
At 1 January 2023	8,752	11,465	9,740
Charge for year	1,094	2,216	2,913
At 31 December 2023	9,846	13,681	12,653
NET BOOK VALUE			
At 31 December 2023	124,892	97,134	6,785
At 31 December 2022	125,986	99,350	9,698
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 January 2023 and 31 December 2023	16,067	470	281,528
DEPRECIATION			
At 1 January 2023	16,064	468	46,489
Charge for year	-	-	6,223
At 31 December 2023	16,064	468	52,712
NET BOOK VALUE			
At 31 December 2023	3	2	228,816
At 31 December 2022	3	2	235,039

Included in cost or valuation of land and buildings is freehold land of £80,000 (2022 - £80,000) which is not depreciated.

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2023 and 31 December 2023	1
NET BOOK VALUE	
At 31 December 2023	1
At 31 December 2022	1

There were no investment assets outside the UK.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

14. FIXED ASSET INVESTMENTS - continued

In order to comply with best practice the trustees have established a private limited company to carry on the charity's trading activities. CDFB Trading Community Interest Company previously known as CDFB Trading Limited (registered in England and Wales, company number 07466434) was incorporated on 10 December 2010. The charity owns the entire issued share capital of CDFB Trading Community Interest Company.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Amounts owed from subsidiary company	215,771	344,035
	<u>215,771</u>	<u>344,035</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Taxation and social security	1,492	1,492
Other creditors	1,386	1,666
	<u>2,878</u>	<u>3,158</u>

17. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	706,803	69,947	776,750
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	3,981	(1,395)	2,586
	<u>3,983</u>	<u>(1,395)</u>	<u>2,588</u>
TOTAL FUNDS	<u>710,786</u>	<u>68,552</u>	<u>779,338</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	190,893	(120,946)	69,947
Restricted funds			
The National Lottery Community Fund	-	(1,395)	(1,395)
	<u>190,893</u>	<u>(122,341)</u>	<u>68,552</u>
TOTAL FUNDS	<u>190,893</u>	<u>(122,341)</u>	<u>68,552</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	571,222	135,581	706,803
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	5,376	(1,395)	3,981
	<u>5,378</u>	<u>(1,395)</u>	<u>3,983</u>
TOTAL FUNDS	<u><u>576,600</u></u>	<u><u>134,186</u></u>	<u><u>710,786</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	247,714	(112,133)	135,581
Restricted funds			
The Morgan Foundation	20,500	(20,500)	-
The National Lottery Community Fund	-	(1,395)	(1,395)
	<u>20,500</u>	<u>(21,895)</u>	<u>(1,395)</u>
TOTAL FUNDS	<u><u>268,214</u></u>	<u><u>(134,028)</u></u>	<u><u>134,186</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	571,222	205,528	776,750
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	5,376	(2,790)	2,586
	<u>5,378</u>	<u>(2,790)</u>	<u>2,588</u>
TOTAL FUNDS	<u><u>576,600</u></u>	<u><u>202,738</u></u>	<u><u>779,338</u></u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	438,607	(233,079)	205,528
Restricted funds			
The Morgan Foundation	20,500	(20,500)	-
The National Lottery Community Fund	-	(2,790)	(2,790)
	<u>20,500</u>	<u>(23,290)</u>	<u>(2,790)</u>
TOTAL FUNDS	<u><u>459,107</u></u>	<u><u>(256,369)</u></u>	<u><u>202,738</u></u>

18. RELATED PARTY DISCLOSURES

Subsidiary company, CDFB Trading Community Interest Company is due to donate profits for taxation purposes for the period under review, amounting to £157,736 (2022 - £199,938), to the charity. The amount owed to the charity by CDFB Trading Community Interest Company at 31 December 2022 amounts to £215,771 (2022 - £344,035) as included in debtors per note 15 to the financial statements.

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	159,985	201,845
Subscriptions	796	231
	160,781	202,076
Other trading activities		
Fundraising events	24,195	43,694
Investment income		
Deposit account interest	31	44
Charitable activities		
Grants	5,886	22,400
Total incoming resources	190,893	268,214
EXPENDITURE		
Other trading activities		
Fundraising expenses	14,533	15,970
Charitable activities		
Wages	81,597	79,947
Pensions	1,793	1,513
Sub contractors	3,513	6,270
Insurance	2,359	2,213
Telephone	282	253
Postage and stationery	27	83
Sundries	1,094	400
Repairs and renewals	1,368	2,743
Travelling	5,912	9,051
Cleaning	825	2,627
Motor expenses	1,158	4,916
	99,928	110,016
Other		
Freehold property	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,913	2,913
	6,223	6,223
Support costs		
Finance		
Bank charges	412	538

This page does not form part of the statutory financial statements

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	2023	2022
	£	£
Finance		
Governance costs		
Accountancy fees	1,245	1,281
Total resources expended	<u>122,341</u>	<u>134,028</u>
Net income	<u><u>68,552</u></u>	<u><u>134,186</u></u>

This page does not form part of the statutory financial statements

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales - Charity number 1133300

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
Chester and District Federation of the
Blind

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Contents of the Financial Statements
for the Year Ended 31 December 2022

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Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted by:

- A. Raising public awareness of the issues affecting blind and partially sighted people, both generally and in relation to their social exclusion.
- B. Providing advocacy and support to blind and partially sighted people.
- C. Enabling and encouraging blind and partially sighted people to seek to influence local bodies, such as councils, health and education authorities, to take into account the requirements of blind and partially sighted people.
- D. Providing recreational facilities and other opportunities for blind and partially sighted people through service provision and other mechanisms.
- E. Providing education and information to support and enable blind and partially sighted people to maximise their educational opportunities.

Public benefit

The trustees have full regard to the Charity Commission's guidance on public benefit. The Charity's aims and activities fulfil the public benefit requirement of the Charities Act, 2011. Its charitable purposes are concerned with the advancement of citizenship, community development, and health the charity advances this by providing opportunities for social inclusion (clubs, outings, holidays etc). The charity's beneficiaries are within the Cheshire and adjacent areas. Opportunities to benefit are promoted by providing subsidised transport and activities.

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Treasurer's report to the AGM year-end 2022

As Treasurer of CDFB I have a responsibility to keep an eye on the overall financial position of the charity. To that end this brief summary is based on the annual unaudited financial statements for the year ended 31 December 2022 for Chester and District Federation of the Blind (CDFB). These were prepared by chartered accountants Johnstone Howell & Co. and will have been approved by the board of trustees of the charity prior to the AGM.

