

IRIS VISION CHESHIRE

England & Wales · Charity number 1153034

Details

Other names IRIS VISION

Status Registered

Legal form CIO

Registered 2013-07-23

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

Contact

Address 18 Holly Mount
Shavington
Crewe
CW2 5AZ

Phone 01270663832

Email griffiths725@btinternet.com

Activities

Objects: THE OBJECT OF THE CIO IS TO PROMOTE THE RELIEF OF VISUALLY IMPAIRED PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE COUNTY OF CHESHIRE AND ADJACENT DISTRICTS.

Activities: To promote the relief of visually impaired people in any manner which now or hereafter may be deemed by law to be charitable within the county of Cheshire and adjacent districts.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Recreation
- **Who:** Elderly/old People, People With Disabilities

Geography

- Cheshire East
- Cheshire West & Chester
- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£319	£981	-	-
2024-03-31	£319	£981	-	-
2023-03-31	£149,852	£62,952	-	-
2022-03-31	£53,402	£95,446	-	-
2021-03-31	£109,538	£78,419	-	-

Trustees

Name	Role	Appointed
GWYN GRIFFITHS		2013-05-30
JENNY HOLT		2016-02-09
James Alexander Penman Brownlie Cummings		2020-03-01

IRIS VISION CHESHIRE

England & Wales - Charity number 1153034

Accounts

IRIS VISION CHESHIRE

Annual Trustees' Report & Accounts

April 2024 - March 2025

Registered with the Charity Commission 1153034

TRUSTEES' ANNUAL REPORT LEGAL AND ADMINISTRATIVE INFORMATION

GENERAL

Name & Status. IRIS Vision Cheshire is a charitable incorporated organisation (CIO) which registered with the Charity Commission in July 2013 but became fully operational from 1st April 2014 when it had transferred to it the assets and responsibilities of its predecessor organisation, the IRIS Vision Resource Centre. The IRIS Vision Resource Centre had first registered with the Charity Commission in October 1993 as an unincorporated organisation, registration number 1045420, but its trustees and members decided to adopt incorporated status after conducting a risk assessment. The new charity, IRIS Vision Cheshire, continued and expanded the work of its predecessor, and has retained its charitable objectives, which are

TO PROMOTE THE RELIEF OF VISUALLY IMPAIRED PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE COUNTY OF CHESHIRE AND ADJACENT DISTRICTS.

Due to loss of funding the charity closed its premises and made its staff redundant in 2022. The social activities continue to be funded by IRIS but are provided by Wishing Well, another local charity.

Principal address. The principal address of the organisation is 18 Holly Mount, Shavington, Crewe CW2 5AZ.

STRUCTURE AND GOVERNANCE

Governance. The charity is governed by volunteer trustees appointed in accordance with the CIO constitution.

The trustees listed served on the IRIS Vision Board during the 2024/25 year.

Trustees

Trustees who served on the Board during 2023/24 were as follows.

Kay Bailey (retired during year), James Cummings, Gwyn Griffiths (Chairman), Jennifer Holt and John Jones (deceased during year).

The remaining trustees wish to place on record their appreciation of the valuable work done by Mrs Bailey and Mr Jones over many years on behalf of the charity.

This Report is submitted by Gwyn Griffiths (Chairman).

BANKING AND FINANCE

Banks. The organisation's primary bank is Lloyds, Victoria Street, Crewe. In addition it has cash and deposit accounts with CAF Bank, West Malling, Kent.

Risk management. The trustees recognise they are working in uncertain times, often making forward planning very difficult. Risk assessments are undertaken from time to time as necessary. Identifiable risks are managed through a comprehensive insurance policy.

ANNUAL REPORT 2024-2025

The charity's activities in 2024-25 were limited to continuing support to maintain the social group activities through a partnership agreement with the Wishing Well Project ; this agreement expires in August 2026 and IRIS will support Wishing Well in researching other potential future funding sources.

The charity finally secured access to its banking facilities allowing this, and two overdue Annual Reports, to be completed. The Trustees are confident that the submission of this Annual Report will bring the charity's reporting back in line with the requirements of the Charity Commission whose understanding at this difficult time is much appreciated.

The difficulties in accessing the banking facilities resulted in the Chair of Trustees making a further payment to Wishing Well in respect of the funding of the social group, as noted in the Accounts (below). This was treated as an interest-free loan, and was repaid in 2025.

Gwyn Griffiths
Chairman

January 2026

STATEMENT OF FINANCIAL ACTIVITIES ACCOUNTS 2024 - 2025

<u>INCOMING RESOURCES</u>	2023-2024	2024-2025	
Donations & Legacies	-----	2,100.00	
Bank Interest	-----	29.76	
Other Income	-----	47.27	
General Income	319.34	-----	
TOTAL INCOME	319.34	2,177.03	
 <u>RESOURCES EXPENDED</u>			
TOTAL EXPENDITURE	980.84	921.24	Note 7
NET SURPLUS/(DEFICIT)	(661.50)	1,255.79	

Bank reconciliation

Opening balance 1 April 2024	£141,989.96
Receipts	£ 2,177.03
Payments	£ 1,255.79
Closing balance 31 March 2025	£143,245.75

BALANCE SHEET AT 31 MARCH 2025

	2023-2024	2024-25	
FIXED ASSETS			
Building	nil	nil	
Total Fixed Assets	nil	nil	
CURRENT ASSETS			
Stocks			
Magnifiers, aids & equipment	nil	nil	Note 2.3
Cash			
CAF Bank	2,092.80	2,062.56	
Lloyds Bank	139,897.16	141,183.19	
Total cash reserves	141,989.96	143,245.75	
Total Current Assets	141,989.96	143,245.75	
Less			
Creditors (Trustee loan)	14,560.00	29,487.41	Note 7
Total Assets	127,329.96	113,758.34	

NOTES TO THE ACCOUNTS 2024 - 25

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 and with the Charities Act 2011. The accounts have been produced on an accruals basis.

2. Accounting policies

The charity has applied a standard list of accounting policies as follows:

2.1 Incoming resources:

- **Recognition of incoming resources.** These are included in the Statement of Financial Activities (SoFA) when the charity receives the resources.

- **Incoming resources with related expenditure.** Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
- **Grants and donations.** Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
- **Tax reclaims on donations and gifts.** Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- **Volunteer help.** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- **Investment income.** This is included in the accounts as Interest. The charity has no investments beyond monies held in bank or building society deposit accounts.

2.2 Expenditure and liabilities

- **Liability recognition.** Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- **Governance costs.** Details of governance costs are given in section 3 below.

2.3 Fixed Assets

- **Stock.** Although the charity holds some stock it is considered that the realisable value is now effectively zero. Any sales that are achieved will be regarded as windfall income. Some items now considered obsolescent have been donated to an overseas charity operating in settings where the equipment can be useful in assisting people with impaired sight, which the Trustees consider to be in accordance with its charitable objectives.
- **Depreciation of fixed assets.** As the charity no longer holds any fixed assets depreciation is no longer a consideration.

