

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

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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	5				
General expenditure		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		<u>173,941</u>	<u>56,500</u>	<u>230,441</u>	<u>132,672</u>
EXPENDITURE ON					
Raising funds	6	1,580	-	1,580	124
Charitable activities	7				
General expenditure		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		<u>51,840</u>	<u>57,895</u>	<u>109,735</u>	<u>103,425</u>
NET INCOME/(EXPENDITURE)		<u>122,101</u>	<u>(1,395)</u>	<u>120,706</u>	<u>29,247</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		354,985	8,430	363,415	334,168
TOTAL FUNDS CARRIED FORWARD		<u><u>477,086</u></u>	<u><u>7,035</u></u>	<u><u>484,121</u></u>	<u><u>363,415</u></u>

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
	<u>118,187</u>	<u>59,748</u>

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	<u>15,562</u>	<u>63,295</u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	<u>58</u>	<u>67</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
Activity	£	£
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
Coronavirus (COVID-19) pandemic related support		
Grants	<u>56,500</u>	<u>-</u>
	<u>96,634</u>	<u>9,562</u>

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	-
	<u>56,500</u>	<u>9,562</u>

Chester and District Federation of the
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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>1,580</u>	<u>124</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>100,168</u>	<u>2,179</u>	<u>102,347</u>

8. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
General expenditure	483	1,696	2,179
	<u>483</u>	<u>1,696</u>	<u>2,179</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
	4	4
Administration	<u>4</u>	<u>4</u>

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

Chester and District Federation of the
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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
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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	134,738	110,815	18,106
	<hr/>	<hr/>	<hr/>
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	6,564	7,033	3,948
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 December 2020	128,174	103,782	14,158
	<hr/>	<hr/>	<hr/>
At 31 December 2019	129,268	105,998	10,832
	<hr/>	<hr/>	<hr/>
	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	37,767	470	301,896
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 January 2020	37,306	468	49,968
Charge for year	457	-	5,808
	<hr/>	<hr/>	<hr/>
At 31 December 2020	37,763	468	55,776
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 December 2020	4	2	246,120
	<hr/>	<hr/>	<hr/>
At 31 December 2019	461	2	246,561
	<hr/>	<hr/>	<hr/>

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
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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
	1,960	2,551

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)	-
	<hr/>	<hr/>	<hr/>
	66,062	(59,029)	7,033
	<hr/>	<hr/>	<hr/>
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
	<hr/> 118,187	<hr/> 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	-
	<hr/> 96,634	<hr/> 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
	<hr/> 100,168	<hr/> 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/> 5,808	<hr/> 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/> 1,696	<hr/> 2,497
Total resources expended	<hr/> 109,735	<hr/> 103,425
Net income	<hr/> <hr/> 120,706	<hr/> <hr/> 29,247

This page does not form part of the statutory financial statements