With the Covid-19 health emergency behind all in the UK, the charity emerged from the restrictions ready to enhance fund raising activities, and income levels increased significantly during the year. The three primary income sources being trading surpluses, donations and fund raising, grants and subsidies. Whilst grants and subsidies declined primarily due to the pandemic coming to an end, it was the trading surplus which increased to such an extent that it more than compensated for the decrease in support funding. On the expenditure side, routine costs for repairs and consumables began to increase again which was only to be expected given the increased levels of use.

Overall, total charity income increased, by 17% year on year, to a very healthy £268,214. Income from fund raising events more than doubled to £43,694 compared with the 2021 figure of £18,880. Once again, the largest income source was from in donations totalling £202,076, the majority of which came from the CDFB Trading Community Interest Company. (the charity's subsidiary). By making such a donation of all income, within the legal time frame, CDFB Trading can avoid paying corporation tax on its profits for the year.

With the activities at the depot and shops (in Runcorn and Ellesmere Port) continuing to be a financial success story, the trustees are planning to add a third shop to the portfolio in 2023 although this will require repairs and refurbishment prior to being opened for business.

At the year-end, total funds held by the charity were £710,786 (including £3,983 of restricted funds) representing a 19% increase of £134,186 on the equivalent figure for 2021.

Therefore, the charity has continued to build up a very solid financial position which exceeds the operating philosophy requirement of the organization, which has been to hold a reserve of £100,000 to cover all running costs without any income for six months. With this increased level of reserves, CDFB Trading can look forward to the refurbishment of the Ellesmere Port depot and a new shop in 2023. At the same time, the charity's core business of providing services and activities can be kept under constant review given the funds available for disposal.

To conclude, I would like to take this opportunity to thank our wonderful team of volunteers, managers and dedicated staff. The volunteers have contributed in excess of 800 hours of work every week, a truly huge contribution to the organization. Without such conscientious workers, the charity would not have been able to deliver services and continue to be valued provider within the local community.

Philip J Bellerby
CDFB Volunteer and Treasurer

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2022

FINANCIAL REVIEW

Reserves policy

At present the charity has two major sources of income, profits from trading and income from fundraising. There is a third source of income, grants but the charity does not rely on grant funding for core costs, grant funding tends to be used to run specific projects and buy specified equipment.

Though the charity creates its own income we cannot be certain that there will never be a down turn in trading or a loss of fundraising opportunities. Therefore, our income cannot be guaranteed. For this reason the charity should hold money in reserve to cover a lean period and/or to cover the cost of redundancies and other obligations in the case of the charity being forced to close.

To avoid closure if funding difficulties were to happen the Chester and District Federation of the Blind board of trustees has agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of six months in the event of loss of income.

The main concerns of the board are to ensure:

That staff can continue working, primarily to secure new funding and
That members/service users are supported to move on to other services.

The level of reserves is calculated and monitored every 12 months as the amount of reserves required will alter according to the number of staff we employ and other commitments the charity may undertake.

The board has decided that a sum of £100,000 should be held in reserve to cover six months outgoings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133300

Principal address

Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Trustees

Mrs L C Butt
Dr M Bhakoo
Mrs J Jones
Ms J Whitmore
Ms S Towell
Ms G L Salmon
J Bhargava

Independent Examiner

A M Bagnall
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2022

GOVERNANCE

The board has reviewed and revised existing policies.

Approved by order of the board of trustees on 5 July 2023 and signed on its behalf by:

Dr M Bhakoo - Trustee

Independent Examiner's Report to the Trustees of
Chester and District Federation of the
Blind

Independent examiner's report to the trustees of Chester and District Federation of the Blind

I report to the charity trustees on my examination of the accounts of Chester and District Federation of the Blind (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the ****ERROR - relevant professional body must be completed****, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A M Bagnall

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

5 July 2023

Chester and District Federation of the
Blind

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	202,076	-	202,076	152,605
Charitable activities					
General expenditure	5	1,900	-	1,900	2,006
Funding of a volunteer co-ordinator		-	-	-	10,000
Coronavirus (COVID-19) pandemic related support		-	20,500	20,500	35,875
Other trading activities	3	43,694	-	43,694	18,880
Investment income	4	44	-	44	20
Other income		-	-	-	3,260
Total		<u>247,714</u>	<u>20,500</u>	<u>268,214</u>	<u>222,646</u>
EXPENDITURE ON					
Raising funds	6	15,970	-	15,970	18,199
Charitable activities					
General expenditure	7	82,284	20,500	102,784	94,145
Travelling		9,051	-	9,051	11,634
Other		4,828	1,395	6,223	6,189
Total		<u>112,133</u>	<u>21,895</u>	<u>134,028</u>	<u>130,167</u>
NET INCOME/(EXPENDITURE)		135,581	(1,395)	134,186	92,479
RECONCILIATION OF FUNDS					
Total funds brought forward		571,222	5,378	576,600	484,121
TOTAL FUNDS CARRIED FORWARD		<u><u>706,803</u></u>	<u><u>3,983</u></u>	<u><u>710,786</u></u>	<u><u>576,600</u></u>

The notes form part of these financial statements

Chester and District Federation of the
Blind

Balance Sheet
31 December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Intangible assets	12	-	1	1	1
Tangible assets	13	231,057	3,982	235,039	241,262
Investments	14	1	-	1	1
		<u>231,058</u>	<u>3,983</u>	<u>235,041</u>	<u>241,264</u>
CURRENT ASSETS					
Debtors	15	344,035	-	344,035	149,336
Cash at bank and in hand		134,868	-	134,868	189,130
		<u>478,903</u>	<u>-</u>	<u>478,903</u>	<u>338,466</u>
CREDITORS					
Amounts falling due within one year	16	(3,158)	-	(3,158)	(3,130)
		<u>475,745</u>	<u>-</u>	<u>475,745</u>	<u>335,336</u>
NET CURRENT ASSETS					
		<u>475,745</u>	<u>-</u>	<u>475,745</u>	<u>335,336</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>706,803</u>	<u>3,983</u>	<u>710,786</u>	<u>576,600</u>
NET ASSETS					
		<u>706,803</u>	<u>3,983</u>	<u>710,786</u>	<u>576,600</u>
FUNDS					
	17				
Unrestricted funds				706,803	571,222
Restricted funds				3,983	5,378
TOTAL FUNDS					
				<u>710,786</u>	<u>576,600</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 July 2023 and were signed on its behalf by:

M Bhakoo - Trustee

Chester and District Federation of the
Blind

Notes to the Financial Statements
for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Intangible assets

Intangible assets represents the cost of nine user licences for Cyber Eyes. The expenditure is to be amortised over its estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Fixtures and fittings	- 15% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	201,845	152,605
Subscriptions	231	-
	202,076	152,605

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	43,694	18,880
	43,694	18,880