3. Support costs

Given the very low support costs incurred during the year (the servicing of trustee meetings and the preparation of the Annual Report and Accounts now falls to a Trustee on a voluntary basis) no support costs have been identified.

4. Trustee expenses

No trustee expenses were claimed during 2024/25.

5. Paid employees

The charity no longer employs paid staff.

6. Funds

There are no designated funds.

7. Trustee loan

As the charity was unable to access its bank account during the year, the payment due to Wishing Well, and the payment of an insurance premium in 2024-25. was made by the Chair of Trustees from his personal account. This is recorded in the accounts as a creditor on the Statement of Accounts. The loan was repaid in the 2025-26 financial year.

INDEPENDENT EXAMINATION

The Trustees are of the view that an audit is not required under Section 144 of the Charities Act as IRIS does not meet either requirement for audit:

Its annual income did not exceed £500,000

Its assets do not exceed £3,260,000.

Therefore an Independent Examination meets the requirements of the legislation.

STATEMENT OF INDEPENDENT EXAMINER

In connection with my examination of the 2024-25 Report and Accounts no material matters have come to my attention which gives me cause to believe that in any respect:

- Accounting records were not kept in accordance with Section 130 of the Charities Act
- The accounts do not accord with the accounting records.

(signed)

(name – printed)

(date)

[Section 130 requires that Trustees must ensure that accounting records are sufficient to show and explain all the charity's transactions.]

INDEPENDENT EXAMINATION

The Trustees are of the view that an audit is not required under Section 144 of the Charities Act as IRIS does not meet either requirement for audit:

Its annual income did not exceed £500,000

Its assets do not exceed £3,260,000.

Therefore an Independent Examination meets the requirements of the legislation.

STATEMENT OF INDEPENDENT EXAMINER

In connection with my examination of the 2024-25 Report and Accounts no material matters have come to my attention which gives me cause to believe that in any respect:

- Accounting records were not kept in accordance with Section 130 of the Charities Act
- The accounts do not accord with the accounting records.

(signed)



(name – printed)

Tom Gustol

(date) 15.01.2026.

[Section 130 requires that Trustees must ensure that accounting records are sufficient to show and explain all the charity's transactions.]

IRIS VISION CHESHIRE

England & Wales - Charity number 1153034

Accounts

IRIS VISION CHESHIRE

Annual Trustees' Report & Accounts

April 2023 - March 2024

TRUSTEES' ANNUAL REPORT

LEGAL AND ADMINISTRATIVE INFORMATION

GENERAL

Name & Status. IRIS Vision Cheshire is a charitable incorporated organisation (CIO) which registered with the Charity Commission in July 2013 but became fully operational from 1st April 2014 when it had transferred to it the assets and responsibilities of its predecessor organisation, the IRIS Vision Resource Centre. The IRIS Vision Resource Centre had first registered with the Charity Commission in October 1993 as an unincorporated organisation, registration number 1045420, but its trustees and members decided to adopt incorporated status after conducting a risk assessment. The new charity, IRIS Vision Cheshire, continued and expanded the work of its predecessor, and has retained its charitable objectives, which are

TO PROMOTE THE RELIEF OF VISUALLY IMPAIRED PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE COUNTY OF CHESHIRE AND ADJACENT DISTRICTS.

However, as noted in the Annual Report of 2022-23, the withdrawal of local authority and health funding led to the closure of the charity's premises and the redundancy of its staff in 2022. The social activities continue to be funded by IRIS but are provided by Wishing Well, another local charity.

Principal address. The principal address of the organisation is 18 Holly Mount, Shavington, Crewe CW2 5AZ.

STRUCTURE AND GOVERNANCE

Governance. The trustees of the IRIS Vision Resource Centre became the founding trustees of IRIS Vision Cheshire, and in accordance with the CIO constitution were elected to office for 2, 3 or 4 years as described below. New trustees are recruited by invitation after agreement by the Board. The trustees listed served on the IRIS Vision Board during the 2023/24 year.

Trustees

Trustees who served on the Board during 2023/24 were as follows.

Kay Bailey, James Cummings, Gwyn Griffiths (Chairman), Jennifer Holt (Treasurer) and John Jones.

This Report is submitted by Gwyn Griffiths (Chairman).

BANKING AND FINANCE

Banks. The organisation's primary bank is Lloyds, Victoria Street, Crewe. In addition it has cash and deposit accounts with CAF Bank, West Malling, Kent.

Risk management. The trustees recognise they are working in uncertain times, often making forward planning very difficult. Regular finance reports are supplied at trustee meetings and risk assessments are undertaken from time to time. Identifiable risks are managed through a comprehensive insurance policy.

ANNUAL REPORT 2023-2024

As noted in last year's Annual Report 2022-2023 was a watershed year for IRIS with the withdrawal of CCG funding and the decision of Cheshire East to offer a contract which was impractical and unaffordable forcing the Trustees to close operations, vacate the premises, and declare all staff redundant.

Although most of the charity's services ended, we were able (as noted in last year's Report) to maintain the social group activities through a partnership agreement with the Wishing Well Project which secured this valued facility, initially to August 2025 (and since extended to August 2026 while other potential funding sources are explored).

The charity continued to experience difficulties in accessing its banking facilities, resulting in delay to the preparation of this Annual Report. The Trustees are confident that the submission of this Annual Report will bring the charity's reporting back in line with the requirements of the Charity Commission whose understanding at this difficult time is much appreciated.

The difficulties in accessing the banking facilities resulted in the Chair of Trustees making a payment to Wishing Well in respect of the funding of the social group, as noted in the Accounts (below). This was treated as an interest-free loan, and was repaid in 2025.

Gwyn Griffiths
Chairman

October 2025

STATEMENT OF FINANCIAL ACTIVITIES

ACCOUNTS 2023 - 2024

<u>INCOMING RESOURCES</u>	2022-2023	2023-2024
Contract fees and grants (health)	11,045.00	nil
Sale of property	128,430.60	nil
Other Income	10,376.89	319.34
TOTAL INCOME	149,852.49	319.34
 <u>RESOURCES EXPENDED</u>		
TOTAL EXPENDITURE	62,951.94	980.84 Note 7
NET SURPLUS/(DEFICIT)	87,043.20	(661.50)

Bank reconciliation

Opening balance 1 April 2023	£142,651.46
Receipts	£ 319.34
Payments	£ 980.84
Closing balance 31 March 20234	£141,989.96

BALANCE SHEET AT 31 MARCH 2024

	2022-2023	2023-24	
FIXED ASSETS			
Building	nil	nil	
Total Fixed Assets	nil	nil	
CURRENT ASSETS			
Stocks			
Magnifiers, aids & equipment	nil	nil	Note 2.3
Cash			
CAF Bank	1,998.46	2,092.80	
Lloyds Bank	140,653.00	139,897.16	
Total cash reserves	142,651.46	141,989.96	
Total Current Assets	142,651.46	141,989.96	
Less			
Creditors (Trustee loan)	nil	14,560.00	Note 7
Total Assets	142,651.46	127,329.96	

NOTES TO THE ACCOUNTS 2023 - 24

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 and with the Charities Act 2011. The accounts have been produced on an accruals basis.

