SANDWELL VISUALLY IMPAIRED

England & Wales · Charity number 1175066

Details

Other names	SVI
Status	Registered
Legal form	CIO
Registered	2017-10-10
Register	View on the Charity Commission register

Contact

Address	Svi Town Hall Lodge Road West Bromwich West Midlands B70 8AY
Phone	0121 525 4810
Email	info@sandwellvisuallyimpaired.org.uk
Website	www.sandwellvisuallyimpaired.org.uk

Activities

Objects: TO RELIEVE THE NEEDS OF BLIND AND VISUALLY IMPAIRED PEOPLE LIVING OR WORKING IN SANDWELL, THEIR FAMILIES AND CARERS IN PARTICULAR, BUT NOT EXCLUSIVELY, BY ASSISTANCE IN THE PROVISION OF ADVICE, EDUCATION, INFORMATION AND SUPPORT TO ENABLE INCREASED INDEPENDENCE AND LIFE OPPORTUNITIES.

Activities: Provision of health, well being support including fitness exercise programmes, to undertake research and to produce information and reports in a range of alternative formats. To hold public events targeted towards visually impaired community and to raise awareness of visual impairment issues within the population. Development of information/training projects and resource base.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, Recreation
- **Who:** People With Disabilities, The General Public/mankind

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Geography

- Sandwell

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£99,409	£85,300	-	-
2024-03-31	£86,303	£89,481	-	-
2023-03-31	£79,944	£64,315	-	-
2022-03-31	£55,020	£57,162	-	-
2021-03-31	£65,835	£54,544	-	-

Trustees

Name	Role	Appointed
MR TONY AVERIS	Chair	2017-10-10
BRIAN GORMLEY		2017-10-10
Derek Fletcher		2024-11-18
Gavin Hughes		2024-11-18
KAREN AVERIS		2017-10-10
Kiran Patel		2019-11-18
Shafiq Ahmed		2024-11-18

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SANDWELL VISUALLY IMPAIRED

England & Wales - Charity number 1175066

Accounts

CHARITY REGISTRATION NUMBER: 1175066

Sandwell Visually Impaired CIO

Report of The Trustees and Unaudited Financial Statements

31 March 2025

FORTUNA ACCOUNTANTS LIMITED
Chartered Certified Accountants
Hilton Hall
Hilton Lane
Essington
South Staffordshire
WV11 2BQ

Sandwell Visually Impaired CIO

Financial Statements

Year ended 31 March 2025

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Sandwell Visually Impaired CIO

Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Sandwell Visually Impaired CIO
Charity registration number	1175066
Principal office	SVI Office West Bromwich Town Hall Lodge Road West Bromwich B70 8DY

The trustees

A D Averis	
K Averis	
R Flatley	
R Gill	(Resigned 18 November 2024)
R Gormley	
T Gracesmith	
G Orlebar	(Resigned 18 November 2024)
K Patel	
H Rourke	(Resigned 18 November 2024)
G Hughes	(Appointed 18 November 2024)
S Ahmed	(Appointed 18 November 2024)
D Fletcher	(Appointed 18 December 2024)

Independent examiner	Kate Wright FCCA Hilton Hall Hilton Lane Essington South Staffordshire WV11 2BQ

Structure, governance and management

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation.

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution, trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

Objectives and activities

The objects and principal activities of the charity are to relieve the needs of blind and visually impaired people living or working in the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

Achievements and performance

SVI services are available to our membership of 368 members, carers and associates who have an interest in sight loss issues. It is not necessary for people to be members of SVI to receive a service. Anyone living in the Sandwell area who is experiencing sight loss issues or who has someone close to them who is struggling with their sight can receive a service from SVI. We have responded to the following sight loss enquiries via telephone support, home visits and group sessions this financial year:

- Information and advice support (face-to-face, over the phone and electronically) = 941- Health, wellbeing and peer support total attendances this year = 2787

Volunteer hours given to SVI this year = 5416

Sandwell Council had 951 people registered as sight impaired as of February 2025. RNIB (Royal National Institute of the Blind) have estimated that approximately one in thirty people are living with some level of sight loss. Given that RNIB's numbers are a rough approximation, we can only conclude that many people are not receiving a regular support service via statutory provision and likely no support at all other than from family networks. One of our goals is to reach as many of these people as as possible.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people; - provide a safe, supporting approach to keeping active and healthier for longer;- offer practical help to enable visually impaired people and their families to access support as and when they need it; - encourage blind and visually impaired people to play an active role in the community; - promote friendships and encourage peer support by organising trips, events and social activities; - support families, friends and associates of people living with sight loss;- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to help remove the fears associated with sight loss and encourages people to explore other ways of doing things which they may think are no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss is life changing and can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. It can impact other health conditions, caring responsibilities, ageing well and the confidence to live independently. With an estimated 45.2% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears around sight loss and help people to explore a range of coping strategies.

We have delivered our SEE (Support, Empowerment and Experience) programme to promote and encourage better mental health for people living with sight loss.

The SEE programme included more complex one-to-one advocacy support along with group sessions to help people cope better living with sight loss. Group sessions include:- Being Fearless confidence building and assertiveness skills;

- Soundbath relaxation and stress management;
- Living well with sight loss;
- Talk and support group;
- Specialist counselling and listening;
- Men's health.

The programme engaged with 156 participants in total. It was funded through Sandwell Council's Better Mental Health programme.

Some of SVI's services can be accessed virtually as well as face-to-face and our weekly coffee and conversation virtual sessions have remained very popular with those who still don't feel confident to get out and about.

Social support

Meeting others and getting out and about is extremely important. This year we have organised:- fish and chip supper on a canal boat with entertainment
- day trip to Llandudno
- trip to Winterbourne House and Gardens including a guided tour
- beer and skittles night
- a 'curryoke' night at the Yew Tree, West Bromwich

And of course our regular event, Santa's Turkey Sandwich Party at the Dartmouth Central Club.

Many of our social activities are funded through membership contributions and group fund raising. Some of our day trips and larger activities were funded by the Inclusive Communities Out and About for Summer programme.

Health and wellbeing

SVI has worked closely with Public Health at Sandwell Council this year. This has enabled us to access several funding streams and specific health promotion opportunities, such as cancer awareness, men's health and mental wellbeing. We have also developed relationships with the NHS Integrated Care Board to increase fairer access to services for sensory impaired people and to address issues around women's health and visual impairment.

SVI continues to work with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, to empower visually impaired people to access fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. We hold weekly supported gym sessions, swimming, Aquafit and line dancing. We ran a very popular summer, weekly park walk programme and additional town-based walks. In partnership with Midland Mencap we we offered accessible cycling in Sandwell Valley. This year we started Showdown sessions, a fast-moving game similar to table tennis and air hockey. We were given a Showdown table to use in partnership with the Albion Foundation and Adult Social Care. This was part of the legacy of the International Blind Sports Association (IBSA) Games.

Arts and Culture Projects

The arts have often been seen as something that blind and visually impaired people cannot fully engage with. SVI seeks to encourage people with sight loss to enjoy arts and culture in a different way.

We worked in partnership with the Birmingham Royal Ballet, advising on accessibility issues for their performance of The Nutcracker and other ballets. Members of the Nutcracker cast were guest speakers at our Annual Forum. Several of our members enjoyed and audio-described performance at the Birmingham Hippodrome.

Closer to home, we were involved in the development of a play called The Wild by Black Country Touring. This built on community workshops, about what 'wild' meant to people. The play was performed at various venues across Sandwell. At least two performances included audio description and a touch tour.

SVI was invited to be part of the Brum Rocks programme. This included some practice sessions at the SVI base, followed by a live performance in July 2024 in Birmingham. Building on the success of this, we obtained funding from Music For All to deliver a series of rock workshops in partnership with Misfits Music which included singing and playing instruments. This is culminated in a performance at our Annual Forum in November.

Access to new technology

The ability to use new technology has become essential for everyday living. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. Many of our members are older people and most have lost their sight in later life. The skills base or even willingness/confidence to try out technology is often a barrier.

To support members to overcome these barriers, we have obtained funding from Thomas Pocklington Trust to engage a digital consultant who is working with us for one day a week, to assist blind and visually impaired people to increase their IT skills. The consultant has provided group and one-to-one sessions on a range of smart devices as well as assisting people to get better use of IT in the home.