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	44	20
	44	20

5. INCOME FROM CHARITABLE ACTIVITIES

		2022	2021
	Activity	£	£
Grants	General expenditure	1,900	-
Government grants received, Job Retention Scheme	General expenditure	-	2,006
Grants	Funding of a volunteer co-ordinator	-	10,000
Grants	Coronavirus (COVID-19) pandemic related support	20,500	35,875
		22,400	47,881

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Awards for all England, Big Lottery	-	10,000
Cheshire West and Chester Council	1,900	-
The Morgan Foundation	20,500	35,875
	22,400	45,875

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

6. RAISING FUNDS

Other trading activities

	2022	2021
	£	£
Fundraising expenses	15,970	18,199
	<u> </u>	<u> </u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General expenditure	100,965	1,819	102,784
Travelling	9,051	-	9,051
	<u> </u>	<u> </u>	<u> </u>
	<u>110,016</u>	<u>1,819</u>	<u>111,835</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	538	1,281	1,819
	<u> </u>	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

No expenses were paid to the trustees during the year ended 31 December 2022 (2021 - nil).

10. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2022	2021
Administration	3	3
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	152,605	-	152,605
Charitable activities			
General expenditure	2,006	-	2,006
Funding of a volunteer co-ordinator	-	10,000	10,000
Coronavirus (COVID-19) pandemic related support	-	35,875	35,875
Other trading activities	18,880	-	18,880
Investment income	20	-	20
Other income	3,260	-	3,260
Total	176,771	45,875	222,646
EXPENDITURE ON			
Raising funds	18,199	-	18,199
Charitable activities			
General expenditure	48,008	46,137	94,145
Travelling	11,634	-	11,634
Other	4,794	1,395	6,189
Total	82,635	47,532	130,167
NET INCOME/(EXPENDITURE)	94,136	(1,657)	92,479
RECONCILIATION OF FUNDS			
Total funds brought forward	477,086	7,035	484,121
TOTAL FUNDS CARRIED FORWARD	571,222	5,378	576,600

12. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 January 2022 and 31 December 2022	5,526
AMORTISATION	
At 1 January 2022 and 31 December 2022	5,525
NET BOOK VALUE	
At 31 December 2022	1
At 31 December 2021	1

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 January 2022 and 31 December 2022	134,738	110,815	19,438
DEPRECIATION			
At 1 January 2022	7,658	9,249	6,827
Charge for year	1,094	2,216	2,913
At 31 December 2022	8,752	11,465	9,740
NET BOOK VALUE			
At 31 December 2022	125,986	99,350	9,698
At 31 December 2021	127,080	101,566	12,611
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 January 2022 and 31 December 2022	16,067	470	281,528
DEPRECIATION			
At 1 January 2022	16,064	468	40,266
Charge for year	-	-	6,223
At 31 December 2022	16,064	468	46,489
NET BOOK VALUE			
At 31 December 2022	3	2	235,039
At 31 December 2021	3	2	241,262

Included in cost or valuation of land and buildings is freehold land of £80,000 (2021 - £80,000) which is not depreciated.

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2022 and 31 December 2022	1
NET BOOK VALUE	
At 31 December 2022	1
At 31 December 2021	1

There were no investment assets outside the UK.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

14. FIXED ASSET INVESTMENTS - continued

In order to comply with best practice the trustees have established a private limited company to carry on the charity's trading activities. CDFB Trading Community Interest Company previously known as CDFB Trading Limited (registered in England and Wales, company number 07466434) was incorporated on 10 December 2010. The charity owns the entire issued share capital of CDFB Trading Community Interest Company.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Amounts owed from subsidiary company	344,035	149,336
	<u>344,035</u>	<u>149,336</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Taxation and social security	1,492	1,522
Other creditors	1,666	1,608
	<u>3,158</u>	<u>3,130</u>

17. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General fund	571,222	135,581	706,803
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	5,376	(1,395)	3,981
	<u>5,378</u>	<u>(1,395)</u>	<u>3,983</u>
TOTAL FUNDS	<u>576,600</u>	<u>134,186</u>	<u>710,786</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	247,714	(112,133)	135,581
Restricted funds			
The Morgan Foundation	20,500	(20,500)	-
The National Lottery Community Fund	-	(1,395)	(1,395)
	<u>20,500</u>	<u>(21,895)</u>	<u>(1,395)</u>
TOTAL FUNDS	<u>268,214</u>	<u>(134,028)</u>	<u>134,186</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	477,086	94,136	571,222
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	7,033	(1,657)	5,376
	<u>7,035</u>	<u>(1,657)</u>	<u>5,378</u>
TOTAL FUNDS	<u><u>484,121</u></u>	<u><u>92,479</u></u>	<u><u>576,600</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	176,771	(82,635)	94,136
Restricted funds			
The Morgan Foundation	35,875	(35,875)	-
The National Lottery Community Fund	10,000	(11,657)	(1,657)
	<u>45,875</u>	<u>(47,532)</u>	<u>(1,657)</u>
TOTAL FUNDS	<u><u>222,646</u></u>	<u><u>(130,167)</u></u>	<u><u>92,479</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	477,086	229,717	706,803
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	7,033	(3,052)	3,981
	<u>7,035</u>	<u>(3,052)</u>	<u>3,983</u>
TOTAL FUNDS	<u><u>484,121</u></u>	<u><u>226,665</u></u>	<u><u>710,786</u></u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	424,485	(194,768)	229,717
Restricted funds			
The Morgan Foundation	56,375	(56,375)	-
The National Lottery Community Fund	10,000	(13,052)	(3,052)
	<u>66,375</u>	<u>(69,427)</u>	<u>(3,052)</u>
TOTAL FUNDS	<u>490,860</u>	<u>(264,195)</u>	<u>226,665</u>

18. RELATED PARTY DISCLOSURES

Subsidiary company, CDFB Trading Community Interest Company is due to donate profits for taxation purposes for the period under review, amounting to £199,938 (2021 - £150,902), to the charity. The amount owed to the charity by CDFB Trading Community Interest Company at 31 December 2022 amounts to £344,035 (2021 - £149,336) as included in debtors per note 15 to the financial statements.