2. Accounting policies

The charity has applied a standard list of accounting policies as follows:

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- **Volunteer help.** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- **Investment income.** This is included in the accounts as Interest. The charity has no investments beyond monies held in bank or building society deposit accounts.

2.2 Expenditure and liabilities

- **Liability recognition.** Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- **Governance costs.** Details of governance costs are given in section 3 below.

2.3 Fixed Assets

- **Stock.** In the past stock was valued at the lower of cost and net realisable value. It became clear as explained in last year's Annual Report that this gave an unrealistic value to the remaining stock held and it is considered that the realisable value is now effectively zero. Any sales that are achieved will be regarded as windfall income. Some items now considered obsolescent have been donated to an overseas charity operating in settings where the equipment can be useful in assisting people with impaired sight, which the Trustees consider to be in accordance with its charitable objectives.
- **Depreciation of fixed assets.** As the charity no longer holds any fixed assets depreciation is no longer a consideration.

3. Support costs

Given the very low support costs incurred during the year (the servicing of trustee meetings and the preparation of the Annual Report and Accounts now falls to a Trustee on a voluntary basis) no support costs have been identified.

4. Trustee expenses

No trustee expenses were claimed during 2022/23.

5. Paid employees

The charity no longer employs paid staff.

6. Funds

The IRIS Trustees had previously designated £30000 from its reserves as a contingency against staff redundancies in an uncertain financial climate and £5000 as a contingency against future work. Given staff redundancy and the sale of the property neither provision is now required.

7. Trustee loan

As the charity was unable to access its bank account the payment due to Wishing Well was made by the Chair of Trustees from his personal account. This is recorded in the accounts as a creditor on the Statement of Accounts. The loan was repaid in 2025.

INDEPENDENT EXAMINATION

The Trustees are of the view that an audit is not required under Section 144 of the Charities Act as IRIS does not meet either requirement for audit:

Its annual income did not exceed £500,000

Its assets do not exceed £3,260,000.

Therefore an Independent Examination meets the requirements of the legislation.

STATEMENT OF INDEPENDENT EXAMINER

In connection with my examination of the 2023-24 Report and Accounts no material matters have come to my attention which gives me cause to believe that in any respect:

- Accounting records were not kept in accordance with Section 130 of the Charities Act
- The accounts do not accord with the accounting records.

(signed)

(name – printed)

(date)

[Section 130 requires that Trustees must ensure that accounting records are sufficient to show and explain all the charity's transactions.]

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- The accounts do not accord with the accounting records.

(signed)



(name – printed)

Tom Dunlop.

(date)

15.01.2026

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IRIS VISION CHESHIRE

England & Wales - Charity number 1153034

Accounts

IRIS VISION CHESHIRE

Annual Trustees' Report & Accounts

April 2022-March 2023

TRUSTEES' ANNUAL REPORT

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GENERAL

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Principal address. The principal address of the organisation is 18 Holly Mount, Shavington, Crewe CW2 5AZ.

STRUCTURE AND GOVERNANCE

Governance. The trustees of the IRIS Vision Resource Centre became the founding trustees of IRIS Vision Cheshire, and in accordance with the CIO constitution were elected to office for 2, 3 or 4 years as described below. New trustees are recruited by invitation after agreement by the Board. The trustees listed served on the IRIS Vision Board during the 2022/23 year.

Trustees

Trustees who served on the Board during 2022/23 were as follows.

Kay Bailey, James Cummings, Carol Dodgson (resigned during year), Gwyn Griffiths (Chairman), Jennifer Holt (Treasurer) and John Jones.

This Report is submitted by Gwyn Griffiths (Chairman).

BANKING AND FINANCE

Banks. The organisation's primary bank is Lloyds, Victoria Street, Crewe. In addition it has cash and deposit accounts with CAF Bank, West Malling, Kent.

Risk management. The trustees recognise they are working in uncertain times, often making forward planning very difficult. Regular finance reports are supplied at trustee meetings and risk assessments are undertaken from time to time. Identifiable risks are managed through a comprehensive insurance policy.

ANNUAL REPORT 2022-2023

2022-2023 proved a watershed year for IRIS as the financial pressures that had affected the charity for many years finally came to a head with the withdrawal of CCG funding and the decision of Cheshire East to offer a contract which was impractical and unaffordable (as noted in the last Report “it was clear that the service level specified could not be met within the maximum contract value. IRIS declined to bid and it was unsurprising that no bids were received”). As a result the Trustees were forced to close operations, vacate the premises, and declare all staff redundant. Sadly it appears that the important services previously provided by IRIS under contract to the local authority and CCGs are no longer available to the visually impaired community locally.

The Trustees would like to place on record their appreciation of the work of the staff throughout their employment and - in particular - during the close down of activities. Due to the willing flexibility of the staff it was possible to continue to provide support to the visually impaired community right up to the closure of the building and departure of the staff. Happily the charity was able to meet its redundancy liabilities in full and all of our employees were able to move into other suitable employment or retirement.

Although most of the charity’s services ended, we were able (as noted in last year’s Report) to maintain the social group activities through a partnership agreement with the Wishing Well Project which secured this valued facility, initially to August 2025.

The building sold by auction (in accordance with Charity Commission guidance on securing full value) in October 2022 and passed to new ownership in November 2022. Happily we were able to reach an amicable arrangement with our tenants (Crewe & Nantwich Talking Newspaper) for their vacating the premises. We thank them for their ready co-operation.

IRIS now has a significant financial resource which it will use to the benefit of the visually impaired community in the area. The agreement with WW will require the use of part of this resource; the Trustees will, in due course, consider how the remaining reserves can be best used to meet its charitable purposes.

Due to difficulties in accessing banking facilities, linked to the retirement and death of signatories, and poor advice from one banker (which resulted in a compensatory payment to the charity in recognition of the bank’s failing), the preparation of this Annual Report was significantly delayed. The Trustees are confident that rapid progress can now be made in bringing the charity’s reporting back in line with the requirements of the Charity Commission whose understanding at this difficult time is much appreciated.

Conclusion

In view of the valuable work carried out by IRIS on behalf of the visually impaired community over its 30 years of existence it is sad to see the closure of the IRIS Centre and the loss of services such as low vision assessments and the resource room. However, with the loss of support from the relevant authorities the charity could not continue in its previous form (any attempt to do so would have resulted in a deficit of at least £70,000 each year). Trustees ensured that the charity restructured in an orderly manner, in accordance with charity law, and fully protecting the interests of staff members to whom we place on record our deepest gratitude for their commitment and flexibility.

