

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

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for the Year Ended 31 December 2024

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

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
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
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	16	(16,175)	-	(16,175)	(2,878)
		<hr/>	<hr/>	<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>		662,324	-	662,324	550,520
		<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		911,130	1,193	912,323	779,338
		<hr/>	<hr/>	<hr/>	<hr/>
<b>NET ASSETS</b>		911,130	1,193	912,323	779,338
		<hr/>	<hr/>	<hr/>	<hr/>
<b>FUNDS</b>	17				
Unrestricted funds				911,130	776,750
Restricted funds				1,193	2,588
				<hr/>	<hr/>
<b>TOTAL FUNDS</b>				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

## **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  
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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
	<u>202,760</u>	<u>160,781</u>

**3. OTHER TRADING ACTIVITIES**

	2024	2023
	£	£
Fundraising events	<u>36,341</u>	<u>24,195</u>

**4. INVESTMENT INCOME**

	2024	2023
	£	£
Deposit account interest	<u>20</u>	<u>31</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	2024	2023
	£	£
Grants	<u>26,607</u>	<u>5,886</u>

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	<u>20,000</u>	<u>-</u>
	<u>26,607</u>	<u>5,886</u>

**6. RAISING FUNDS**

**Other trading activities**

	2024	2023
	£	£
Fundraising expenses	<u>14,158</u>	<u>14,533</u>

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

Chester and District Federation of the  
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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
<b>Total</b>	<u>120,946</u>	<u>1,395</u>	<u>122,341</u>
<b>NET INCOME/(EXPENDITURE)</b>	69,947	(1,395)	68,552
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	706,803	3,983	710,786
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>776,750</u></u>	<u><u>2,588</u></u>	<u><u>779,338</u></u>

**12. INTANGIBLE FIXED ASSETS**

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

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

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

**14. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
<b>MARKET VALUE</b>	
At 1 January 2024 and 31 December 2024	1
<b>NET BOOK VALUE</b>	
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 £
<b>Unrestricted funds</b>			
General fund	776,750	134,380	911,130
<b>Restricted funds</b>			
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
<b>TOTAL FUNDS</b>	779,338	132,985	912,323

Chester and District Federation of the  
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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 £
<b>Unrestricted funds</b>			
General fund	265,728	(131,348)	134,380
<b>Restricted funds</b>			
The National Lottery Community Fund	-	(1,395)	(1,395)
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	706,803	69,947	776,750
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	190,893	(120,946)	69,947
<b>Restricted funds</b>			
The National Lottery Community Fund	-	(1,395)	(1,395)
<b>TOTAL FUNDS</b>	<u>190,893</u>	<u>(122,341)</u>	<u>68,552</u>



Chester and District Federation of the  
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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 £
<b>Unrestricted funds</b>			
General fund	706,803	204,327	911,130
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	456,621	(252,294)	204,327
<b>Restricted funds</b>			
The National Lottery Community Fund	-	(2,790)	(2,790)
	<u>-</u>	<u>(2,790)</u>	<u>(2,790)</u>
<b>TOTAL FUNDS</b>	<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  
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Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	202,430	159,985
Subscriptions	330	796
	<hr/> 202,760	<hr/> 160,781
<b>Other trading activities</b>		
Fundraising events	36,341	24,195
<b>Investment income</b>		
Deposit account interest	20	31
<b>Charitable activities</b>		
Grants	26,607	5,886
	<hr/>	<hr/>
<b>Total incoming resources</b>	265,728	190,893
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Fundraising expenses	14,158	14,533
<b>Charitable activities</b>		
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
	<hr/> 105,827	<hr/> 99,928
<b>Other</b>		
Freehold property	1,094	1,094
Improvements to property	2,216	2,216
Fixtures and fittings	2,913	2,913
Motor vehicles	4,215	-
	<hr/> 10,438	<hr/> 6,223
<b>Support costs</b>		

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