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	201,845	152,605
Subscriptions	231	-
	202,076	152,605
Other trading activities		
Fundraising events	43,694	18,880
Investment income		
Deposit account interest	44	20
Charitable activities		
Grants	22,400	45,875
Government grants received, Job Retention Scheme	-	2,006
	22,400	47,881
Other income		
Gain on sale of tangible fixed assets	-	3,260
	-	3,260
Total incoming resources	268,214	222,646
EXPENDITURE		
Other trading activities		
Fundraising expenses	15,970	18,199
Charitable activities		
Wages	79,947	70,728
Pensions	1,513	1,426
Sub contractors	6,270	3,655
Insurance	2,213	2,565
Telephone	253	240
Postage and stationery	83	-
Advertising	-	234
Sundries	400	655
Repairs and renewals	2,743	6,778
Travelling	9,051	11,634
Canteen	-	2
Cleaning	2,627	1,377
Motor expenses	4,916	4,536
	110,016	103,830
Other		
Freehold property	1,094	1,094
Carried forward	1,094	1,094

This page does not form part of the statutory financial statements

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	2022	2021
	£	£
Other		
Brought forward	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,913	2,879
	<u>6,223</u>	<u>6,189</u>
Support costs		
Finance		
Bank charges	538	233
Governance costs		
Accountancy fees	1,281	1,716
	<u>134,028</u>	<u>130,167</u>
Total resources expended		
Net income	<u><u>134,186</u></u>	<u><u>92,479</u></u>

This page does not form part of the statutory financial statements

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales - Charity number 1133300

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2021
for
Chester and District Federation of the
Blind

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Contents of the Financial Statements
for the Year Ended 31 December 2021

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Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted by:

- A. Raising public awareness of the issues affecting blind and partially sighted people, both generally and in relation to their social exclusion.
- B. Providing advocacy and support to blind and partially sighted people.
- C. Enabling and encouraging blind and partially sighted people to seek to influence local bodies, such as councils, health and education authorities, to take into account the requirements of blind and partially sighted people.
- D. Providing recreational facilities and other opportunities for blind and partially sighted people through service provision and other mechanisms.
- E. Providing education and information to support and enable blind and partially sighted people to maximise their educational opportunities.

Public benefit

The trustees have full regard to the Charity Commission's guidance on public benefit. The Charity's aims and activities fulfil the public benefit requirement of the Charities Act, 2011. Its charitable purposes are concerned with the advancement of citizenship, community development, and health the charity advances this by providing opportunities for social inclusion (clubs, outings, holidays etc). The charity's beneficiaries are within the Cheshire and adjacent areas. Opportunities to benefit are promoted by providing subsidised transport and activities.

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Treasurer's Report to the AGM Year-End 2021

As Treasurer of CDFB I have a responsibility to keep an eye on the overall financial position of the charity. To that end this brief summary is based on the annual Unaudited Financial Statements for the Year Ended 31 December 2021 for Chester and District Federation of the Blind (CDFB) which were prepared by Chartered Accountants Johnstone Howell & Co., as approved by the board of trustees of the Charity prior to this AGM.

The single most notable thing about the year was, of course, the ongoing Covid-19 health emergency. Tiered level restrictions by area had already been introduced in 2020, and during 2021 pandemic control measures were eased and by the summer months had been greatly reduced. CDFB continued to adjust to the changing circumstances as the Government made efforts to bring the UK's economy out of pandemic mode in gradual steps. I'm pleased to be able to report that despite the challenges the Charity continued to cope remarkably well. Resources were switched back to begin to incorporate "normal" modes of operation. Hence some routine costs, much reduced due to the curtailment of social activities/events, for example transport costs began to rise again (travel costs more than doubling from £5,451 in 2020 to £11,634). Funding levels were maintained thanks to significant grants being received, in particular from the National Lottery and the Morgan Foundation in particular (income from those being £10,000 and £35,875 respectively).

Overall, the total Charity income was a very healthy £222,646. This represents a small decrease in relation to the equivalent figure for 2020 of £230,441. Income from fund raising events was £18,880, an increase on the 2020 figure again reflecting the gradual lifting of social restrictions. Contributions to income in 2021 continued to include grants received and Government support although these were less than in 2020 due to pandemic support tapering off. As in previous years, the largest single contribution to Charity income was the £152,605 of donations, the vast majority of which came from the CDFB Trading Ltd. (the Charity's subsidiary) with the activities at the Depot and shops continuing to be a financial success story.

At the year-end, total funds held by the charity were £576,600 (including £5,378 of restricted funds) representing a 19% increase of £91,879 on the 2020 figure.

Despite challenges the Charity has persevered and continued to build up a very solid financial position. With the reserves now available CDFB can make further progress with the renewal of vehicles during 2022 and to seriously contemplate the refurbishment of the Ellesmere Port Depot and Shop. At the same time the core business of providing services can be kept under constant review given the flexibility provided by the reserves available.

Finally, I would like to take this opportunity to thank our wonderful volunteers and dedicated staff. The volunteers usually add well in excess of 350 hours every week, a huge positive contribution to the organization. Without such conscientious workers we would not have been able to deliver services and continue to be valued by the community.

Recommendation: to re-assess the value of the Rossmore Unit for inclusion in future financial statements.

P Bellerby

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2021

FINANCIAL REVIEW

Reserves policy

At present the charity has two major sources of income, profits from trading and income from fundraising. There is a third source of income, grants but the charity does not rely on grant funding for core costs, grant funding tends to be used to run specific projects and buy specified equipment.

Though the charity creates its own income we cannot be certain that there will never be a down turn in trading or a loss of fundraising opportunities. Therefore, our income cannot be guaranteed. For this reason the charity should hold money in reserve to cover a lean period and/or to cover the cost of redundancies and other obligations in the case of the charity being forced to close.

To avoid closure if funding difficulties were to happen the Chester and District Federation of the Blind board of trustees has agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of six months in the event of loss of income.

The main concerns of the board are to ensure:

That staff can continue working, primarily to secure new funding and
That members/service users are supported to move on to other services.

The level of reserves is calculated and monitored every 12 months as the amount of reserves required will alter according to the number of staff we employ and other commitments the charity may undertake.

The board has decided that a sum of £100,000 should be held in reserve to cover six months outgoings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133300

Principal address

Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Trustees

Mrs L C Butt
Dr M Bhakoo
Mrs J Jones
Ms J Whitmore
Ms S Towell
Ms G L Salmon
J Bhargava

Independent Examiner

A M Bagnall
FCA
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2021

GOVERNANCE

The board has reviewed and revised existing policies.