Gwyn Griffiths
Chairman

October 2025

STATEMENT OF FINANCIAL ACTIVITIES ACCOUNTS 2022-2023

<u>INCOMING RESOURCES</u>	2021-2022	2022-2023
Contract fees and grants (health)	18,547.00	11,045.00 (a)
Grants (Covid related)	10,240.67	nil
Sale of property	nil	128,430.60 (b)
Other Income	24,614.66	10,376.89
TOTAL INCOME	53,402.33	149,852.49
 <u>RESOURCES EXPENDED</u>		
TOTAL EXPENDITURE	95,445.78	62,951.94
NET SURPLUS/(DEFICIT)	(42,043.45)	87,043.20

Bank reconciliation

Opening balance 1 April 2022	£ 55,750.91
Receipts	£149,852.49
Payments	£ 62,951.94
Closing balance 31 March 2023	£142,651.46

Notes:

(a) This was a grant offered by the CCG to allow services to be maintained from October 2021 to 31st March 2022. In the event it was not received until September 2022.

(b) Net proceeds after all selling costs.

BALANCE SHEET AT 31 MARCH 2023

	2021-2022	2022-23	
FIXED ASSETS			
Building	60,000.00	nil	Note 2.3
Total Fixed Assets	60,000.00	nil	
CURRENT ASSETS			
Stocks			
Magnifiers	4,000.00	nil	Note 2.3
Aids & Equipment	6,000.00	nil	Note 2.3
Cash			
CAF Bank	53,873.06	1,998.46	
Lloyds Bank	1,877.85	140,653.00	
Total cash reserves	55,750.91	142,651.46	
Less designated funds	35,000.00	nil	Note 6
“Free” cash reserves	20,750.91	142,651.46	
Total Current Assets	65,750.91	142,651.46	
Total Assets	125,750.91	142,651.46	
Designated funds:			
Redundancy reserve	30,000.00	nil	Note 6
Building repairs reserve	5,000.00	nil	Note 6
Total “free” assets	90,750.91	142,651.46	

NOTES TO THE ACCOUNTS 2022-23

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting

by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 and with the Charities Act 2011. The accounts have been produced on an accruals basis.

2. Accounting policies

The charity has applied a standard list of accounting policies as follows:

2.1 Incoming resources:

- **Recognition of incoming resources.** These are included in the Statement of Financial Activities (SoFA) when the charity receives the resources.
- **Incoming resources with related expenditure.** Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
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- **Tax reclaims on donations and gifts.** Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- **Volunteer help.** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- **Investment income.** This is included in the accounts as Interest. The charity has no investments beyond monies held in bank or building society deposit accounts.

2.2 Expenditure and liabilities

- **Liability recognition.** Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- **Governance costs.** Details of governance costs are given in section 3 below.
- **Support costs.** Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, as summarised in 3 below.

2.3 Fixed Assets

- **Stock.** In the past stock was valued at the lower of cost and net realisable value. It has become clear that this gave an unrealistic value to the stock held for the following reasons:

IRIS has always prided itself on being able to supply, on demand, appropriate equipment across a wide range of client requirements. This has resulted in large stocks being held with individual items sometimes in stock for an extended period before meeting a specific client need.

Technological and design advances can result in stock becoming obsolete as better equipment becomes available.

Stock used for demonstration purposes can become worn or damaged thus reducing its potential resale value.

The market for reselling other than to individual clients (e.g. to other providers in the charitable sector) is small and specialist.

The Trustees determined in 2021-22 that, for the above reasons, it was decided that the true asset value of the stock held (listed at £20,000 at 1 April 2021) was a significantly lower figure and was written down to £10,000 at 31 March 2022. Significant elements of stock (e.g. watches) were sold as part of the process of clearing the property and it is considered that the realisable value is now effectively zero. Any sales that are achieved will be regarded as windfall income.

- **Depreciation of fixed assets.** As the charity no longer holds any fixed assets depreciation is no longer a consideration.

3. Support costs

Given the very low support costs incurred during the year (the servicing of trustee meetings and the preparation of the Annual Report and Accounts now falls to a Trustee on a voluntary basis) no support costs have been identified.

4. Trustee expenses

No trustee expenses were claimed during 2022/23.

5. Paid employees

At the 31st March 2023 the charity no longer employed any staff.

6. Funds

The IRIS Trustees had previously designated £30000 from its reserves as a contingency against staff redundancies in an uncertain financial climate and £5000 as a contingency against future work. Given staff redundancy and the sale of the property neither provision is required.

INDEPENDENT EXAMINATION

The Trustees are of the view that an audit is not required under Section 144 of the Charities Act as IRIS does not meet either requirement for audit:

Its annual income did not exceed £500,000

Its assets do not exceed £3,260,000.

Therefore an Independent Examination meets the requirements of the legislation.

STATEMENT OF INDEPENDENT EXAMINER

In connection with my examination of the Report and Accounts 2022-23 no material matters have come to my attention which gives me cause to believe that in any respect:

- Accounting records were not kept in accordance with Section 130 of the Charities Act
- The accounts do not accord with the accounting records.

(signed)

(name – printed)

(date)

[Section 130 requires that Trustees must ensure that accounting records are sufficient to show and explain all the charity's transactions.]

IRIS VISION CHESHIRE

England & Wales - Charity number 1153034

Accounts

IRIS VISION

GUIDE

Annual Trustees' Report & Accounts

April 2021-March 2022

TRUSTEES' ANNUAL REPORT

LEGAL AND ADMINISTRATIVE INFORMATION

GENERAL

Name & Status. IRIS Vision Cheshire is a charitable incorporated organisation (CIO) which registered with the Charity Commission in July 2013 but became fully operational from 1st April 2014 when it had transferred to it the assets and responsibilities of its predecessor organisation, the IRIS Vision Resource Centre. The IRIS Vision Resource Centre had first registered with the Charity Commission in October 1993 as an unincorporated organisation, registration number 1045420, but its trustees and members decided to adopt incorporated status after conducting a risk assessment. The new charity, IRIS Vision Cheshire, has continued and expanded the work of its predecessor, and has retained its charitable objectives, which are

TO PROMOTE THE RELIEF OF VISUALLY IMPAIRED PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE COUNTY OF CHESHIRE AND ADJACENT DISTRICTS.

Principal address. The principal address of the organisation is 14 Chapel Street Crewe CW2 7DQ (note that the charity vacated these premises in November 2022).

STRUCTURE AND GOVERNANCE

Governance. The trustees of the IRIS Vision Resource Centre became the founding trustees of IRIS Vision Cheshire, and in accordance with the CIO constitution were elected to office for 2, 3 or 4 years as described below. New trustees are recruited by invitation after agreement by the Board. The trustees listed served on the IRIS Vision Board during the 2021/22 year.

The Chief Officer (Keith Mastin) suffered serious illness during 2020/21 and passed away early in the 2021-22 accounting year.

Trustees

Trustees who served on the Board during 2020/21 were as follows. Those asterisked served also on the Finance & Personal Committee (although this committee did not meet during the year, all business being dealt with by the full board of trustees).

Kay Bailey, Ray Clutton (resigned during year), James Cummings, Carol Dodgson, Gwyn Griffiths (Chairman), Jennifer Holt (Treasurer) and John Jones.

This Report is submitted by Gwyn Griffiths (Chairman).