As part of our IT project development we received funding from Sandwell Council's Digital Fund to support us to develop an IT suite. We have also had funding from the Metal Closures Family Welfare Fund to purchase other equipment including braille transcription software, braille writing machines and audio duplication equipment.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. Information about SVI's forthcoming activities and events is sent to members on audio CD, when this is their preferred format. We We maintain a website and Facebook page and group.

We hold tea and toast sessions for people to informally meet experts from local providers who talk on a range of topical subjects. Members' open meetings and our annual forum provide a larger platform for guest speakers and exhibition stands and displays. We invite guest speakers and representatives from local and national organisations to share information about their services. Our 2024 annual forum had 100 people in attendance. Our monthly tea and toast sessions have around 30 people.

Financial review

Fundraising

Our funds are mostly raised through grant programmes, legacies and member contributions.

Please refer to our Summary of Accounts for a financial overview.

Plans for Future Periods

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We have two part-time staff seconded from Sandwell Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service.

This year we have also continued to directly employ a part time Enablement and Engagement Worker. We had a second part-time Enablement Worker to assist with activities over the summer period. In March 2024, we recruited an Advocacy and Information Coordinator who took the lead on our advocacy and guidance service as part of the SEE programme. A six hour per week Administrative Support Worker assisted with the SEE programme.

Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives:

To secure funding to resume our advocacy, information and guidance support and further counselling and listening programmes. Our SEE Advocacy and Information programme has evidenced the need for this.

To continue to provide a variety of social opportunities, such as trips out, tea and toast, and women's group. To explore funding opportunities to recruit an activities coordinator.

To develop a men's health group, meeting monthly with guest speakers.

To provide more physical activity and wellbeing programmes and continue existing ones. In particular more walking groups and to work with British Blind Sports to develop a Showdown League team.

To continue to recruit new volunteers particularly from within the blind and visually impaired community.

Seek funding or a partnership agreement to continue an IT service to the visually impaired community. We now have an equipped accessible IT suite which can be used by individuals or groups.

More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a visually impaired person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

Sight loss is life changing and the sense of bereavement is a natural process that needs help and support to overcome. Our peer support model offers people a powerful example of what can be achieved following sight loss.

The trustees' annual report was approved on 17 November 2025 and signed on behalf of the board of trustees by:



A D Averis
Trustee

Sandwell Visually Impaired CIO

Independent Examiner's Report to the Trustees of Sandwell Visually Impaired CIO

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Sandwell Visually Impaired CIO ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.

Kate Wright

Kate Wright FCCA
Independent Examiner

Hilton Hall
Hilton Lane
Essington
South Staffordshire
WV11 2BQ

Sandwell Visually Impaired CIO

Statement of Financial Activities

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Incoming resources					
Charitable activities - grants receivable	4	2,869	88,458	91,326	78,666
Investment income	5	177	–	177	157
Other income	6	6,659	1,247	7,906	7,480
Total income		9,705	89,705	99,409	86,303
Expenditure					
Expenditure on charitable activities	7,8	15,278	70,022	85,300	89,481
Total expenditure		15,278	70,022	85,300	89,481
Net income/(expenditure) and net movement in funds		(5,573)	19,683	14,109	(3,178)
Reconciliation of funds					
Total funds brought forward		25,560	34,661	60,221	63,398
Total funds carried forward		19,987	54,344	74,331	60,220

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 11 to 16 form part of these financial statements.

Sandwell Visually Impaired CIO

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		75,530	60,220
Creditors: amounts falling due within one year	12	1,200	–
Net current assets		74,330	60,220
Total assets less current liabilities		74,330	60,220
Net assets		74,330	60,220
Funds of the charity			
Restricted funds		54,344	34,661
Unrestricted funds		19,986	25,559
Total charity funds	13	74,330	60,220

These financial statements were approved by the board of trustees and authorised for issue on 17 November 2025, and are signed on behalf of the board by:

A D Averis
Trustee

The notes on pages 11 to 16 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is SVI Office, West Bromwich Town Hall, Lodge House, West Bromwich, B70 8DY.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Charitable activities - grants receivable

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Other income from charitable activities	2,869	88,458	91,326

4. Charitable activities - grants receivable *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other income from charitable activities	4,469	74,197	78,666

5. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	177	177	157	157

6. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Other income	6,659	1,247	7,906

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other income	5,424	2,056	7,480

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Charitable activities	14,079	70,022	84,100
Support costs	1,200	–	1,200
	15,278	70,022	85,300

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	15,033	74,448	89,481
Support costs	–	–	–
	15,033	74,448	89,481

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Charitable activities	84,100	–	84,100	89,481
Governance costs	–	1,200	1,200	–
	84,100	1,200	85,300	89,481

9. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,200	–

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	45,544	27,867
Employer contributions to pension plans	2,328	496
	47,872	28,363

The average head count of employees during the year was 3 (2024: 2).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

11. Trustee remuneration and expenses

No trustee received any remuneration for their services during the year.

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	1,200	–

13. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Unrestricted funds	25,560	9,705	(15,278)	–	19,987

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Unrestricted funds	30,026	10,050	(15,033)	516	25,560

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted Funds	34,661	89,705	(70,022)	–	54,344

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Funds	33,372	76,253	(74,448)	(516)	34,661

Please see pages 20 and 21 for a detailed breakdown of the funds.

Sandwell Visually Impaired CIO

Management Information

Year ended 31 March 2025

The following pages do not form part of the financial statements.

Sandwell Visually Impaired CIO

Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
Incoming resources		
Charitable activities - grants receivable		
Other income from charitable activities	91,326	78,666
Investment income		
Bank interest receivable	177	157
Other income		
Other income	7,906	7,480
Total income	99,409	86,303
Expenditure		
Expenditure on charitable activities		
Wages and salaries	45,544	27,867
Pension costs	2,328	496
Rent	–	4,667
Room hire	535	293
Paid for services	22,982	26,900
IT, computer and office equipment costs	5,854	8,263
Insurance	1,014	1,196
Services	–	15,016
Transport	1,258	1,137
Independent examiners fee	1,200	–
Telephone	394	179
Printing, postage and stationery	776	894
Bank fees	(69)	–
Transcription costs	468	180
Volunteer expenses	1,424	1,235
Website and marketing costs	690	582
General expenses	764	576
	85,300	89,481
Total expenditure	85,300	89,481
Net income/(expenditure)	14,109	(3,178)

Sandwell Visually Impaired CIO

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
Expenditure on charitable activities		
Activities undertaken directly		
Direct charitable activity - wages/salaries	45,544	27,867
Direct charitable activity - pension costs	2,328	496
Direct charitable activity - rent	–	4,667
Direct charitable activity - room hire	535	293
Direct charitable activity - paid for services	22,982	26,900
Direct charitable activity - IT, computer and office equipment	5,854	8,263
Direct charitable activity - insurance	1,014	1,196
Direct charitable activity - services	–	15,016
Direct charitable activity - transport	1,258	1,137
Direct charitable activity - telephone	394	179
Direct charitable activity - printing, postage and stationery	776	894
Direct charitable activity - bank fees	69	–
Direct charitable activity - transcription costs	468	180
Direct charitable activity - volunteer expenses	1,424	1,235
Direct charitable activity - website and marketing costs	690	582
Direct charitable activity - general expenses	764	576
	84,100	89,481
Governance costs		
Governance costs - independent examiners fee	1,200	–
Expenditure on charitable activities	85,300	89,481

Notes to the Detailed Statement of Financial

Activities Year ended 31 March 2025

Note 13 continued

Unrestricted funds

Fund Description	Balance at 31 Mar 2024 (£)	Incoming resources (£)	Outgoing resources (£)	Balance at 31 Mar 2025 (£)
General funds	4,077	269	1,688	2,658
Annual Forum	465	1,594	821	1,238
Eye health Promotion	611			611
Visual Impairment Training	1,050	290	-	1,340
Community Involvement Fund	496	-	225	272
IT Tech	81	-	17	64
Exit strategy	3,200			3,200
Health and Wellbeing projects	1,326	50	-	1,376
Funeral donations	400			400
CENTRO Transcription fund	963			963
Marketing	858			858
Salary contingency fund	6,241	4,970	8,058	3,154
Cassies three peak challenge	1,023			1,023
Men's group	414			414
Equipment Fund	590			590
SocialEyes Fund	1,626	1,968	2,341	1,254
Women's group	201	187	268	121
Belinda Kaur Marathon	1,937	-	1,863	75
Transcription Service Fund	-	376	-	376
Total	**25,560**	**9,705**	**15,278**	**19,987**

