

VISION OF ADVENTURE

England & Wales · Charity number 1180451

Details

Status Registered

Legal form CIO

Registered 2018-10-29

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

Contact

Address 16 Gowan Close
Staveley
Kendal
Cumbria
LA8 9NW

Phone 07757279251

Email office@visionofadventure.org

Website www.visionofadventure.org

Activities

Objects: THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Activities: We organise outdoor activity courses (climbing, caving, canoeing, cycling, triathlon, sailing) for visually impaired adults from all over the UK. We organise expeditions involving these activities. We act as hub connecting visually impaired adults and sighted guides. We facilitate groups of visually impaired adults to organise their own trips and expeditions.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** People With Disabilities

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£124,766	£127,764	-	-
2023-10-31	£94,001	£100,245	-	-
2022-10-31	£99,434	£92,347	-	-
2021-10-31	£51,106	£66,967	-	-
2020-10-31	£70,018	£45,935	-	-

Trustees

Name	Role	Appointed
Mark Andrew Colman	Chair	2021-03-04
DAVID CORSO		2018-10-11
Emily Banks		2021-03-04
Jonathan Richard Miles		2026-01-14
Julian Dyson		2026-03-05
Nazia Yasmin Aslam		2023-05-09
Timothy Nutall		2025-08-20

VISION OF ADVENTURE

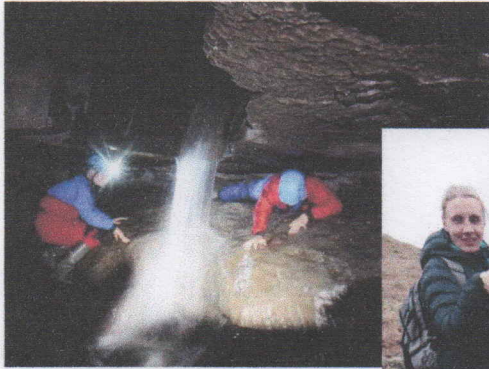
England & Wales - Charity number 1180451

Accounts

VISION OF ADVENTURE

CHARITY 1180451

ENABLING BLIND AND PARTIALLY SIGHTED ADULTS
TO ENJOY THE OUTDOORS



Annual Report and Accounts
Year to 31st October 2024



Trustees' Annual Report for the period

	Period start date			Period end date		
	Day	Month	Year	Day	Month	Year
From	1	11	2023	31	10	2024
To						

Section A Reference and administration details

Charity name **Vision of Adventure**

Other names charity is known by **VoA**

Registered charity number (if any) **1180451**

Charity's principal address **16, Gowan Close, Staveley, Cumbria**

Postcode **LA8 9NW**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Colman	Chair		
2	David Corso	Treasurer		
3	Stephen Bateman		Until 12/04/24	
4	Paul James		Until 12/04/24	
5	Francesca Higgins			
6	Emily Banks			
7	Nazia Aslam			

Name of chief executive or names of senior staff members (Optional information)

Operations Manager – Jill Corso

Business Manager (from Jan 1st 2023) – Anthony Emmet

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 23/10/18 (amended 16/2/19)
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

New trustees are expected to volunteer on some of the activities to ensure that they are fully conversant with the charities work, beneficiaries and outcomes.

Management and Trustees seek the views of both visually impaired and guide participants in deciding the activities to be run and policies to be adopted.

Courses we facilitate are fully risk assessed and are led by appropriately qualified staff with many years of experience. On our catered courses kitchen leaders must have food handling qualifications and we encourage our volunteers to also gain certification.

All trustees give their time voluntarily and received no remuneration or other benefits.

Summary of the objects of the charity set out in its governing document

THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have taken care to ensure that all our activities comply with the Charity Commission's guidance on public benefit.

The courses, which are residential in nature and typically last a long weekend, allow participants to meet and socialise with like-minded others. Long term friendships develop among Visually impaired participants and also with the sighted guides. Isolation is reduced and mental and physical well-being are improved.

Participants on courses develop and increase their confidence by learning new or honing existing outdoor skills. The acquired skills may subsequently allow participants to join main-stream clubs and organisations to continue the activities. Skills gained and improvements to well-being are transferred other areas of their lives.

