

# **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.



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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- has been developed to lighting, colour contrasting markings can be used to sight loss cook safely and although the service it is understandable that 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

friendly kitchen illustrate how and tactile help those with securely. Again, remained available take-up was very

The Low Vision services 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.

and staff remained

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.

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# 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
<b>TOTAL INCOME</b>	<b>109538</b>	<b>78293</b>

## 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
<b>TOTAL EXPENDITURE</b>	<b>78419</b>	<b>97321</b>

## IRIS VISION CHESHIRE BALANCE SHEET AT 31ST MARCH 2021

	Unrestrict ed	Restrict ed	TOTAL	2019/2 0
<b>Fixed assets</b>				
Building	42351		42351	42351
<b>Total fixed assets</b>	<b>42351</b>		<b>42351</b>	<b>42351</b>
<b>Current assets</b>				
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
			<b>11779</b>	
<b>Total current assets</b>	<b>117795</b>	<b>0</b>	<b>5</b>	<b>87464</b>
Creditors	0			0
			11779	
Net current assets	117795		5	87464
			16014	
Total assets less liabs	160146		6	129815
Funds of the charity				
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	
<b>TOTAL ASSETS</b>	<b>160146</b>		<b>6</b>	<b>129815</b>

## 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 16<sup>th</sup> 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:*
  - *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 31<sup>st</sup> 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:

	£ <b>2020/21</b>	£ <b>2019/20</b>
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.