Notes to the Detailed Statement of Financial

Activities Year ended 31 March 2025

Note 13 continued

Restricted funds

Fund Description	Balance at 31 Mar 2024 (£)	Incoming resources (£)	Outgoing resources (£)	Balance at 31 Mar 2025 (£)
Transport fund	36			36
Active at 60	1,552	1,327	943	1,936
Core fund	6,516	6,400	12,933	(17)
Housing service group	92			92
Tipton tree of lights	595	660	668	587
Young person's fund	500			500
Harry Payne TFA project	330			330
Sandwell MBC Community Partnership Innovation	1,216			1,216
SCVO Vision 2030 Vaccine Support Community Grant	2,868			2,868
Creative Black Country Unseen Memories Project	325			325
Esmee Fairbairn Volunteer Coordinator grant – SCVO	13,336	-	4,852	8,484
Black Country Tours – Podcast Project	368			368
Awards for All – Enablement worker fund	-	19,999	7,863	12,136
Wates – Family enterprise socialise family support	448			448
Thomas Pocklington – Digital Empowerment Grant	(290)	7,095	6,766	40
SMBC – Better Mental Health	-			-
SMBC – MH & W Support Programme	6,855	28,831	23,809	11,878
SMBC – Digital Fund	(86)			(86)
TUTRFIOFFICER- Turner Trust - Core Fund for Finance	-	3,000	-	3,000
Heart of England - Enablement Worker	-	10,077	7,483	2,594
MECLOWEFU	-	11,000	2,740	8,260
MUS4ASVIROCK - Music for All - SVI Rocks	-	1,316	1,967	(651)
Total	**34,661**	**89,705**	**70,022**	**54,344**

Signature:

Email: tony@sandwellvisuallyimpaired.org.uk

SANDWELL VISUALLY IMPAIRED

England & Wales - Charity number 1175066

Accounts

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED

CHARITABLE INCORPORATED ORGANISATION

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2024

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

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SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES AND PROFESSIONAL ADVISERS

Registered charity name	Sandwell Visually Impaired CIO
Charity number	1175066
Principal address	SVI Office West Bromwich Town Hall Lodge Road West Bromwich B70 8DY
Trustees	A D Averis K Averis R Flatley R Gill R Gormley T Gracesmith G Orlebar K Patel H Rourke
Independent examiner	J S Pye FCCA 23 Carline Crescent Shrewsbury Shropshire SY3 7EU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2024

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

OBJECTIVES AND ACTIVITIES

The objects and principal activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

SVI services are available to our 341 members, carers and associates who have an interest in sight loss issues. It is not necessary for people to be members of SVI to receive a service. Anyone living in the Sandwell area who is experiencing sight loss issues or who has someone close to them who is struggling with their sight can receive a service from SVI. We have responded to the following sight loss enquiries via telephone support, home visits and group sessions this financial year:

- Information and advice support, face-to-face, over the phone and electronically – 1,076
- Health, wellbeing and peer support total attendances this year – 2,402

Volunteer hours given to SVI this year – 5,526.

Sandwell has approximately 896 open registered people as sight impaired with the Local Authority. According to RNIB (Royal National Institute of the Blind) statistics, Sandwell would be expected to have an estimated 9,150 adult residents living with some level of sight loss. Given that RNIB's numbers are a rough approximation, we can only conclude that many people are not receiving a regular support service via statutory provision and likely no support at all other than from family networks. One of our goals is to reach as many of these people as possible.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical help to enable visually impaired people and their families to access support as and when they need it;
- encourage blind and visually impaired people to play an active role in the community;
- promote friendships and encourage peer support by organising trips, events and social activities;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to help remove the fears associated with sight loss and encourages people to explore other ways of doing things which they may think are no longer possible. We provide support in a range of areas, all of which are interlinked.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

Supporting independence

A diagnosis of sight loss is life changing and can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 45.2% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears around sight loss and help people to explore a range of coping strategies.

Our daisy chain telephone befriending scheme offers a weekly welfare call to isolated and vulnerable people. We have a small one-to-one volunteer support service which we would like to develop to offer either regular home visits to vulnerable or isolated members or one-off visits to offer support when they need it.

We are developing our SEE (Support Empowerment and Experience) programme to promote and encourage better mental health for people living with sight loss.

SVI services can be accessed virtually as well as face-to-face and our weekly coffee and conversation virtual sessions have remained very popular with those who still do not feel confident to get out and about. Our one-to-one and group volunteers have supported people to do the things that sighted people take for granted.

Social support

Meeting others and getting out and about is extremely important to people. This year we have organised a riverboat trip on the Trent, daytrips to Weston-Super-Mare and Bourton- on-the-Water. For our more adventurous members we have supported them on a trip to Alton Towers. Closer to home activities have included a BBQ karaoke night, meals out and themed events like a 1940's afternoon tea.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer 'buddies' to enable visually impaired people to take part in a range of activities on an equal basis. We hold weekly supported gym sessions, swimming, Aquafit and line dancing. We have a very popular weekly park walk programme. In partnership with Midland Mencap we have offered accessible cycling, something that most of our members thought they would never be able to participate in again. This year we also organised an introduction to VI archery with the support of Archery GB and British Blind Sports. We hope to be able to take the cycling and archery sessions further in the coming year.

Arts and culture projects

The arts have often been seen as something that blind and visually impaired people cannot take part in. SVI seek to break down these beliefs and encourage people with sight loss to enjoy arts and culture in a different way.

In partnership with visually impaired photographer Karren Visser and Sandwell Talking News editor Ray Gormley we have been working on a reminiscence project that asked a group of blind and visually impaired people to reflect on their lived experiences of growing up with sight loss. Other arts and culture

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

activities included the development of a series of podcasts on the theme of visual impairment and an Audio Described touch tour of the Shakespeare Collection held at Birmingham City Library.

Access to new technology

The ability to use new technology has become essential for everyday living. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. Many of our members are older people and most have lost their sight in later life. The skills base or even willingness/confidence to try out technology is often a barrier.

To support members to overcome these barriers, we have obtained funding from Thomas Pocklington Trust to engage a digital consultant who is working with us for one day a week, to assist blind and visually impaired people to increase their IT skills. The consultant has provided group and one-to-one sessions on a range of smart devices as well as assisting people to get better use of IT in the home.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We circulate safeguarding alerts, police notices and neighbourhood information via email. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. Information about SVI's forthcoming activities and events is sent to members on audio CD when this is their preferred format. We maintain a website and Facebook page and group.

We hold tea and toast sessions for people to informally meet experts from local providers who talk on a range of topical subjects. Members' open meetings and our annual forum provide a larger platform for guest speakers and exhibition stands and displays. We invite guest speakers and representatives from local and national organisations to share information about their services. Our 2023 annual forum had 100 people in attendance. Our monthly tea and toast sessions have around 30 people.

Fundraising and awareness events

Our funds are mostly raised through grant programmes, however, we are currently re-establishing our public fundraising profile, which was put on hold during Covid and is not yet fully reinstated.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £86,303 and expenditure of £89,481. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are experts by experience. They are passionate about providing a service that fully meets the needs of their

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

peers in Sandwell. We have two part-time staff seconded from Sandwell MBC. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service. This year we have continued to directly employ a part time Enablement and Engagement Worker. We have also this year recruited a Volunteer's Coordinator, who is employed on a part time, one year contract. In March 2024, we recruited an Advocacy and Information Coordinator who will now take the lead on our advocacy and guidance service. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives:

To increase our one-to-one advocacy, information and guidance support and trial further counselling and listening support programmes. Our newly recruited Advocacy and Information Coordinator will enable us to offer dedicated help to those who need it most.

Volunteering and befriending scheme. To continue and develop our befriending phone support to our lonelier, isolated and vulnerable members. We want to extend this provision to include more face-to-face befriending support.

Thanks to funding from the Esmée Fairbairn EPIC programme, we have a Volunteers Coordinator in post. This will enable us to expand our volunteer base, providing opportunities for both VI and sighted volunteers. We will formalise our volunteer service, offer training and support and improve the service that we provide to our members.

With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace.

Seek on-going funding to offer specialist IT support and provision. This will empower visually impaired people and our staff to make better use of access technology. Our existing digital consultant role has already assisted us to build on our digital provision and we now have an equipped accessible IT suite.

We want to further develop our social support programmes through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. We are exploring funding opportunities for this role.