BANKING AND FINANCE

Banks. The organisation's primary bank is Lloyds, Victoria Street, Crewe. In addition it has cash and deposit accounts with CAF Bank, West Malling, Kent.

Risk management. The trustees recognise they are working in uncertain times, often making forward planning very difficult. Regular finance reports are supplied at trustee meetings and risk assessments are undertaken from time to time. Identifiable risks are managed through a comprehensive insurance policy. In the light of uncertainty regarding future funding from local health and social care authorities, the organisation has designated reserves of £30000 to cover staff redundancy and associated costs, and a further £5000 to cover essential building maintenance. The general reserves will be used to cover operational deficits pending adjustments to the organisation's income and expenditure.

NATIONAL NETWORKS

IRIS is a subscribing member of *Visionary*, the national association of local societies for visually impaired people, and is a trading partner of the Royal National Institute of the Blind.

ANNUAL REPORT 2021-2022

To describe 2021-2022 as a challenging year for IRIS would be a substantial understatement. It began with the sad death in post of our Chief Officer Keith Mastin and the resignation through ill health of our Chairman Bruce Lucas. Both made a huge contribution to the work of IRIS and to the wider visually impaired community.

It ended with the retirement of another stalwart, our Operations Manager Wendy Worthington, and the Trustees of the charity having to consider the future of IRIS (as noted in Post-Year Developments below).

The year marked a gradual resumption of the charity's activities following restrictions during Covid-19. Our low vision assessment services together with general advice and support had been available throughout but given the vulnerabilities of many within our client base demand remained at low levels. Regular social activities resumed in autumn 2021 and we were pleased to see the return of virtually all of our pre-Covid regulars who were delighted to regain both the independence of attending and the stimulation of socialising. Crewe Town Council generously supported the relaunch of social activities with a grant of £2,500 for which we were most grateful.

Finance remained a critical element for the survival of IRIS as a charity. For many years contract funding had been provided by both the local health authorities (PCTs and CCGs) and local authorities

(Cheshire, Crewe & Nantwich and Cheshire East councils at various times) reflecting both the health and social care elements of our work.

From April 2021 the CCG switched to a temporary grant arrangement (for a 6 month period) as they reviewed the support they provided. An application for grant funding from October 2021 was rejected, though we were subsequently advised that funding in the region of £9,800 would be provided to allow a service to continue to 31 March 2022. However this funding was not received during the financial year (it was eventually received in the following financial year) and, after some initially optimistic suggestions, we were also advised that no funding would be available from April 2022.

Cheshire East Council had ceased support for IRIS in 2018 when it entered into a joint sensory impairment contract with another provider. Concern over the effectiveness of that arrangement, together with the duplication of two public authorities funding different providers to offer similar services, led to the council indicating that it would be looking to return to a specific visual impairment support contract. IRIS retained the capacity to provide such a service by the use of reserves in the expectation of being able to bid for a realistic future arrangement. There were repeated delays in drawing up the tender offer with deadlines being missed (all this time the reserves available to IRIS were diminishing). The invitation to tender was finally issued early in 2022 and it was clear that the service level specified could not be met within the maximum contract value. IRIS declined to bid and it was unsurprising that no bids were received.

By March 2022 it was therefore clear that there was no prospect of support for the work of IRIS from either the CCG or Cheshire East Council that would allow the charity to continue on the basis of its past activities. The Trustees met in April 2022 (so outside the timescale of this report) to consider the future of the charity.

Post-Year Developments

When the Trustees met in April 2022 they considered a number of options for the charity's future. It was clear to them that continuing to provide the full range of existing services, maintaining staff employment, and retaining the building was not financially viable and would quickly result in the charity becoming insolvent.

The Trustees therefore agreed that the best way forward was for the charity to restructure with a slimmed down cost base which would involve selling the property and reducing or eliminating the staffing costs. Low vision assessments would cease along with the sale of aids and equipment. Various options for the maintenance of social activities were considered; in the event IRIS entered into a 3 year agreement with another local charity (The Wishing Well Project [WW]) under which WW would provide and administer the provision of the activities of the social group with grant funding from IRIS.

The Trustees were obliged to issue redundancy notices to all staff. Happily all staff secured alternative employment where sought and IRIS met its full obligations in respect of redundancy payments.

The building sold by auction (in accordance with Charity Commission guidance on securing full value) in October 2022 and passed to new ownership in November 2022. Happily we were able to reach an amicable arrangement with our tenants (Crewe & Nantwich Talking Newspaper) for their vacating the premises. We thank them for their ready co-operation.

IRIS now has a significant financial resource which it will use to the benefit of the visually impaired community in the area. The agreement with WW will require the use of part of this resource; the Trustees will, in due course, consider how the remaining reserves can be best used to meet its charitable purposes.

Conclusion

In view of the valuable work carried out by IRIS on behalf of the visually impaired community over its 30 years of existence it is sad to see the closure of the IRIS Centre and the loss of services such as low vision assessments and the resource room. However, with the loss of support from the relevant health and local authorities the charity could not continue in its previous form (any attempt to do so would have resulted in a deficit of around £70,000 each year). Trustees have ensured that the charity restructured in an orderly manner, in accordance with charity law, and fully protecting the interests of staff members to whom we place on record our deepest gratitude for their commitment and flexibility. Going forward there is an opportunity to explore the potential of IRIS continuing to serve the visually impaired community in new ways.

Gwyn Griffiths

Chairman
IRIS Vision Cheshire
January 2023

STATEMENT OF FINANCIAL ACTIVITIES ACCOUNTS 2021-2022

<u>INCOMING RESOURCES</u> 2021	2021-2022	2020-
Contract fees and grants (health)	18,547.00	37,144
Grants (Covid related)	10,240.67	63,643
Bank Interest	9.15	29
Other Income	24,605.51	8,722
TOTAL INCOME	53,402.33	109,538

RESOURCES EXPENDED

TOTAL EXPENDITURE	95,445.78	78,419
NET SURPLUS/(DEFICIT)	(42,043.45)	31,119

Bank reconciliation

Opening balance 1 April 2021	£ 97,794.36	
Receipts	£ 53,402.33	=
£151,196.69		
Payments	£ 95,445.78	=
55,750.91		£
Closing balance 31 March 2022	£ 55,750.91	

BALANCE SHEET AT 31 MARCH 2022

FIXED ASSETS

Building	60,000.00	42,351
Note 2.3		
Total Fixed Assets	60,000.00	42,351

CURRENT ASSETS

Stocks

Magnifiers	4,000.00	8,000
Note 2.3		
Aids & Equipment	6,000.00	12,000
Note 2.3		
Cash		
CAF Bank	53,873.06	68,673
Lloyds Bank	1,877.85	29,122
Total cash reserves	55,750.91	97,795
Less designated funds	35,000.00	35,000
“Free” cash reserves	20,750.91	62,795
Total Current Assets	65,750.91	117,795
Total Assets	125,750.91	160,146
Designated funds:		
Redundancy reserve	30,000.00	30,000
Building repairs reserve	5,000.00	5,000
Total “free” assets	90,750.91	125,146

NOTES TO THE ACCOUNTS 2021-22

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 and with the Charities Act 2011.