Approved by order of the board of trustees on 30 August 2022 and signed on its behalf by:

Dr M Bhakoo - Trustee

Independent Examiner's Report to the Trustees of
Chester and District Federation of the
Blind

Independent examiner's report to the trustees of Chester and District Federation of the Blind

I report to the charity trustees on my examination of the accounts of Chester and District Federation of the Blind (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A M Bagnall
FCA
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

30 August 2022

Chester and District Federation of the
Blind

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	152,605	-	152,605	118,187
Charitable activities					
General expenditure	5	2,006	-	2,006	40,134
Funding of a volunteer co-ordinator		-	10,000	10,000	-
Coronavirus (COVID-19) pandemic related support		-	35,875	35,875	56,500
Other trading activities	3	18,880	-	18,880	15,562
Investment income	4	20	-	20	58
Other income		3,260	-	3,260	-
Total		176,771	45,875	222,646	230,441
 EXPENDITURE ON					
Raising funds	6	18,199	-	18,199	1,580
Charitable activities					
General expenditure	7	48,008	46,137	94,145	96,896
Travelling		11,634	-	11,634	5,451
Other		4,794	1,395	6,189	5,808
Total		82,635	47,532	130,167	109,735
NET INCOME/(EXPENDITURE)		94,136	(1,657)	92,479	120,706
 RECONCILIATION OF FUNDS					
Total funds brought forward		477,086	7,035	484,121	363,415
TOTAL FUNDS CARRIED FORWARD		571,222	5,378	576,600	484,121

The notes form part of these financial statements

Chester and District Federation of the
Blind

Balance Sheet
31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Intangible assets	12	-	1	1	1
Tangible assets	13	235,885	5,377	241,262	246,120
Investments	14	1	-	1	1
		<u>235,886</u>	<u>5,378</u>	<u>241,264</u>	<u>246,122</u>
CURRENT ASSETS					
Debtors	15	149,336	-	149,336	73,562
Cash at bank and in hand		189,130	-	189,130	166,397
		<u>338,466</u>	<u>-</u>	<u>338,466</u>	<u>239,959</u>
CREDITORS					
Amounts falling due within one year	16	(3,130)	-	(3,130)	(1,960)
		<u>335,336</u>	<u>-</u>	<u>335,336</u>	<u>237,999</u>
NET CURRENT ASSETS					
		<u>335,336</u>	<u>-</u>	<u>335,336</u>	<u>237,999</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>571,222</u>	<u>5,378</u>	<u>576,600</u>	<u>484,121</u>
NET ASSETS					
		<u>571,222</u>	<u>5,378</u>	<u>576,600</u>	<u>484,121</u>
FUNDS					
	17			571,222	477,086
Unrestricted funds				5,378	7,035
Restricted funds				<u>576,600</u>	<u>484,121</u>
TOTAL FUNDS					
				<u>576,600</u>	<u>484,121</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 August 2022 and were signed on its behalf by:

M Bhakoo - Trustee

Chester and District Federation of the
Blind

Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Intangible assets

Intangible assets represents the cost of nine user licences for Cyber Eyes. The expenditure is to be amortised over its estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Fixtures and fittings	- 15% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

2. DONATIONS AND LEGACIES		2021	2020
		£	£
Donations		152,605	118,082
Subscriptions		-	105
		<u>152,605</u>	<u>118,187</u>
3. OTHER TRADING ACTIVITIES		2021	2020
		£	£
Fundraising events		<u>18,880</u>	<u>15,562</u>
4. INVESTMENT INCOME		2021	2020
		£	£
Deposit account interest		<u>20</u>	<u>58</u>
5. INCOME FROM CHARITABLE ACTIVITIES		2021	2020
	Activity	£	£
Government grants received, Job Retention Scheme	General expenditure	2,006	5,134
Government grants received, discretionary	General expenditure	-	35,000
Grants	Funding of a volunteer co-ordinator	10,000	-
Grants	Coronavirus (COVID-19) pandemic related support	<u>35,875</u>	<u>56,500</u>
		<u>47,881</u>	<u>96,634</u>
Grants received, included in the above, are as follows:		2021	2020
		£	£
Awards for all England, Big Lottery		10,000	-
The Morgan Foundation		35,875	35,500
Big Lottery Fund		-	20,000
Tesco		-	500
Cheshire West Voluntary Action		-	500
		<u>45,875</u>	<u>56,500</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

6. RAISING FUNDS

Other trading activities

	2021	2020
	£	£
Fundraising expenses	18,199	1,580
	<u>18,199</u>	<u>1,580</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General expenditure	92,196	1,949	94,145
Travelling	11,634	-	11,634
	<u>103,830</u>	<u>1,949</u>	<u>105,779</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	233	1,716	1,949
	<u>233</u>	<u>1,716</u>	<u>1,949</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

Trustee Dr M Bhakoo was paid a total of £200 throughout the year ended 31 December 2020 (2021 - Nil) in respect of bookkeeping services provided to the charity.

Trustees' expenses

No expenses were paid to the trustees during the year ended 31 December 2021 (2020 - £1,000).

10. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Administration	3	4
	<u>3</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	118,187	-	118,187
Charitable activities			
General expenditure	40,134	-	40,134
Coronavirus (COVID-19) pandemic related support	-	56,500	56,500
Other trading activities	15,562	-	15,562
Investment income	58	-	58
Total	173,941	56,500	230,441
 EXPENDITURE ON			
Raising funds	1,580	-	1,580
Charitable activities			
General expenditure	40,396	56,500	96,896
Travelling	5,451	-	5,451
Other	4,413	1,395	5,808
Total	51,840	57,895	109,735
NET INCOME/(EXPENDITURE)	122,101	(1,395)	120,706
 RECONCILIATION OF FUNDS			
Total funds brought forward	354,985	8,430	363,415
TOTAL FUNDS CARRIED FORWARD	477,086	7,035	484,121

12. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 January 2021 and 31 December 2021	5,526
AMORTISATION	
At 1 January 2021 and 31 December 2021	5,525
NET BOOK VALUE	
At 31 December 2021	1
At 31 December 2020	1

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 January 2021	134,738	110,815	18,106
Additions	-	-	1,332
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 December 2021	134,738	110,815	19,438
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 January 2021	6,564	7,033	3,948
Charge for year	1,094	2,216	2,879
Eliminated on disposal	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 December 2021	7,658	9,249	6,827
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 December 2021	127,080	101,566	12,611
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 December 2020	128,174	103,782	14,158
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 January 2021	37,767	470	301,896
Additions	-	-	1,332
Disposals	(21,700)	-	(21,700)
	<hr/>	<hr/>	<hr/>
At 31 December 2021	16,067	470	281,528
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 January 2021	37,763	468	55,776
Charge for year	-	-	6,189
Eliminated on disposal	(21,699)	-	(21,699)
	<hr/>	<hr/>	<hr/>
At 31 December 2021	16,064	468	40,266
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 December 2021	3	2	241,262
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 December 2020	4	2	246,120
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Included in cost or valuation of land and buildings is freehold land of £80,000 (2020 - £80,000) which is not depreciated.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2021 and 31 December 2021	1
NET BOOK VALUE	
At 31 December 2021	1
At 31 December 2020	1

There were no investment assets outside the UK.