More enablement support. Enablement and 'buddy' support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/'buddy' model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

Sight loss is life changing and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2024

INDEPENDENT EXAMINER

J S Pye FCCA retires as independent examiner at the Annual General Meeting.
Kate Wright FCCA of Fortuna Accountants has been appointed as successor.

Principal address:

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Signed by order of the Trustees

A D Averis

21 October 2024

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2024

I report on the accounts of the charity for the year ended 31 March 2024 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of 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 confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

23 Carline Crescent
Shrewsbury
Shropshire
SY3 7EU

21 October 2024

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	**157**	–	**157**	18
Incoming resources from charitable activities - grants receivable	4	**4,469**	**74,197**	**78,666**	76,806
Other incoming resources	5	**5,424**	**2,056**	**7,480**	3,120
TOTAL INCOMING RESOURCES		**10,050**	**76,253**	**86,303**	79,944
Less: RESOURCES EXPENDED					
Charitable activities	6	**(14,517)**	**(74,964)**	**(89,481)**	(64,315)
Governance costs	7	-	–	-	-
TOTAL RESOURCES EXPENDED		**(14,517)**	**(74,964)**	**(89,481)**	(64,315)
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		**(4,467)**	**1,289**	**(3,178)**	15,629
RECONCILIATION OF FUNDS					
Total funds brought forward		**30,026**	**33,372**	**63,398**	47,769
TOTAL FUNDS CARRIED FORWARD		**25,559**	**34,661**	**60,220**	63,398

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

BALANCE SHEET

31 MARCH 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		**60,220**	63,398
NET CURRENT ASSETS		**60,220**	63,398
TOTAL ASSETS LESS CURRENT LIABILITIES		**60,220**	63,398
NET ASSETS		**60,220**	63,398
FUNDS			
Restricted income funds	**9**	**34,661**	33,372
Unrestricted income funds	**10**	**25,559**	30,026
TOTAL FUNDS		**60,220**	63,398

These financial statements were approved by the members of the Trustee Board and authorised for issue on 21 October 2024 and are signed on their behalf by:

A D Averis
Trustee

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), 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.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds	Total funds 2024	Total funds 2023
	£	£	£
Interest received	157	157	18

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - GRANTS RECEIVABLE

	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
	£	£	£	£
Sandwell MBC staff funding	-	31,567	31,567	31,567
Sandwell MBC core funding	-	6,400	6,400	6,400
Other grants	-	35,941	35,941	37,041
Donations	4,469	289	4,758	1,798
	4,469	74,197	78,666	76,806

5. OTHER INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
	£	£	£	£
Miscellaneous income	5,424	2,056	7,480	3,120

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Travel expenses	105	1,032	1,137	991
Postage	-	9	9	-
Stationery	-	537	537	366
Transcription	100	80	180	365
Volunteers expenses	4	1,231	1,235	729
Printing	-	348	348	204
Insurance	-	1,196	1,196	566
Room Hire	-	293	293	310
Telephone/broadband	-	179	179	-
Website	-	546	546	540
Equipment	257	8,006	8,263	5,970
Marketing	36	-	36	-
General expenses	275	301	576	849
Services	4,558	10,458	15,016	10,465
Rent	-	4,667	4,667	4,667
Staff costs	9,698	18,665	28,363	11,393
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(516)	516	-	-
	14,517	74,694	89,481	64,315

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2024 £	2023 £
Wages and salaries	26,409	11,393
Social security costs	1,458	-
Other pension costs	496	-
	28,363	11,393

Particulars of employees:

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

	2024 No.	2023 No.
Administrative staff	2	1

No employee received remuneration of more than £60,000 during the year (2022 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2023 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2024 £
SMBC Grant – seconded staff	-	31,568	31,568	-	-
Transport fund	89	-	53	-	36
Active at 60	1,398	1,258	1,104	-	1,552
Core fund	9,852	6,495	9,831	-	6,516
Housing service group	92	-	-	-	92
Tipton tree of lights	1,099	695	1,199	-	595
Family support group	100	-	-	-100	-
Young person's fund	400	-	-	100	500
Harry Payne TFA project	330	-	-	-	330
SCVO Vision 2030	30	-	30	-	-
Sandwell MBC Community Partnership Innovation	1,216	-	-	-	1,216
SCVO Vision 2030 Vaccine Support Community Grant	2,872	-	4	-	2,868
Creative Black Country Unseen Memories Project	-	2,607	2,102	-180	325
Esmee Fairbairn Volunteer Coordinator grant – SCVO	12,682	14,765	14,086	-25	13,336
Black Country Tours – Podcast Project	-	500	132	-	368
Awards for All – Enablement worker fund	537	-	537	-	-
Wates – Family enterprise socialise family support	1,950	257	1,759	-	448
Thomas Pocklington – Digital Empowerment Grant	-	2,365	2,655	-	(290)
SMBC – Healthy Lifestyle grant Shape up your summer	725	-	453	-272	-
SMBC – Better Mental Health	-	493	454	-39	-
SMBC – MH & W Support Programme	-	9,610	2,755	-	6,855
SMBC – Digital Fund	-	5,640	5,726	-	(86)
	33,372	76,253	74,448	-516	34,661

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2023	Incoming resources	Outgoing resources	Movement between funds	Balance at 31 Mar 2024
	£	£	£	£	£
General funds	4,328	-	456	205	4,077
Annual Forum	412	805	752	-	465
Eye health Promotion	1,571	40	-	-1,000	611
Visual Impairment Training	1,050	-	-	-	1,050
Community Involvement Fund	496	-	-	-	496
IT Tech	499	-	418	-	81
Exit strategy	3,200	-	-	-	3,200
Health and Wellbeing projects	1,520	244	749	311	1,326
Funeral donations	1,872	1,528	-	-3,000	400
CENTRO Transcription fund	875	188	100	-	963
Marketing	858	-	-	-	858
Salary contingency fund	9,449	2,694	9,902	4,000	6,241
Cassies three peak challenge	1,023	-	-	-	1,023
Men's group	414	-	-	-	414
Demonstration Equipment Fund	590	-	-	-	590
SocialEyes Fund	1,555	2,209	2,138	-	1,626
Virtual Raffle	50	-	50	-	-
Women's group	264	165	228	-	201
Belinda Kaur Marathon	-	1,937	-	-	1,937
	30,026	9,810	14,793	516	25,559

SANDWELL VISUALLY IMPAIRED

England & Wales - Charity number 1175066

Accounts

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED

CHARITABLE INCORPORATED ORGANISATION

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2023

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

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SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES AND PROFESSIONAL ADVISERS

Registered charity name	Sandwell Visually Impaired CIO
Charity number	1175066
Principal address	SVI Office West Bromwich Town Hall Lodge Road West Bromwich B70 8DY
Trustees	A D Averis K Averis P Bhachu T Burling R Flatley R Gormley T Gracesmith G Orlebar K Patel H Rourke
Independent examiner	J S Pye FCCA 23 Carline Crescent Shrewsbury Shropshire SY3 7EU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2023

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

The objects and principal activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

During this financial year our regular membership services continue. They have been developed and extended as people's confidence to get out and do things has grown. Our services are available to our membership of 349 members, carers and associates who have an interest in sight loss issues. However, it is not necessary for people to be members of SVI to receive a service. We have responded to 4,467 sight loss enquiries via telephone support, electronically and home visits.

Sandwell has approximately 1,117 people registered as sight impaired with the Local Authority. According to RNIB (Royal National Institute of Blind People) statistics, Sandwell would be expected to have an estimated 9,150 adult residents living with some level of sight loss. Given that RNIB's numbers are a rough approximation, we can only conclude that many people are not receiving a regular support service via statutory provision and likely no support at all other than from family networks. One of our goals is to reach as many of these people as possible.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical help to enable visually impaired people and their families to access support as and when they need it;
- encourage blind and visually impaired people to play an active role in the community;
- promote friendships and encourage peer support by organising trips, events and social activities;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to help remove the fears associated with sight loss and encourage people to explore other ways of doing things which they may think are no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss is life changing and can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 45.2% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears around sight loss and help people to explore a range of coping strategies.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

Our daisy chain telephone befriending scheme offers a weekly welfare call to isolated and vulnerable people. We have a small one-to-one volunteer support service which we would like to develop to offer either regular home visits to vulnerable or isolated members or one-off visits to offer support when they need it. SVI services can be accessed virtually as well as face-to-face and our weekly coffee and conversation virtual sessions have remained very popular with those who still do not feel confident to get out and about. Our one-to-one and group volunteers have supported people to do the things that sighted people take for granted.