We encourage participants and guides to organise their own outdoor activities and events. We do this by offering administration support, providing information and advice on trips and allowing equipment to be borrowed. It remains a priority for the future.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

We are still very well supported by our volunteers. This year we have welcomed back many of our regulars. We have not actively advertised but have recruited some new guides by recommendation. We have a well-defined process for safe recruitment.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

This was Vision of Adventure's sixth year of activity.

Courses and events

This year we have welcomed back many of our regular participants and guides. We have also welcomed a number of new participants.

We have been well supported by some regular funders as well as some who have not supported us before.

In the Winter we ran Zoom Online cycle sessions which not only provided a way for people to keep fit but also a regular chance to meet online and socialise.

Over the year most of our efforts were focused on our core offering of residential weekends and we ran 18 courses, providing around 108 places overall.

We ran courses in, climbing, caving, tandem cycling, open water swimming, canoeing, multi activity and walking. In addition, this year we added "Hike and Dip" which proved very successful. Our climbing and cycling and open water swimming courses continue to be well oversubscribed.

Most of our courses were fully booked, and we ran with far fewer spaces due to last minute cancellations than in recent years. We continued to commit to refund course fees if a VI was unable to attend due to a train strike. This is a potential unwanted cost to the charity but without this commitment people were reluctant to book their course place for fear of losing their course fee as it is not possible to insure against train strikes. In practice we were fortunate that effect of train strikes this year were minimal.

Some of our triathletes, cyclists and swimmers have competed in mainstream events this year and this is something we wish to promote especially by encouraging long term guide/ athlete partnerships where possible.

Staffing

The founders Dave and Jill Corso continue to be very active in the charity. Jill has continued as operations manager. Jill also continues in her voluntary capacity as fundraiser and has been successful in securing much needed funding from grant giving bodies and Trusts.

Dave has continued in his role as Treasurer.

A major emphasis during last year was to work towards reducing the charity's dependence on Jill and Dave for its day to day, hands on running. Unfortunately this year, due to unforeseen circumstances this trend was reversed.

This year we lost Anthony Emmet as Business Manager and Pippa Archer as Engagement Officer. These 2 resignations although, unrelated, came at short notice and close to the start of the busy season. This stretched our admin

capabilities to the limit. Once again our founders Jill and Dave Corso had to pick up the slack.

The trustees recognise that this situation is a big risk for a small charity and are urgently looking at ways of guarding against similar situations in the future.

Pippa was replaced in the short term by Katy Colman who stepped in as engagement officer for 5 months to fulfil our commitment to the funders who had funded this position. Katy did an excellent job and her appointment was notable as she was our first blind employee. Due to funding constraints on our part and other work commitments on Katy's part we were unable to extend her contract.

The staff team has been greatly enhanced by the appointment of Sheila Tarpey as course host. Sheila now takes responsibility for everything to do with food and providing a warm and welcoming atmosphere on our residential courses.

Late this year we welcomed husband and wife team Chris and Vicky Binks.

In June Chris was taken on as part time admin assistant with a view to him becoming Business Manager in October. Chris has a background of running admin for outdoor companies and has for the past 6 years run his and Vicky's own company specialising in outdoor activities for people with disabilities.

In October we welcomed Vicky as Operations Manager to take over from Jill. Vicky, like Jill, worked for many years at Bendrigg Trust and has a strong outdoor background specialising in delivering activities to participants with a disability.

Jill will continue to run the cycling and swimming programmes.

We are, still, dependent on zero hours staff who work as needed on our courses. We have a stable team of 6 experienced and committed staff who work with us on an ad hoc basis.

Trustees

We continue to be well supported by our existing trustees. Mark Colman (Chair), Dave Corso (Treasurer), Fran Higgins (HR), Nazia Aslam and Emily Banks. In April, Steve Bateman and Paul James, who were instrumental in starting the charity in 2018, resigned. We thank them for the great support they have given.

Four of our five trustees are visually impaired, and we can truly say that we are a user led organisation.

Volunteers

We are still very well supported by our volunteers. This year we have welcomed back many of our regulars. We have not actively advertised but have recruited some new guides by recommendation. We have a well-defined process for safe recruitment.

Equipment & facilities

This year our volunteer bike mechanic has been supported by a paid, professional bike mechanic. This is something we feel is essential to continue.

With the departure of Ant and Pippa and other staff's ability and desire to work from their own home office we ended the lease on our small office. We are grateful to the Sticklandgate House charity for the very affordable office provision and will rent an office there again should our ongoing staff team require office space.