In order to comply with best practice the trustees have established a private limited company to carry on the charity's trading activities. CDFB Trading Community Interest Company previously known as CDFB Trading Limited (registered in England and Wales, company number 07466434) was incorporated on 10 December 2010. The charity owns the entire issued share capital of CDFB Trading Community Interest Company.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Amounts owed from subsidiary company	149,336	73,562

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Taxation and social security	1,522	461
Other creditors	1,608	1,499
	3,130	1,960

17. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	477,086	94,136	571,222
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	7,033	(1,657)	5,376
	7,035	(1,657)	5,378
TOTAL FUNDS	484,121	92,479	576,600

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	176,771	(82,635)	94,136
Restricted funds			
The Morgan Foundation	35,875	(35,875)	-
The National Lottery Community Fund	10,000	(11,657)	(1,657)
	<u>45,875</u>	<u>(47,532)</u>	<u>(1,657)</u>
TOTAL FUNDS	<u><u>222,646</u></u>	<u><u>(130,167)</u></u>	<u><u>92,479</u></u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	354,985	122,101	477,086
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	8,428	(1,395)	7,033
	<u>8,430</u>	<u>(1,395)</u>	<u>7,035</u>
TOTAL FUNDS	<u><u>363,415</u></u>	<u><u>120,706</u></u>	<u><u>484,121</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	173,941	(51,840)	122,101
Restricted funds			
The Morgan Foundation	35,500	(35,500)	-
Big Lottery Fund	20,000	(20,000)	-
The National Lottery Community Fund	-	(1,395)	(1,395)
Cheshire West Voluntary Action	500	(500)	-
Tesco	500	(500)	-
	<u>56,500</u>	<u>(57,895)</u>	<u>(1,395)</u>
TOTAL FUNDS	<u><u>230,441</u></u>	<u><u>(109,735)</u></u>	<u><u>120,706</u></u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	354,985	216,237	571,222
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	8,428	(3,052)	5,376
	<u>8,430</u>	<u>(3,052)</u>	<u>5,378</u>
TOTAL FUNDS	<u><u>363,415</u></u>	<u><u>213,185</u></u>	<u><u>576,600</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	350,712	(134,475)	216,237
Restricted funds			
The Morgan Foundation	71,375	(71,375)	-
Big Lottery Fund	20,000	(20,000)	-
The National Lottery Community Fund	10,000	(13,052)	(3,052)
Cheshire West Voluntary Action	500	(500)	-
Tesco	500	(500)	-
	<u>102,375</u>	<u>(105,427)</u>	<u>(3,052)</u>
TOTAL FUNDS	<u><u>453,087</u></u>	<u><u>(239,902)</u></u>	<u><u>213,185</u></u>

18. RELATED PARTY DISCLOSURES

Subsidiary company, CDFB Trading Community Interest Company is due to donate profits for taxation purposes for the period under review, amounting to £150,902 (2020 - £116,001), to the charity. The amount owed to the charity by CDFB Trading Community Interest Company at 31 December 2021 amounts to £149,336 (2020 - £73,562) as included in debtors per note 15 to the financial statements.

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	152,605	118,082
Subscriptions	-	105
	152,605	118,187
Other trading activities		
Fundraising events	18,880	15,562
Investment income		
Deposit account interest	20	58
Charitable activities		
Grants	45,875	56,500
Government grants received, Job Retention Scheme	2,006	5,134
Government grants received, discretionary	-	35,000
	47,881	96,634
Other income		
Gain on sale of tangible fixed assets	3,260	-
	222,646	230,441
EXPENDITURE		
Other trading activities		
Fundraising expenses	18,199	1,580
Charitable activities		
Wages	70,728	80,603
Pensions	1,426	1,227
Sub contractors	3,655	1,153
Insurance	2,565	2,387
Telephone	240	216
Postage and stationery	-	255
Advertising	234	87
Sundries	655	212
Repairs and renewals	6,778	1,988
Travelling	11,634	5,451
Canteen	2	2
Cleaning	1,377	2,281
Motor expenses	4,536	4,306
	103,830	100,168

This page does not form part of the statutory financial statements

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
Charitable activities		
Other		
Freehold property	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,879	2,041
Motor vehicles	-	457
	<hr/> 6,189	<hr/> 5,808
Support costs		
Finance		
Bank charges	233	483
Governance costs		
Accountancy fees	1,716	1,496
Other governance costs	-	200
	<hr/> 1,716	<hr/> 1,696
Total resources expended	<hr/> 130,167	<hr/> 109,735
Net income	<hr/> <hr/> 92,479	<hr/> <hr/> 120,706

CHESTER & DISTRICT FEDERATION OF THE BLIND

England & Wales - Charity number 1133300

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Chester and District Federation of the
Blind

Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Chester and District Federation of the
Blind

Contents of the Financial Statements
for the Year Ended 31 December 2020

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Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation exists to promote social inclusion amongst blind and partially sighted people who are socially excluded from society, or parts of society, as a result of being blind or partially sighted by:

- A. Raising public awareness of the issues affecting blind and partially sighted people, both generally and in relation to their social exclusion.
- B. Providing advocacy and support to blind and partially sighted people.
- C. Enabling and encouraging blind and partially sighted people to seek to influence local bodies, such as councils, health and education authorities, to take into account the requirements of blind and partially sighted people.
- D. Providing recreational facilities and other opportunities for blind and partially sighted people through service provision and other mechanisms.
- E. Providing education and information to support and enable blind and partially sighted people to maximise their educational opportunities.

Public benefit

The trustees have full regard to the Charity Commission's guidance on public benefit. The Charity's aims and activities fulfil the public benefit requirement of the Charities Act, 2011. Its charitable purposes are concerned with the advancement of citizenship, community development, and health the charity advances this by providing opportunities for social inclusion (clubs, outings, holidays etc). The charity's beneficiaries are within the Cheshire and adjacent areas. Opportunities to benefit are promoted by providing subsidised transport and activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During 2020, which was a pandemic year, our normal services were halted due to a national lockdown. Instead, the charity revised its services remaining open not only to members but to the general public.

When the pandemic broke, the charity contacted all of its members offering additional services such as telephone befriending, shopping, a talking book service (as normal talking book services and library services had been severally disrupted), transport/support for medical appointments, the collection of medication and another other necessary support.

Once we were satisfied that we could meet the needs of members and had sufficient capacity, we opened our services to the general public.

At the height of lockdown, the charity was providing a weekly shopping/meds collection service for 85 households.

632 people were contacted regularly, many on a twice weekly basis, others less often according to need.

We acquired a library of talking books on disc and pen drive and delivered weekly to 36 individuals across Cheshire.