Social support

Meeting others and getting out and about is extremely important to people. Our 'Park Walks Programme' was our first step to restoring SVI group activities post pandemic. Since then we have re-established our social trips and activities with a skittles night, barbeque and karaoke nights, a number of Christmas social events and three accessible narrowboat trips.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. We hold weekly supported gym sessions, swimming, Aquafit and line dancing. We have a very popular weekly park walk programme. This year we introduced accessible cycling, something that most of our members did not think they would ever be able to participate in again. We ran a healthy eating and weight management programme, in partnership with Everyone Health, which included seated exercise sessions meeting the needs of our less mobile members.

Arts and culture projects

The arts have often been seen as something that blind and visually impaired people cannot take part in. SVI seek to break down these beliefs and encourage people with sight loss to enjoy arts and culture in a different way.

Working in partnership with Multistory and visually impaired photographer Karren Visser, we have been working on an exciting project that reflects the lived experiences, hopes and fears of blind and visually impaired people in Sandwell. The digital stories of some of our SVI members were launched this year. These were audio described by the members themselves. They highlight the skills demonstrated by visually impaired people during lockdown. The videos and photographs give a fascinating insight into their varied lives. Individual photography sessions and group workshops also took place as part of this project. Smaller arts and culture activities included a presentation of the Bearwood Tapestry and a guided audio described and touch tour of the industrial history of Smethwick.

Access to new technology

The ability to use new technology has become almost essential for everyday life. In this fast-moving area blind and visually impaired people are increasingly likely to be left behind. Many of our members are older people and most have lost their sight in later life. The skills base or even willingness/confidence to try out technology is often a barrier.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

As part of our support to members we hold virtual 'Appy Hour' peer support groups to help visually impaired people to access mobile phones, smart devices and tablets.

This year we have partnered with Sandwell Adult and Family Learning [SAFL] and Sandwell Library Service to deliver Azabat learn to touchtype courses and tablet and smart device training.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We circulate safeguarding alerts, police notices and neighbourhood information via email. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. Information about SVI's forthcoming activities and events is sent to members on audio CD when this is their preferred format. We maintain a website and Facebook page and group.

We restarted our tea and toast session, members' open meetings and held our first post-Covid annual forum. We invited guest speakers and representatives from local and national organisations to share information about their services. Our annual forum had over 100 people in attendance. Our monthly tea and toast sessions has around 30 people.

Fundraising and awareness events

We have not yet re-established our usual programme of fund raising and promotional events. We have put our membership fund raising on hold until such a time we feel it is appropriate to resume these activities.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £79,944 and expenditure of £64,315. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We have two part-time staff seconded from the Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service. This year we have also directly employed one member of part-time staff on a short-term, grant-funded programme, with another starting at the end of February 2023. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives:

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

1. Volunteering and befriending scheme. To continue and develop our befriending phone support to our lonelier, isolated and vulnerable members. We want to extend this provision to include more face-to-face befriending support.

2. Thanks to funding from the Esmée Fairbairn EPIC programme, we now have a Volunteers Coordinator in post. This will enable us to expand our volunteer base, providing opportunities for both VI and sighted volunteers. We will formalise our volunteer service, offer training and support and improve the service that we provide to our members.

3. With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace.

4. Seek funding to offer specialist IT support and provision. This will empower visually impaired people and our staff to make better use of access technology. The digital consultant role will build on our relationship with local training providers to increase the skills' base of blind and visually impaired people and those seeking to train them.

5. Increase our one-to-one information and guidance support and trial further counselling and listening support programmes. We are seeking funding for a dedicated information and advocacy worker. An estimated 44% of blind and visually impaired people experience depression. In the past, the local Council had a designated sight loss counsellor, however this service was cut. A trial of our own counselling service showed that there was still a need for this provision. We are looking at ways that we can meet this need.

6. We want to further develop our social support programmes through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. We are exploring funding opportunities for this role.

7. More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

8. Sight loss is life changing and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER

J S Pye FCCA has been re-appointed as independent examiner for the ensuing year.

Principal address:

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Signed by order of the Trustees

A D Averis 16 October 2023

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2023

I report on the accounts of the charity for the year ended 31 March 2023 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of 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 confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

23 Carline Crescent
Shrewsbury
Shropshire
SY3 7EU

16 October 2023

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	**18**	–	**18**	1
Incoming resources from charitable activities - grants receivable	4	**1,399**	**75,407**	**76,806**	53,534
Other incoming resources	5	**1,314**	**1,806**	**3,120**	1,485
TOTAL INCOMING RESOURCES		**2,731**	**77,213**	**79,944**	55,020
Less: RESOURCES EXPENDED					
Charitable activities	6	**3,271**	**(67,586)**	**(64,315)**	(57,162)
Governance costs	7	-	–	-	-
TOTAL RESOURCES EXPENDED		**3,271**	**(67,586)**	**(64,315)**	(57,162)
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		**6,002**	**9,627**	**15,629**	(2,142)
RECONCILIATION OF FUNDS					
Total funds brought forward		**24,024**	**23,745**	**47,769**	49,911
TOTAL FUNDS CARRIED FORWARD		**30,026**	**33,372**	**63,398**	47,769

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

BALANCE SHEET

31 MARCH 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		**63,398**	47,769
NET CURRENT ASSETS		**63,398**	47,769
TOTAL ASSETS LESS CURRENT LIABILITIES		**63,398**	47,769
NET ASSETS		**63,398**	47,769
FUNDS			
Restricted income funds	**9**	**33,372**	23,745
Unrestricted income funds	**10**	**30,026**	24,024
TOTAL FUNDS		**63,398**	47,769

These financial statements were approved by the members of the committee and authorised for issue on the 16 October 2023 and are signed on their behalf by:

A D Averis
Trustee

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), 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.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds	Total funds 2023	Total funds 2022
	£	£	£
Interest received	**18**	**18**	1

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - GRANTS RECEIVABLE

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Sandwell MBC staff funding	-	**31,567**	**31,567**	31,567
Sandwell MBC core funding	-	**6,400**	**6,400**	6,400
Other grants	-	**37,041**	**37,041**	15,567
Donations	**1,399**	**399**	**1,798**	988
	1,399	**75,407**	**76,806**	54,522

5. OTHER INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	£	£	£	£
Miscellaneous income	**1,314**	**1,806**	**3,120**	497

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Travel expenses	319	672	991	632
Postage	-	-	-	=
Stationery	-	366	366	306
Transcription	90	275	365	165
Personal Assistance and Volunteers expenses	72	657	729	100
Printing	204	-	204	674
Insurance	-	566	566	411
Room Hire	30	280	310	-
Website	-	540	540	540
Equipment	1,460	4,510	5,970	1,038
Marketing	-	-	-	-
General expenses	209	640	849	267
Services	2,131	8,334	10,465	5,062
Rent	-	4,667	4,667	4,667
Staff costs	1,304	10,089	11,393	16,400
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(9,090)	9,090	-	-
	(3,271)	67,586	64,315	57,162

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2023 £	2022 £
Wages and salaries	11,393	16,400
Social security costs	-	-
Other pension costs	-	-
	11,393	16,400

Particulars of employees:

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

	2023 No.	2022 No.
Administrative staff	1	1

No employee received remuneration of more than £60,000 during the year (2022 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2022 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2023 £
SMBC Grant – seconded staff	-	31,567	31,567	-	-
Transport fund	89	-	-	-	89
Active at 60	1,438	1,664	1,704	-	1,398
Core fund	7,073	6,450	3,671	-	9,852
Housing service group	92	-	-	-	92
Tipton tree of lights	1,130	741	772	-	1,099
Family support group	100	-	-	-	100
Young person's fund	400	-	-	-	400
Harry Payne Touchy Feely Arts project	333	-	3	-	330
SCVO Vision 2030	1,624	-	357	-1,237	30
Sandwell MBC Community Partnership Innovation	1,216	-	-	-	1,216
SCVO Vision 2030 Vaccine Support Community Grant	2,933	-	61	-	2,872
Active Black Country Tackling Inequalities Fund	7,317	350	4,163	-3,504	-
Esmee Fairbairn Volunteer Coordinator grant – SCVO	-	14,765	2,083		12,682
SCVO Positive Mental Health	-	250	210	-40	-
Awards for All – Enablement worker fund	-	9,828	9,291	-	537
Wates – Family enterprise socialise family support	-	5,000	-	-3,050	1,950
SMBC – CIL grant Information at your fingertips	-	1,598	1,839	241	-
SMBC – Healthy Lifestyle grant Shae up your summer	-	5,000	2,775	-1,500	725
	23,745	77,213	58,496	-9,090	33,372