The accounts have been produced on an accruals basis.

2. Accounting policies

The charity has applied a standard list of accounting policies as follows:

2.1 Incoming resources:

- **Recognition of incoming resources.** These are included in the Statement of Financial Activities (SoFA) when the charity receives the resources.
- **Incoming resources with related expenditure.** Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

- **Grants and donations.** Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
- **Tax reclaims on donations and gifts.** Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- **Volunteer help.** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- **Investment income.** This is included in the accounts as Interest. The charity has no investments beyond monies held in bank or building society deposit accounts.

2.2 Expenditure and liabilities

- **Liability recognition.** Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- **Governance costs.** Details of governance costs are given in section 3 below.
- **Support costs.** Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, as summarised in 3 below.

2.3 Fixed Assets

- **Stock.** In the past stock was valued at the lower of cost and net realisable value. It has become clear that this gave an unrealistic value to the stock held for the following reasons:

IRIS has always prided itself on being able to supply, on demand, appropriate equipment across a wide range of client requirements. This has resulted in large stocks being held with individual items sometimes in stock for an extended period before meeting a specific client need.

Technological and design advances can result in stock becoming obsolete as better equipment becomes available.

Stock used for demonstration purposes can become worn or damaged thus reducing its potential resale value.

The market for reselling other than to individual clients (e.g. to other providers in the charitable sector) is small and specialist.

For the above reasons it was decided that the true asset value of the stock held (listed at £20,000 at 1 April 2021) was a lower figure and the value has therefore been written down to £10,000 at 31 March 2022.

- **Depreciation of fixed assets.** Depreciation has previously been charged at the rate of 2% for buildings. As reported in the last Annual Report the Trustees obtained a preliminary indicative valuation of the property which suggested that the disposal value would be substantially higher than currently provided for in the accounts. The asset value of the property has therefore been adjusted to a figure of £60,000, though this is still below the likely disposal value. Therefore it is expected that the book value may be subject to further review. The organisation currently has no other fixed assets of any realisable value.
- The charity owns the premises it occupies at 14 Chapel Street, Crewe. The organisation has a lease with its tenant, Crewe & Nantwich Talking Newspapers, who occupy rooms on the first floor of the property.

3. Support costs

Given the very low support costs incurred during the year (the servicing of trustee meetings and the preparation of the Annual Report and Accounts now falls to a Trustee on a voluntary basis) no support costs have been identified.

4. Trustee expenses

No trustee expenses were claimed during 2021/22. A Trustee made a short-term loan of £3,000 to the charity on 23rd March 2022 which was repaid in full on 28th March 2022. No interest was paid and there was no cost to the charity. The loan was to cover staff salaries at a time when difficulty was being experienced in accessing the charity's banking arrangements.

5. Paid employees

At the 31st March 2022 the charity employed 1 full-time and 4 part-time staff, none of whom receives emoluments of more than £50000pa. Staff are engaged on a range of general duties primarily concerned with charitable activities. Details of wages and other staff expenses are as follows:

	£		£
	2021/22		2020/21
	£		£
Salaries, NI, pensions	59,420.77		59,471
Staff expenses etc*	0		41
Staff development & DBS	0		0

Three members of staff are members of the NEST pension scheme.

7. Funds

The IRIS trustees have designated £30000 from its reserves as a contingency against staff redundancies in an uncertain financial climate. Significant upgrade work has been completed at the IRIS Centre and £5000 has been designated as a contingency against future work.

INDEPENDENT EXAMINATION

The Trustees are of the view that an audit is not required under Section 144 of the Charities Act as IRIS does not meet either requirement for audit:

Its annual income did not exceed £500,000
Its assets do not exceed £3,260,000.

Therefore an Independent Examination meets the requirements of the legislation.

STATEMENT OF INDEPENDENT EXAMINER

In connection with my examination no material matters have come to my attention which gives me cause to believe that in any respect:

- Accounting records were not kept in accordance with Section 130 of the Charities Act
- The accounts do not accord with the accounting records.

(signed) T Dunlop

(date) 25 January 2023

Thomas Dunlop

[Section 130 requires that Trustees must ensure that accounting records are sufficient to show and explain all the charity's transactions.]

IRIS VISION CHESHIRE

England & Wales - Charity number 1153034

Accounts

IRIS VISION CHESHIRE

Annual Trustees' Report & Accounts

April 2020-March 2021

**14 Chapel Street
Crewe CW2 7DQ**

Registered with the Charity Commission 1153034

TRUSTEES' ANNUAL REPORT

LEGAL AND ADMINISTRATIVE INFORMATION

GENERAL

Name & Status. IRIS Vision Cheshire is a charitable incorporated organisation (CIO) which registered with the Charity Commission in July 2013 but became fully operational from 1st April 2014 when it had transferred to it the assets and responsibilities of its predecessor organisation, the IRIS Vision Resource Centre. The IRIS Vision Resource Centre had first registered with the Charity Commission in October 1993 as an unincorporated organisation, registration number 1045420, but its trustees and members decided to adopt incorporated status after conducting a risk assessment. The new charity, IRIS Vision Cheshire, has continued and expanded the work of its predecessor, and has retained its charitable objectives, which are
TO PROMOTE THE RELIEF OF VISUALLY IMPAIRED PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE WITHIN THE COUNTY OF CHESHIRE AND ADJACENT DISTRICTS.

Principal address. The principal address of the organisation is 14 Chapel Street Crewe CW2 7DQ



STRUCTURE AND GOVERNANCE

Governance. The trustees of the IRIS Vision Resource Centre became the founding trustees of IRIS Vision Cheshire, and in accordance with the CIO constitution were elected to office for 2, 3 or 4 years as described below. New

trustees are recruited by invitation after agreement by the Board. The trustees listed served on the IRIS Vision Board during the 2020/21 year. The normal practice was for this to meet on alternate months, with the Finance & Personal Committee also meeting on alternate months. However the impact of Covid led to the suspension of meetings during 2020; meetings resumed from April 2021 using the Zoom platform. During the suspension of meetings the Chief Officer (Keith Mastin) dealt with any necessary business in consultation with the Chairman and other Board members as appropriate.

The Chief Officer (Keith Mastin) suffered serious illness during 2020/21 and passed away shortly after the end of the accounting year.

Trustees

Trustees who served on the Board during 2020/21 were as follows. Those asterisked served also on the Finance & Personal Committee.

- Bruce Lucas*(chairman) and John Jones* were elected to serve to January 2021 (but see paragraph below #).

- Gwyn Griffiths* and Ray Clutton* were elected to serve to January 2023.
- Kay Bailey, Carol Dodgson and Jenny Holt (Treasurer) were elected to serve to January 2022;
- James Cummings joined the Board as a new member in March 2020, and will serve until March 2023.