As soon as we were able, we opened our doors to members/members of the public through our support group meetings "Tea for Two". When the second phase of the pandemic was at its height we decided that support groups were too dangerous for our vulnerable clients attend, instead we took "Tea for Two" into the community, delivering afternoon teas while performing live outside of people's homes and in the streets. The message always being 'you are not alone, we are here if you need us'.

As soon as the second wave of the pandemic abated the charity resumed thrice weekly support meetings.

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2020

FINANCIAL REVIEW

Reserves policy

At present the charity has two major sources of income, profits from trading and income from fundraising. There is a third source of income, grants but the charity does not rely on grant funding for core costs, grant funding tends to be used to run specific projects and buy specified equipment.

Though the charity creates its own income we cannot be certain that there will never be a down turn in trading or a loss of fundraising opportunities. Therefore, our income cannot be guaranteed. For this reason the charity should hold money in reserve to cover a lean period and/or to cover the cost of redundancies and other obligations in the case of the charity being forced to close.

To avoid closure if funding difficulties were to happen the Chester and District Federation of the Blind board of trustees has agreed to keep a certain level of financial reserves to ensure that main operations can continue for a period of six months in the event of loss of income.

The main concerns of the board are to ensure:

That staff can continue working, primarily to secure new funding and
That members/service users are supported to move on to other services.

The level of reserves is calculated and monitored every 12 months as the amount of reserves required will alter according to the number of staff we employ and other commitments the charity may undertake.

The board has decided that a sum of £100,000 should be held in reserve to cover six months outgoings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133300

Principal address

Unit 37
Rosscliffe Road
Ellesmere Port
Cheshire
CH65 3AS

Trustees

Mrs L C Butt
Dr M Bhakoo
Mrs J Jones
Ms J Whitmore
Ms S Towell
Ms G L Salmon
J Bhargava

Chester and District Federation of the
Blind

Report of the Trustees
for the Year Ended 31 December 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

A M Bagnall
FCA
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

GOVERNANCE

The board has reviewed and revised existing policies.

Approved by order of the board of trustees on 21 July 2021 and signed on its behalf by:

Dr M Bhakoo - Trustee

Independent Examiner's Report to the Trustees of
Chester and District Federation of the
Blind

Independent examiner's report to the trustees of Chester and District Federation of the Blind

I report to the charity trustees on my examination of the accounts of Chester and District Federation of the Blind (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A M Bagnall
FCA
Johnstone Howell & Co
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

21 July 2021

Chester and District Federation of the
Blind

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	118,187	-	118,187	59,748
Charitable activities					
General expenditure	5	40,134	-	40,134	-
Purchase of film show equipment		-	-	-	9,562
Coronavirus (COVID-19) pandemic related support		-	56,500	56,500	-
Other trading activities	3	15,562	-	15,562	63,295
Investment income	4	58	-	58	67
Total		173,941	56,500	230,441	132,672
 EXPENDITURE ON					
Raising funds	6	1,580	-	1,580	124
Charitable activities					
General expenditure	7	40,396	56,500	96,896	90,977
Travelling		5,451	-	5,451	6,865
Other		4,413	1,395	5,808	5,459
Total		51,840	57,895	109,735	103,425
NET INCOME/(EXPENDITURE)		122,101	(1,395)	120,706	29,247
 RECONCILIATION OF FUNDS					
Total funds brought forward		354,985	8,430	363,415	334,168
TOTAL FUNDS CARRIED FORWARD		477,086	7,035	484,121	363,415

The notes form part of these financial statements

Chester and District Federation of the
Blind

Balance Sheet
31 December 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Intangible assets	12	-	1	1	1
Tangible assets	13	239,348	6,772	246,120	246,561
Investments	14	1	-	1	1
		<hr/>	<hr/>	<hr/>	<hr/>
		239,349	6,773	246,122	246,563
CURRENT ASSETS					
Debtors	15	73,562	-	73,562	56,880
Cash at bank and in hand		166,135	262	166,397	62,523
		<hr/>	<hr/>	<hr/>	<hr/>
		239,697	262	239,959	119,403
CREDITORS					
Amounts falling due within one year	16	(1,960)	-	(1,960)	(2,551)
		<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT ASSETS		237,737	262	237,999	116,852
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		477,086	7,035	484,121	363,415
		<hr/>	<hr/>	<hr/>	<hr/>
NET ASSETS		477,086	7,035	484,121	363,415
		<hr/>	<hr/>	<hr/>	<hr/>
FUNDS	17				
Unrestricted funds				477,086	354,985
Restricted funds				7,035	8,430
				<hr/>	<hr/>
TOTAL FUNDS				484,121	363,415
				<hr/>	<hr/>

The financial statements were approved by the Board of Trustees and authorised for issue on 21 July 2021 and were signed on its behalf by:

M Bhakoo - Trustee

The notes form part of these financial statements

Chester and District Federation of the
Blind

Notes to the Financial Statements
for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Intangible assets

Intangible assets represents the cost of nine user licences for Cyber Eyes. The expenditure is to be amortised over its estimated useful life of three years.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Fixtures and fittings	- 15% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	118,082	59,578
Subscriptions	105	170
	118,187	59,748

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	15,562	63,295
	15,562	63,295

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	58	67
	58	67

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2020	2019
		£	£
Government grants received, Job Retention Scheme	General expenditure	5,134	-
Government grants received, discretionary	General expenditure	35,000	-
Grants	Purchase of film show equipment	-	9,562
Grants	Coronavirus (COVID-19) pandemic related support	56,500	-
		96,634	9,562

Grants received, included in the above, are as follows:

	2020	2019
	£	£
The National Lottery Community Fund	-	9,562
The Morgan Foundation	35,500	-
Big Lottery Fund	20,000	-
Tesco	500	-
Cheshire West Voluntary Action	500	-
	56,500	9,562

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

6. RAISING FUNDS

Other trading activities

	2020	2019
	£	£
Fundraising expenses	1,580	124
	<u> </u>	<u> </u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
General expenditure	94,717	2,179	96,896
Travelling	5,451	-	5,451
	<u> </u>	<u> </u>	<u> </u>
	100,168	2,179	102,347
	<u> </u>	<u> </u>	<u> </u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	483	1,696	2,179
	<u> </u>	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

Trustee Dr M Bhakoo was paid a total of £200 throughout the year ended 31 December 2020 (2019 - £1,200) in respect of bookkeeping services provided to the charity.