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2022	Incoming resources	Outgoing resources	Movement between funds	Balance at 31 Mar 2023
	£	£	£	£	£
General funds	4,359	625	1,659	1,002	4,328
Annual Forum	1,554	281	1,423	-	412
Eye health Promotion	980	591	-	-	1,571
Visual Impairment Training	1,050	-	-		1,050
Community Involvement Fund	500	-	4	-	496
IT Tech	740	-	-	-241	499
Exit strategy	3,200	-	-	-	3,200
Health and Wellbeing projects	1,354	-	52	218	1,520
Funeral donations	1,873	-	-	-	1,872
CENTRO Transcription fund	875	-	-	-	875
Marketing	400	-	-	458	858
Salary contingency fund	3,101	-	1,304	7,652	9,449
Cassies three peak challenge	1,023	-	-	-	1,023
Men's group	414	-	-		414
Demonstration Equipment Fund	590	-	-	-	590
SocialEyes Fund	1,658	1,234	1,337	-	1,555
Virtual Raffle	75	-	25	-	50
Women's group	278	-	14		264
	24,024	2,731	5,818	9,089	30,026

SANDWELL VISUALLY IMPAIRED

England & Wales - Charity number 1175066

Accounts

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED

CHARITABLE INCORPORATED ORGANISATION

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2022

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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Notes to the financial statements	**11**

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES AND PROFESSIONAL ADVISERS

Registered charity name	Sandwell Visually Impaired CIO
Charity number	1175066
Principal address	SVI Office West Bromwich Town Hall Lodge Road West Bromwich B70 8DY
Trustees	A D Averis K Averis P Bhachu T Burling R Flatley R Gormley T Gracesmith G Orlebar K Patel H Rourke
Independent examiner	J S Pye FCCA 23 Carline Crescent Shrewsbury Shropshire SY3 7EU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2022

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

OBJECTIVES AND ACTIVITIES

The objects and principle activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

This Financial Year has seen a steady return to 'normality'. With the continued relaxation of Covid rules and guidance being eased over subsequent months. As the year progressed, we continued to review our Covid-19 strategies and work on our recovery plan to get out of the pandemic restrictions safely and in a timely manner. We made careful and well-considered plans to commence outdoor, face to face activities, gradually increasing our provision to include limited indoor sessions in line with Covid safe procedures.

Our standard services continue to be offered and are available to our membership of 353 members, carers and associates who have an interest in sight loss issues. We have responded to 1034 sight loss enquires via telephone support and doorstep visits. Sandwell has 1,115 people registered as sight impaired with the Local Authority as of 02.09.21. According to RNIB (Royal National Institute of the Blind) statistics, Sandwell would be expected to have an estimated 9,130 adult residents with some level of sight loss. Many of these people are not receiving a regular support service via statutory provision.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical support to enable visually impaired people and their families to access support as and when they need it;
- encourage blind and visually impaired people to play an active role in the community;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to help remove the fears associated with sight loss and encourages people to explore other ways of doing things which they might think is no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 45.2% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears around sight loss and help people to explore a range of coping strategies. This became

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

particularly important at a time when many support services had stopped due to the pandemic and people felt even more isolated and alone.

Our daisy chain telephone befriending scheme offered a weekly welfare call to isolated and vulnerable people. Our Mind Body Moving Forward programme helped blind and visually impaired people to develop internal mechanisms and emotional support strategies to help them cope through difficult times. Particularly supporting people to reconnect with others post Covid.

Social support

Meeting others and getting out and about is extremely important to people. Our 'Park Walks Programme', was our first step to restoring SVI group activities. A weekly group of blind and visually impaired walkers assisted by a team of sighted guide volunteers, provided valuable practical and emotional support to enable people to return to a 'normal' way of life. Our one-to-one and group volunteers, have supported people to do the things that sighted people take for granted, something that was extremely important as we moved out of Covid restrictions.

We introduced virtual activities in 2020, supporting people to meet in virtual groups to help them to keep in touch. These online and virtual activities continue to be popular and our weekly virtual Coffee and Conversation' support group extends a hand of friendship to those who still don't feel able to venture out of their homes.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. As this year has progressed and with the help of an Active Black Country and Sports England Tackling Inequality Fund Grant we have gradually introduced gym sessions, swimming, Aquafit and line dancing to our healthy living offer. As confidence builds, we will extend these activities further.

Arts Project

The arts have often been seen as something that blind and visually impaired people cannot take part in. SVI seek to break down these beliefs and encourage people with sight loss to enjoy arts and culture in a different way.

Working in partnership with Multistory and visually impaired photographer Karren Visser, we have been working on an exciting project that reflects the lived experiences, hopes and fears of blind and visually impaired people in Sandwell. The digital stories of some of our SVI members were launched this year. These were audio described by the members themselves. They highlight the skills demonstrated by visually impaired people during lockdown who produced amazing digital stories. They give a fascinating insight into their varied lives through the videos. Two further international virtual events have also taken place.

This year SVI also worked in partnership with Black Country Touring on 'A Word in your Ear', a virtual poetry project with poet Adrian Earl, who created a new poem 'Congregation' which was stimulated by his experience of meeting blind and visually impaired people over the phone during lockdown.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

Access to new Technology

The ability to use new technology has become almost essential for everyday life. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. SVI helped some of our visually impaired members to develop the confidence and skills to use new technology such as Zoom and Teams during their prolonged stay at home. With many of our members being older people, most have lost their sight in later life. The skills base or even willingness/confidence to even try out technology was often a barrier.

As part of our support to members, we hold virtual 'Appy Hour' peer support groups to help visually impaired people to access mobile phones, smart devices and tablets.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We circulate safeguarding alerts, police notices and neighbourhood information via email and text message. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell.

Fundraising and awareness events

We have not yet re-established our usual programme of fund raising and promotional events. We have put our membership fund raising on hold until such a time we feel it is appropriate to resume these activities.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £55,020 and expenditure of £57,162. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We have two part-time staff seconded from the Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service. This year we have also directly employed two part-time staff on short-term, grant-funded programmes. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives:

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

1. Volunteering and befriending scheme. To continue and develop our befriending phone support to our lonelier, isolated and vulnerable members. We want to extend this provision to include face-to-face befriending support.

2. Gain funding to employ a Volunteers Coordinator in order to expand our volunteer base, providing opportunities for both VI and sighted volunteers. This will enable us to formalise our volunteer service, offer training and support and improve the service that we offer to our members.

3. With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace.

4. Expand our digital offer by working in partnership with local training providers and specialist services to increase the skills' base of blind and visually impaired people. To commission low vision technical expertise in order to ensure that people not only get the equipment they need but get the necessary and essential training to use it efficiently.

5. Increase our one-to-one information and guidance support and trial further counselling and listening support programmes. A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. An estimated 44% of blind and visually impaired people experience depression. In the past, the local Council had a designated sight loss counsellor, however this service was cut. A trial of our own counselling service showed that there was still a need for this provision. We are seeking funding.

6. Develop activities and recruit an Activities Coordinator. Pre Covid Our activities had been very popular and well-attended with high retention rates. We want to restore this and further develop our social support programmes through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. Again, we are seeking funding.

7. More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

The sight loss journey is long and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

INDEPENDENT EXAMINER

J S Pye FCCA has been re-appointed as independent examiner for the ensuing year.