With the suspension of meetings, and the illness of the Chief Officer, the requirement to reappoint Bruce Lucas and John Jones as Trustees was missed and they attended Board meetings in 2021 without it being realised that their terms of office had ended. This discrepancy was reported to the Charity Commission who subsequently responded that they recognised the difficult circumstances which had led to the oversight. As appropriate action had been undertaken and IRIS had been transparent in dealing with the matter they did not consider any further action was required on their part. Following initial Charity Commission advice the Board met to consider their reappointment (Mr Lucas chose to stand down while Mr Jones was reappointed to December 2023) and to endorse any decisions and actions arising from the meetings concerned. With Mr Lucas declining reappointment the Board appointed Mr Gwyn Griffiths as Acting Chairman.

Chief Officer (for 2020-21)
Mr Keith Mastin

This Report is submitted by Gwyn Griffiths, Acting Chairman.

BANKING AND FINANCE

Banks. The organisation's primary bank is Lloyds, Victoria Street, Crewe. In addition it has cash and deposit accounts with CAF Bank, West Malling, Kent.

Risk management. The trustees recognise they are working in uncertain times, often making forward planning difficult. Regular finance reports are supplied at trustee meetings and risk assessments are undertaken from time to time. Identifiable risks are managed through a comprehensive insurance policy.



very

In the light of uncertainty regarding future funding from local health and social care authorities, the organisation has designated reserves of £30000 to cover staff redundancy and associated costs, and a further £5000 to cover essential building maintenance. The general reserves will be used to cover operational deficits pending adjustments to the organisation's income and expenditure.

Independent Examiner Mr Lee Jenkins, 48 Leyland Grove, Haslington, Crewe CW1 5ZE.

NATIONAL NETWORKS

IRIS is a subscribing member of *Visionary*, the national association of local societies for visually impaired people, and is a trading partner of the Royal National Institute of the Blind.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

IRIS Vision Cheshire undertakes works for the public benefit by providing a range of services for people in Cheshire, and particularly Cheshire East, who are blind or sight impaired. These services range from the provision of general advice and information about living with sight loss through to specific and funded service activities as described below. The organisation's primary aim in undertaking this work is help its clients and those who care and work with them to take informed decisions in order to maintain their independence and maximise their quality of life.

These aims and activities were clearly severely impacted by Covid-19. Although the charity remained open throughout some roles such as social activities were entirely suspended, while clinical activities were restricted, not least because many of the charity's clients lie within vulnerable groups. Several staff were placed on furlough, but the Trustees have sought to ensure that the charity retains the capacity to respond to local need as we emerge from Covid.

General advice and information – despite the effects of Covid-19, and within the limitations of reduced opening hours linked to the furloughing of staff, the organisation was still positioned to field general advice and information requests by phone, email, personal visit and letter, and to signpost clients to other services and facilities where appropriate. Enquiries were greatly reduced during 2020-21.



IRIS is a major supplier in Cheshire of *aids and equipment* for visually impaired people through well-stocked resource rooms it maintains at its head office in Chapel Street Crewe and its low vision clinic in Macclesfield, and also provides advice and training. During 2020-21 this activity was much reduced for obvious reasons, though equipment sales did continue where requested. IRIS views its position as being a charity which happens to be a retailer rather than a retailer which happens to be a charity, and has

policies in place, including a returns policy, to ensure that clients receive informed and helpful assistance on the equipment they acquire.

This commitment to help clients make informed decisions about their own wellbeing applies particularly to our *Low vision service*. IRIS provides a free community low vision service under contract to the clinical



commissioning groups in the area, operated from primary bases in Chapel Street Crewe and Vision House in Macclesfield. A monthly outreach service is also provided from the premises of AgeUK Cheshire in Hartford, and new bi-monthly outreach services have been developed in partnership with Bramwell Opticians at their practices in Winsford and Holmes Chapel. The service is operated to comply with the recommended standards of the NHS Eyecare Service,

and as such offers a holistic needs assessment and training where appropriate in

eccentric viewing techniques, as well as supplying magnifiers on loan. Both primary low vision centres have attached to them resource rooms at which aids and equipment can be demonstrated and sold, and at the IRIS Centre, a sight-loss- friendly kitchen illustrate how lighting, colour contrasting and tactile help those with sight loss cook safely and securely. Again, although the service remained available it is understandable that take-up was very low.

'Very helpful staff. Set up my phone with larger text so I am now able to read my messages without having to use a magnifying glass. Provided with suitable magnifying glass which is very useful.'
Feedback client, January 2020

The Low Vision services and staff remained available throughout the year and, although records are unfortunately incomplete, it is clear that at least 200 consultations were undertaken. As is generally the case the overwhelming majority of clients were drawn from the older age groups, ranging from 57 to 101 years of age. Many clients also advised of other health conditions such as mobility issues, dementia and hearing problems. The outcomes from these consultations included the issue of magnifiers, the replacement of existing magnifiers with more powerful examples to reflect the clients' changing circumstances, and supply and/or advice on further items of assistive technology. The early part of 2021 showed a steady increase in client contacts, a trend which is expected to increase as we emerge from the pandemic.

Although optimising work, we are also those with sight loss comment on the



sight is the cornerstone of IRIS's keen to provide facilities to enable to meet together, exchange tips, state of the nation and have fun.

This fundamental but undervalued area of work manifests in our promotion of *social and educational activities*, and these have been a central part of IRIS's work since its inception, reflecting the fact that living with sight loss impacts on self-confidence as well as general mobility and social interaction: it is a major cause of loneliness. Our primary social activities take place on Mondays and are now main-streamed in our work and orchestrated by our social activities organiser. Events offered can be highly participative, fun, or wholly entertaining, or indeed all three, and the feedback we have had from members has been very positive. For many of our members, this is the only time they get out. In addition to the Monday socials, IRIS also operates a Tuesday drop-in facility for both casual callers and regulars.

Our presence at the primary NHS eyecare centre in Cheshire East by providing an *ECLO Service* to support the macular disease clinic held at Leighton Eyecare Centre on Fridays was suspended due to the pandemic and we hope it can quickly be reinstated. The ECLO role is varied, offering first-stage emotional support to AMD patients, or simple befriending, through to arranging low vision, rehabilitation and other support services in the community. The service lubricates the work of a busy clinic and offers support to people at a challenging and often traumatic time in their lives.

Clearly both social activities and ECLO work were suspended during Covid though there is an expectation both will resume during 2021-22.

We also offer a *transcription service* through which, for very reasonable prices, we are able to transcribe written documents into audio or braille formats. These community links are further reinforced by our *partnership work*, which involves us working with our sister organizations Vision Support and East Cheshire Eye Society through the Cheshire Visual Impairment Consortium (CVIC) as described earlier. We also continue to enjoy healthy relationships with the Macular Disease Society and other disability bodies locally. Nationally we actively support the work of *Visionary*, the association for local societies, and continue to work closely on campaigning and other issues with the RNIB.

Underpinning much of our work are the *volunteers* who are important to many areas of our work such as the fundraising events which IRIS needs to keep its services running. IRIS would not be the organisation it is without their contribution.