Trustees' expenses

The trustees were paid expenses totalling £1,000 expenses during the year ended 31 December 2020 (2019 - Nil)

10. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2020	2019
Administration	4	4
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	59,748	-	59,748
Charitable activities			
Purchase of film show equipment	-	9,562	9,562
Other trading activities	63,295	-	63,295
Investment income	67	-	67
Total	123,110	9,562	132,672
 EXPENDITURE ON			
Raising funds	124	-	124
Charitable activities			
General expenditure	90,977	-	90,977
Travelling	6,865	-	6,865
Other	4,325	1,134	5,459
Total	102,291	1,134	103,425
NET INCOME	20,819	8,428	29,247
 RECONCILIATION OF FUNDS			
Total funds brought forward	334,166	2	334,168
TOTAL FUNDS CARRIED FORWARD	354,985	8,430	363,415

12. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 January 2020 and 31 December 2020	5,526
AMORTISATION	
At 1 January 2020 and 31 December 2020	5,525
NET BOOK VALUE	
At 31 December 2020	1
At 31 December 2019	1

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

13. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 January 2020	134,738	110,815	12,739
Additions	-	-	5,367
	<hr/>	<hr/>	<hr/>
At 31 December 2020	<u>134,738</u>	<u>110,815</u>	<u>18,106</u>
DEPRECIATION			
At 1 January 2020	5,470	4,817	1,907
Charge for year	1,094	2,216	2,041
	<hr/>	<hr/>	<hr/>
At 31 December 2020	<u>6,564</u>	<u>7,033</u>	<u>3,948</u>
NET BOOK VALUE			
At 31 December 2020	<u>128,174</u>	<u>103,782</u>	<u>14,158</u>
At 31 December 2019	<u>129,268</u>	<u>105,998</u>	<u>10,832</u>
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 January 2020	37,767	470	296,529
Additions	-	-	5,367
	<hr/>	<hr/>	<hr/>
At 31 December 2020	<u>37,767</u>	<u>470</u>	<u>301,896</u>
DEPRECIATION			
At 1 January 2020	37,306	468	49,968
Charge for year	457	-	5,808
	<hr/>	<hr/>	<hr/>
At 31 December 2020	<u>37,763</u>	<u>468</u>	<u>55,776</u>
NET BOOK VALUE			
At 31 December 2020	<u>4</u>	<u>2</u>	<u>246,120</u>
At 31 December 2019	<u>461</u>	<u>2</u>	<u>246,561</u>

Included in cost or valuation of land and buildings is freehold land of £80,000 (2019 - £80,000) which is not depreciated.

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2020 and 31 December 2020	1
NET BOOK VALUE	
At 31 December 2020	1
At 31 December 2019	1

There were no investment assets outside the UK.

In order to comply with best practice the trustees have established a private limited company to carry on the charity's trading activities. CDFB Trading Community Interest Company previously known as CDFB Trading Limited (registered in England and Wales, company number 07466434) was incorporated on 10 December 2010. The charity owns the entire issued share capital of CDFB Trading Community Interest Company.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Amounts owed from subsidiary company	73,562	56,880

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Taxation and social security	461	1,552
Other creditors	1,499	999

17. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	354,985	122,101	477,086
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	8,428	(1,395)	7,033
	8,430	(1,395)	7,035
TOTAL FUNDS	363,415	120,706	484,121

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	173,941	(51,840)	122,101
Restricted funds			
The Morgan Foundation	35,500	(35,500)	-
Big Lottery Fund	20,000	(20,000)	-
The National Lottery Community Fund	-	(1,395)	(1,395)
Cheshire West Voluntary Action	500	(500)	-
Tesco	500	(500)	-
	<u>56,500</u>	<u>(57,895)</u>	<u>(1,395)</u>
TOTAL FUNDS	<u>230,441</u>	<u>(109,735)</u>	<u>120,706</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	334,166	20,819	354,985
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	-	8,428	8,428
	<u>2</u>	<u>8,428</u>	<u>8,430</u>
TOTAL FUNDS	<u>334,168</u>	<u>29,247</u>	<u>363,415</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	123,110	(102,291)	20,819
Restricted funds			
The National Lottery Community Fund	9,562	(1,134)	8,428
TOTAL FUNDS	<u>132,672</u>	<u>(103,425)</u>	<u>29,247</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	334,166	142,920	477,086
Restricted funds			
Cyber Eyes	1	-	1
Big Lottery Fund	1	-	1
The National Lottery Community Fund	-	7,033	7,033
	<u>2</u>	<u>7,033</u>	<u>7,035</u>
TOTAL FUNDS	<u>334,168</u>	<u>149,953</u>	<u>484,121</u>

Chester and District Federation of the
Blind

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	297,051	(154,131)	142,920
Restricted funds			
The Morgan Foundation	35,500	(35,500)	-
Big Lottery Fund	20,000	(20,000)	-
The National Lottery Community Fund	9,562	(2,529)	7,033
Cheshire West Voluntary Action	500	(500)	-
Tesco	500	(500)	-
	<u>66,062</u>	<u>(59,029)</u>	<u>7,033</u>
TOTAL FUNDS	<u>363,113</u>	<u>(213,160)</u>	<u>149,953</u>

18. RELATED PARTY DISCLOSURES

Subsidiary company, CDFB Trading Community Interest Company is due to donate profits for taxation purposes for the period under review, amounting to £116,001 (2019 - £57,663), to the charity. The amount owed to the charity by CDFB Trading Community Interest Company at 31 December 2020 amounts to £73,562 (2019 - £56,880) as included in debtors per note 15 to the financial statements.

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	118,082	59,578
Subscriptions	105	170
	118,187	59,748
Other trading activities		
Fundraising events	15,562	63,295
Investment income		
Deposit account interest	58	67
Charitable activities		
Grants	56,500	9,562
Government grants received, Job Retention Scheme	5,134	-
Government grants received, discretionary	35,000	-
	96,634	9,562
Total incoming resources	230,441	132,672
EXPENDITURE		
Other trading activities		
Fundraising expenses	1,580	124
Charitable activities		
Wages	80,603	71,175
Pensions	1,227	997
Sub contractors	1,153	1,500
Insurance	2,387	2,566
Telephone	216	228
Postage and stationery	255	246
Advertising	87	139
Sundries	212	827
Repairs and renewals	1,988	815
Travelling	5,451	6,865
Canteen	2	4
Cleaning	2,281	3,046
Motor expenses	4,306	6,298
	100,168	94,706

This page does not form part of the statutory financial statements

Chester and District Federation of the
Blind

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	2020 £	2019 £
Charitable activities		
Other		
Freehold property	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,041	1,649
Motor vehicles	457	500
	<hr/>	<hr/>
	5,808	5,459
Support costs		
Finance		
Bank charges	483	639
Governance costs		
Accountancy fees	1,496	1,224
Legal and professional fees	-	73
Other governance costs	200	1,200
	<hr/>	<hr/>
	1,696	2,497
Total resources expended	<hr/>	<hr/>
	109,735	103,425
Net income	<hr/>	<hr/>
	120,706	29,247

This page does not form part of the statutory financial statements