Principal address:

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Signed by order of the Trustees

A D Averis 17 October 2022

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2022

I report on the accounts of the charity for the year ended 31 March 2022 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of 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 confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

23 Carline Crescent
Shrewsbury
Shropshire
SY3 7EU

17 October 2022

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	1	–	1	2
Incoming resources from charitable activities - grants receivable	4	0	53,534	53,534	65,835
Other incoming resources	5	905	580	1,485	295
TOTAL INCOMING RESOURCES		906	54,114	55.020	65,835
Less: RESOURCES EXPENDED					
Charitable activities	6	(750)	(56,412)	(57,162)	(54,544)
Governance costs	7	-	–	-	-
TOTAL RESOURCES EXPENDED		(750)	(56,412)	(57,162)	(54,544)
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		156	(2,298)	(2,142)	11,291
RECONCILIATION OF FUNDS					
Total funds brought forward		23,868	26,043	49.911	38,620
TOTAL FUNDS CARRIED FORWARD		24,024	23,745	47,769	49,911

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

BALANCE SHEET

31 MARCH 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		**47,769**	49,911
NET CURRENT ASSETS		**47,769**	49,911
TOTAL ASSETS LESS CURRENT LIABILITIES		**47,769**	49,911
NET ASSETS		**47,769**	49,911
FUNDS			
Restricted income funds	**9**	**23,745**	26,043
Unrestricted income funds	**10**	**24,024**	23,868
TOTAL FUNDS		**47,769**	49,911

These financial statements were approved by the members of the committee and authorised for issue on the 17 October 2022 and are signed on their behalf by:

A D Averis
Trustee

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), 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.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds £	Total funds 2022 £	Total funds 2021 £
Interest received	1	1	2

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - GRANTS RECEIVABLE

	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Sandwell MBC staff funding	-	31,567	31,567	31,567
Sandwell MBC core funding	-	6,400	6,400	6,400
Other grants	-	15,567	15,567	25,905
Donations	478	510	988	1,666
	478	54,044	54,522	65,538

5. OTHER INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Miscellaneous income	427	70	497	295

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Travel expenses	-	632	632	353
Postage	-	-	-	28
Stationery	-	306	306	69
Transcription	85	80	165	192
Personal Assistance and Volunteers expenses	-	100	100	-
Printing	-	674	674	-
Insurance	-	411	411	400
Room Hire	-	-	-	-
Website	-	540	540	540
Equipment	-	1,038	1,038	1,403
Marketing	-	-	-	-
General expenses	163	104	267	26
Services	39	5,023	5,062	1,531
Rent	-	4,667	4,667	4,667
Staff costs	5,683	10,717	16,400	18,435
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(5,220)	5,220	-	-
	750	56,412	57,162	54,544

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2022 £	2021 £
Wages and salaries	16,400	18,435
Social security costs	-	-
Other pension costs	-	-
	16,400	18,435

Particulars of employees:

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

	2022 No.	2021 No.
Administrative staff	1	1

No employee received remuneration of more than £60,000 during the year (2020 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2021 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2022 £
SMBC Grant – seconded staff	-	31,567	31,567	-	-
Transport fund	89	-	-	-	89
Active at 60	1,060	490	112	-	1,438
Core fund	7,358	6,400	6,685	-	7,073
Housing service group	92	-	-	-	92
Tipton tree of lights	922	740	532	-	1,130
Family support group	100	-	-	-	100
Young person's fund	400	-	-	-	400
Epic Grant	716	-	752	36	-
Healthy Sandwell Women's group	318	-	-	(318)	-
Healthy Sandwell Men's group	414	-	-	(414)	-
Harry Payne Touchy Feely Arts project	333	-	-	-	333
Wesleyan Foundation – Helping Hand	573	-	668	95	-
SCVO Vision 2030	5,000	-	526	(2,850)	1,624
Heart of England – Doing Things Differently Fund	3,778	-	2,333	(1,445)	-
Sandwell MBC Community Partnership Innovation	4,890	-	3,674	-	1,216
SCVO Vision 2030 Vaccine Support Community Grant	-	4.945	1,688	(324)	2,933
Active Black Country Tackling Inequalities Fund	-	9,972	2,655	-	7,317
	26,042	54,114	51,192	(5,220)	23,745

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2021	Incoming resources	Outgoing resources	Movement between funds	Balance at 31 Mar 2022
	£	£	£	£	£
General funds	3,925	596	162	-	4,359
Annual Forum	1,639	-	85	-	1,554
Eye health Promotion	980	-	-	-	980
Visual Impairment Training	950	-	-	100	1,050
Community Involvement Fund	500	-	-	-	500
IT Tech	740	-	-	-	740
Exit strategy	3,200	-	-	-	3,200
Health and Wellbeing projects	1,354	-	-	-	1,354
Funeral donations	1,872	-	-	1	1,873
CENTRO Transcription fund	875	-	-	-	875
Marketing	400	-	-	-	400
Salary contingency fund	4,397	-	5,683	4,387	3,101
Cassies three peak challenge	1,023	-	-	-	1,023
Men's group	-	-	-	414	414
Demonstration Equipment Fund	590	-	-	-	590
SocialEyes Fund	1,348	310	-	-	1,658
Virtual Raffle	75	-	-	-	75
Women's group	-	-	40	318	278
	23,868	906	5,970	5,220	24,024

SANDWELL VISUALLY IMPAIRED

England & Wales - Charity number 1175066

Accounts

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED

CHARITABLE INCORPORATED ORGANISATION

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2021

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

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SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES AND PROFESSIONAL ADVISERS

Registered charity name	Sandwell Visually Impaired CIO
Charity number	1175066
Principal address	SVI Office West Bromwich Town Hall Lodge Road West Bromwich B70 8DY
Trustees	A D Averis K Averis P Bhachu A Bostan T Burling R Flatley R Gormley T Gracesmith G Orlebar K Patel P Roberts H Rourke C Smith
Independent examiner	J S Pye FCCA 19 Ingleby Way Shrewsbury Shropshire SY3 8BU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

The objects and principle activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

The pandemic has impacted on the services we have offered this Financial Year. We have reshaped our offer to blind and visually impaired people and have introduced more services for the most vulnerable and isolated in the community. Our standard services are available to our membership of 340 members, carers and associates who have an interest in sight loss issues. This year as well as our membership we have supported a further 216 people via telephone support and doorstep visits. Sandwell currently has 1.115 people registered as sight impaired with the Local Authority. According to RNIB (Royal National Institute of the Blind) statistics Sandwell will be expected to have an estimated 8,100 residents with some level of sight loss. Many of these people are still not receiving a regular support service via statutory provision.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical support to enable visually impaired people and their families to access support as and when they need it;
- encourage them to play an active role in the community;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to remove some of the fears of sight loss and helps people to explore other ways of doing things which they might think is no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 44% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears and help people to explore other ways of doing things they might think no longer possible. This has been particularly important at a time when many support services stopped due to the pandemic and people felt even more isolated and alone.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

The 'Helping Hands' programme has enabled us to develop our telephone based one-to-one support to blind and visually impaired people. This service provides specialist targeted practical support and advocacy. Our telephone befriending scheme has complemented the 'Helping Hand's practical support by offering a weekly welfare call to isolated and vulnerable people. Our virtual mindfulness classes have provided an opportunity for blind and visually impaired people to develop their mindfulness and stress management techniques.

Social support

Meeting others and getting out and about is extremely important to people, so it became doubly so to look at different ways of connecting people. We introduced virtual activities early on in lockdown. SVI supported people to access and use the Zoom platform. Using social media to promote support activities and virtual groups to help people to keep in touch. These online and virtual activities provided some people with the only chance they had to talk to someone else.

We organised a weekly online quiz, a Facebook 'Music of our Lives' feature – encouraging people to share their favourite tunes. We started a weekly virtual Coffee and Conversation' support group – where people could join their friends to chat about anything and everything. We adapted our women's group, offering a virtual focus on health and wellbeing, which provides women with an opportunity to discuss issues that are important to participants.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. Examples of activities include: gym, swimming, archery, aquafit, goalball and walking football. These activities had to be put on hold for the duration of lockdown and while gym and Local Authority restrictions apply. We have delivered some virtual light exercise sessions this year and plan to restart our health and fitness programmes later in 2021.

Arts and crafts

The arts have often been seen as something that blind and visually impaired people cannot take part in and enjoy. We believe that creativity and the right to enjoy beautiful works should be available to all. We work with arts and crafts instructors and art institutions to make art accessible and promote the development of audio description and touch tours. For example, we organised art and craft courses, Audio Described and touch tour visits to art galleries and museums. We have recently established partnership working with Multistory, Sandwell College and a visually impaired professional photographer to deliver an exciting project around photography and the impact of sight loss on a visually impaired person's sense of identity.

Access to new Technology

The ability to use new technology has become almost essential for everyday life. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. With the onset of the pandemic, SVI helped some of our visually impaired members to develop the confidence and skills to use new technology. With many of our members being older people, most have lost their sight in later life. The skills base or even willingness/confidence to even try out technology was often a barrier. We are looking at ways of working in partnership with other Charity and Community Sector organisations

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

and Sandwell council. We want to work alongside other providers and IT trainers to improve the accessibility of their service offer. As part of our support to members, we hold virtual 'Appy Hour' peer support groups to help visually impaired people to access mobile phones, smart devices and tablets. We worked with South Staffs Water on the development of their online applications and offered practical advice and guidance to other organisations in order to make their website and social platforms accessible to VI people.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We circulate safeguarding alerts, police notices and neighbourhood information via email and text message. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. We are extremely proud that during lockdown and the pandemic, we have increased our offer and strived to ensure that the Sandwell Talking News was sent out each and every week of this Financial Year.