THE FUTURE

In the final week of the 2019/20 financial year IRIS, along with many others, was required to close down by the Government in response to the coronavirus pandemic. As noted above this had a significant impact on both the demand for our services and on our ability to respond to that demand.

The services and support provided by IRIS Vision Cheshire will continue to be important to the VI community, not least as demographic forces drive up the numbers of those living with sight loss in Cheshire East - by some 27% between now and 2025. The reduction and in some cases cessation of financial support in recent years from the relevant local authority and CCGs threatens to make IRIS unsustainable. It is to be hoped that the authorities will recognise the value of the services provided by IRIS and that a sustainable funding model can be developed to allow services to be maintained.

The challenge faced by IRIS is magnified by the loss of our long-serving Chief Officer Keith Mastin whose death has left a void in the organisation, and in the wider VI community which he championed so enthusiastically. In the Annual Report which he prepared for 2019-20 Keith wrote:

For a small community charity like IRIS the task of responding to these new initiatives is very challenging, especially as we believe there is much more to be done - not least for those who leave eye clinics with enduring sight loss, and who would benefit from support and assistance in living with this most feared disability. We remain committed, however, to the ambitions which gave the organisation its distinctive name - to promote Independence and Rehabilitation for those with Impaired Sight. This will remain the yardstick by which we are measured.

This remains the *raison d'être* of IRIS and it is to be hoped that whatever arrangements are put in place for the future the local community of the visually impaired is able to continue to access those services and support.

ANNUAL ACCOUNTS 2020/21

IRIS VISION CHESHIRE ANNUAL ACCOUNTS 2020-21 STATEMENT OF FINANCIAL ACTIVITIES

INCOMING RESOURCES

	2020/21	2019/20
Gifts & Donations		
Donations	4233	4207
Gift Aid/GASD		1371
Membership	1170	1344
Social Fund	28	1162
Charitable activities		
Contract fees & grants	37144	38384
Project grants		14052
Other trading activities		
General fundraising	342	2935

Sales of equipment	1063	7349	
Income from rents etc		373	874
Interest			
Bank interest	29	92	
Other income			
Management fees	1300	6245	
Sundry income	213	278	
Covid Support			
Furlough etc	63643	nil	
TOTAL INCOME		109538	78293

RESOURCES EXPENDED

Cost of raising funds			
Gifts & donations		142	1602
Charitable activities			
Low vision services	20973	23666	
Aids & Equipment	17870	20224	
Members' services	14615	16585	
Advice & information		8854	10048
ECLO Services	5046	5728	
Policy & Partnerships		8819	10005
New projects		7420	
Governance costs	2100	2043	
TOTAL EXPENDITURE	78419	97321	

IRIS VISION CHESHIRE BALANCE SHEET AT 31ST MARCH 2021

	Unrestricte d	Restrict ed	TOTAL	2019/2 0
Fixed assets				
Building	42351		42351	42351
Total fixed assets	42351		42351	42351
Current assets				
Stocks				
Magnifiers	8000		8000	8163
Aids & equ'ment	12000		12000	12629
Debtors				
CEC				
MCHFT				

RNIB

	Cash			
CAFBank	68673	0	68673	56671
Lloyds Bank	29122	0	29122	10001
			11779	
Total current assets	117795	0	5	87464
Creditors	0			0
			11779	
Net current assets	117795		5	87464
			16014	
Total assets less liabs Funds of the charity	160146		6	129815
Restricted funds				
Unrestricted funds				
Designated Funds				
Redundancy	30000		30000	30000
Interior upgrade				
Building Repairs	5000		5000	5000
General Purposes	62795		62795	33622
Restricted				3050
Total cash reserves	97795		97795	66672
			16014	
TOTAL ASSETS	160146		6	129815

INDEPENDENT EXAMINER'S REPORT Not yet examined

In connection with my examination, no matter has come to my attention which gives me reasonable cause that in any material respect the requirements to keep proper accounting records and to prepare accounts in accordance with these records, has not been met.

Lee Jenkins 48 Leyland Road Crewe CW1 5ZE
January 2022

NOTES TO THE ACCOUNTS 2020/21

1. Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014 and with the Charities Act 2011.

The accounts have been produced on an accruals basis.

2. Accounting policies

The charity has applied a standard list of accounting policies as follows:

2.1 Incoming resources:

- **Recognition of incoming resources.** These are included in the Statement of Financial Activities (SoFA) when the charity receives the resources.
- **Incoming resources with related expenditure.** Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
- **Grants and donations.** Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
- **Tax reclaims on donations and gifts.** Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- **Volunteer help.** The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- **Investment income.** This is included in the accounts as Interest. The charity has no investments beyond monies held in bank or building society deposit accounts.

2.2 Expenditure and liabilities

- **Liability recognition.** Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- **Governance costs.** Details of governance costs are given in section 3 below.
- **Support costs.** Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, as summarised in 3 below.

2.3 Fixed Assets

- **Stock.** Stock is valued at the lower of cost and net realizable value.

- **Depreciation of fixed assets.** Depreciation has previously been charged at the rate of 2% for buildings. The Trustees have obtained a preliminary indicative valuation of the property which suggests that the disposal value would be substantially higher than currently provided for in the accounts. No provision has therefore been made for depreciation and the book value may be further reviewed in the future. The organisation currently has no other fixed assets of any realisable value.
- The charity owns the premises it occupies at 14 Chapel Street, Crewe. The organisation has a lease with its tenant, Crewe & Nantwich Talking Newspapers, who occupy rooms on the first floor of the property.

3. Support costs

Support costs have been allocated in the *Resources Expended* section of the SOFA as follows:

- *Costs of generating funds:*
 - o *Gifts & donations* - have been solicited largely as a result of the activities of the charity's volunteers, but the SOFA contains actual fundraising costs. Given the limited activity in 2020-21 no allocation of staff time has been made in these accounts.
- *Charitable activities:*
IRIS spent £76,010 on its charitable services during the year, as set out in the Statement of Financial Activities. The allocation of central overheads to individual activities is in accordance with past practice.
- *Governance costs* - comprise £2100 for staff costs in servicing trustee meetings and in preparing the annual report and accounts. The cost of producing the Annual Report and Accounts in-house is minimal, and has been subsumed into photocopying and general administrative costs.

4. Trustee expenses

No trustee expenses were claimed during 2020/21.

5. Paid employees

At the 31st March 2021 the charity employed 1 full-time and 5 part-time staff, none of whom receives emoluments of more than £50000pa. Staff are engaged on a range of general duties primarily concerned with charitable activities. Details of wages and other staff expenses are as follows:

	£	£
	2020/21	2019/20
Salaries, NI, pensions	59,471	71,787
Staff expenses etc*	41	603
Staff development & DBS	0	240

Three members of staff are members of the NEST pension scheme.

7. Funds

The IRIS trustees have designated £30000 from its reserves as a contingency against staff redundancies in an uncertain financial climate. Significant upgrade work has been completed at the IRIS Centre and £5000 has been designated as a contingency against future work. The balance of reserves of £62795 has been earmarked for covering revenue losses during the year while a medium-term strategy to achieve financial sustainability is developed.