Fundraising and awareness events

During 2020/2021, we have been unable to run our usual programme of fund raising and promotional events. We have put our membership fund raising on hold until such a time it is safe to resume these activities.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £65,835 and expenditure of £54,544. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are therefore experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We have two part-time staff seconded from the Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service. We also directly employ two part-time staff on short-term, grant-funded programmes. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives.

1. Restart and gradually develop our outreach services – as stated previously there are an estimated 8,100 VI people in Sandwell. We want to offer town-based drop-in support groups designed to reach the people who do not currently access support services. These groups will be close to home and easy to get to for people who are recently visually impaired or lack mobility skills and the confidence to travel far. We want the groups to be centrally located in the towns so that families and friends who feel isolated and lost can pop in for help and support as well. We will develop town-based partnerships in order to encourage visually impaired people to make better

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

use of local, mainstream services. We want to reach more people and grow our membership. We want to encourage volunteers from the community to upskill them to be able to continue the town-based groups.

2. Volunteering befriending scheme. During the pandemic, we have been offering a weekly befriending phone call to our lonelier, isolated and vulnerable members. This has helped us form important and meaningful links with our very elderly members and has proved a lifeline to some people. We want to identify funding to continue this service post Covid funding.

3. Gain funding to employ a Volunteers Coordinator in order to expand our volunteer base, providing opportunities for both VI and sighted volunteers. This will enable us to formalise our volunteer service, offer training and support and improve the service that we offer to our members. Currently we do not have enough staff capacity to nurture and support less confident volunteers. We also want to improve the training package and support for our trustees to ensure that we match and develop their skills.

4. With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace. We are in the process of applying for funding to address these needs.

5. Increase our one-to-one information and guidance support and trial further counselling and listening support programmes. We have a short pilot information and support service 'Helping Hands'. We want to obtain on-going funding in order to maintain and develop this service. A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. An estimated 44% of blind and visually impaired people experience depression. In the past, the Council had a designated sight loss counsellor, however this service was cut. A trial of our own counselling service showed that there was still a need for this provision. We are seeking funding.

6. Develop activities and recruit Activities Coordinator. Our activities have been very popular and well-attended with high retention rates. We want to further develop this through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. Again, we are seeking funding.

7. More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. This has become even more important as local surroundings change to accommodate social distancing and Covid restrictions.

We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

The sight loss journey is long and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

INDEPENDENT EXAMINER

J S Pye FCCA has been re-appointed as independent examiner for the ensuing year.

Principal address:

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Signed by order of the Trustees

A D Averis 20 September 2021

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2021

I report on the accounts of the charity for the year ended 31 March 2021 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of 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 confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

19 Ingleby Way
Shrewsbury
Shropshire
SY3 8BU

20 September 2021

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	**2**	–	**2**	8
Incoming resources from charitable activities - grants receivable	4	**1,596**	**63,942**	**65,538**	57,690
Other incoming resources	5	**295**	-	**295**	4,733
TOTAL INCOMING RESOURCES		**1,893**	**63,942**	**65,835**	62,431
Less: RESOURCES EXPENDED					
Charitable activities	6	**3,371**	**(57,915)**	**(54,544)**	(61,415)
Governance costs	7	-	–	-	-
TOTAL RESOURCES EXPENDED		**3,371**	**(57,915)**	**(54,544)**	(61,415)
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		**5,264**	**6,027**	**11,291**	1,016
RECONCILIATION OF FUNDS					
Total funds brought forward		**18,604**	**20,016**	**38,620**	37,604
TOTAL FUNDS CARRIED FORWARD		**23,868**	**26,043**	**49,911**	38,620

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

BALANCE SHEET

31 MARCH 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		**49,911**	38,620
NET CURRENT ASSETS		**49,911**	38,620
TOTAL ASSETS LESS CURRENT LIABILITIES		**49,911**	38,620
NET ASSETS		**49,911**	38,620
FUNDS			
Restricted income funds	**9**	**26,043**	20,016
Unrestricted income funds	**10**	**23,868**	18,604
TOTAL FUNDS		**49,911**	38,620

These financial statements were approved by the members of the committee and authorised for issue on the 20 September 2021 and are signed on their behalf by:

A D Averis
Trustee

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), 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.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds	Total funds 2021	Total funds 2020
	£	£	£
Interest received	**2**	**2**	8

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - GRANTS RECEIVABLE

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Sandwell MBC staff funding	-	**31,567**	**31,567**	31,567
Sandwell MBC core funding	-	**6,400**	**6,400**	6,400
Other grants	-	**25,905**	**25,905**	13,915
Donations	**1,596**	**70**	**1,666**	5,808
	1,596	**63,942**	**65,538**	57,690

5. OTHER INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Miscellaneous income	**295**	-	**295**	4,733

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
	£	£	£	£
Travel expenses	66	287	353	3,088
Postage	9	19	28	30
Stationery	-	69	69	1,285
Transcription	-	192	192	265
Personal Assistance and Volunteers expenses	-	-	-	7
Printing	-	-	-	223
Insurance	-	400	400	341
Room Hire	-	-	-	-
Website	-	540	540	420
Equipment	-	1,403	1,403	1,181
Marketing	-	-	-	7
General expenses	26	-	26	1,547
Services	334	1,197	1,531	4,325
Rent	-	4,667	4,667	4,668
Staff costs	126	18,309	18,435	17,128
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(3,932)	3,932	-	-
	(3,371)	57,915	54,544	61,415

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2021	2020
	£	£
Wages and salaries	18,435	17,128
Social security costs	-	-
Other pension costs	-	-
	18,435	17,128

Particulars of employees:

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

	2021	2020
	No.	No.
Administrative staff	1	1

No employee received remuneration of more than £60,000 during the year (2020 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2020 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2021 £
SMBC Grant – seconded staff	-	31,567	31,567	-	-
Transport fund	89	-	-	-	89
Active at 60	1,060	-	-	-	1,060
Core fund	4,385	6,400	3,427	-	7,358
Housing service group	92	-	-	-	92
Tipton tree of lights	331	670	79	-	922
Family support group	100	-	-	-	100
Young person's fund	400	-	-	-	400
Epic Grant	5,874	-	4,522	-636	716
C R Here to help fund	590	-	-	-590	-
Awards for All Enablement Worker	-	5,010	4,511	-499	-
SocialEyes Fund	1,358	-	-	-1,358	-
Healthy Sandwell Women's group	318	-	-	-	318
Town team grant	12	-	44	32	-
Healthy Sandwell Men's group	490	-	76	-	414
Harry Payne Touchy Feely Arts project	334	-	-	-1	333
Wesleyan Foundation – Helping Hand	4,583	-	4,010	-	573
SCVO Vision 2030	-	5,000	-	-	5,000
Heart of England – Doing Things Differently Fund	-	9,905	5,247	-880	3,778
Sandwell MBC Community Partnership Innovation	-	4,890	-	-	4,890
Tesco Bags For Life Groundwork UK Grant	-	500	500	-	-
	20,016	63,942	53,983	-3,932	26,043

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2020	Incoming resources	Outgoing resources	Movement between funds	Balance at 31 Mar 2021
	£	£	£	£	£
General funds	4,172	3	130	-120	3,925
Annual Forum	1,638	-	-	1	1,639
Eye health Promotion	980	-	-	-	980
Visual Impairment Training	875	75	-	-	950
Community Involvement Fund	500	-	-	-	500
IT Tech	64	708	-	-32	740
Exit strategy	3,200	-	-	-	3,200
Health and Wellbeing projects	1,290	64	-	-	1,354
Funeral donations	1,034	838	-	-	1,872
CENTRO Transcription fund	875	-	-	-	875
Marketing	400	-	-	-	400
Salary contingency fund	2,553	-	171	2,015	4,397
Cassies three peak challenge	1,023	-	-	-	1,023
Staff extra mile through covid	-	130	250	120	-
Demonstration Equipment Fund	-	-	-	590	590
SocialEyes Fund	-	-	10	1,358	1,348
Virtual Raffle	-	75	-	-	75
	18,604	1,893	561	3,932	23,868