We continue to use minibuses hired from Cumbria Community Transport, another charitable organisation without whom we could not operate.

Much of the transport of the equipment used on courses and all the towing of trailers is still undertaken using the staff and trustee's own vehicles.

Fundraising

We continue to be very well supported in by many Trusts and Foundations and finish this year in an adequate financial position.

Section E

Financial review

Brief statement of the charity's policy on reserves

Total Cash at bank at 31st October 2024 was **£33,923**

£12,877 of this was Restricted Funds This amount has halved compared to the previous year. All of our Restricted Fund income comes from grants and the timing of their receipt affects the amount of money at year end.

£21,046 was Unrestricted Funds. A figure similar to last year.

At this point we do not have any Contingent/Emergency Reserve. Fundraising for the future has been difficult over the summer as due to unforeseen circumstances (The sudden departure of our Business Manager) Jill has been fully committed in running the charity with little capacity remaining for fundraising.

The trustees continue to recognise that this is undesirable and consider that the appointment of a paid fundraiser is crucial to the future of the charity. This will be a priority next year.

Cancellation of our office lease will assist in reducing our overheads. We continue to look to raise further funds and monitor the situation closely.

Our target policy is to maintain Contingency/Emergency Reserves of 4 months core costs (permanent staff costs and fixed overheads). This will ensure the charity can continue to run in the event that there is a shortfall in income or any unforeseen expenditure. We are aware that it will be challenging to maintain our reserves at the desired level but feel that it is something we should strive for.

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Please note that an error has been discovered in the previous years (2022-2023) reporting. Whilst the overall cash at bank remained the same the split between Restricted and Unrestricted funds was incorrect by £75.00. This has been adjusted in this years accounts.

Overall, the charity continues to rely heavily on grants from charitable trusts.

We are extremely grateful to a number of individuals who undertook sponsored events for us this year – this is something we would like to build on in future years.

We continue to be aware that we need to diversify and develop more sustainable funding streams.

Section F

Other optional information

Future Plans

Our main aim for 2025 is to build more resilience into the charity for the future.

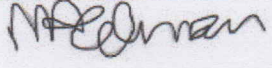

We are aware that the functioning of the charity is still very dependent on a very small number of people. This will need to be addressed in order to improve the charities sustainability.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures		
Names	Mark Colman	David Corso
Position	Chair	Treasurer
Date	20/04/25	20/04/25



Charity Name Vision of Adventure		No (if any) 1180451	CC16a
Receipts and payments accounts			
For the period from	01/11/2023	To	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Direct Donations	2,934	-	-	2,934	10,260
GiftAid	3,176	-	-	3,176	-
Donations, Fundraising via Charity Collection					
Agency	2,427	-	-	2,427	1,341
Grants	35,300	44,738	-	80,038	50,029
Course Participant Fees	-	34,860	-	34,860	32,361
Bank Interest	771	-	-	771	-
Merchandise Sales	10	-	-	10	10
Sub total (Gross income for AR)	44,618	79,598	-	124,216	94,001
A2 Asset and investment sales					
Tandem Sale	£ 550	£ -	-	550	-
Sub total	550	-	-	550	-
Total receipts	45,168	79,598	-	124,766	94,001
A3 Payments					
<i>Fixed and Admin Costs</i>					
Admin Wages incl on costs	47,327	-	-	47,327	41,969
Storage Costs	7,125	-	-	7,125	4,449
Office Rent	1,512	-	-	1,512	1,445
Insurance	1,887	-	-	1,887	1,581
Software	1,004	-	-	1,004	334
Training	385	-	-	385	-
Miscellaneous(both Admin & Course)	806	-	-	806	441
<i>Course and Event costs</i>					
Course Wages incl on costs	40,649	-	-	40,649	22,857
Accommodation	16,175	-	-	16,175	13,023
Transport	3,401	-	-	3,401	2,823
Food Costs	5,140	-	-	5,140	4,664
Bike Maintenance	343	-	-	343	268
Additional Venue Hire	190	-	-	190	814
External coaching costs	528	-	-	528	4,543
Sub total	126,473	-	-	126,473	99,210

A4 Asset and investment purchases					
<i>Asset Purchases:</i>					
Tandems	876	-	-	876	-
Course Equipment	415	-	-	415	1,035
Computer Equipment	-	-	-	-	-
Sub total	1,291	-	-	1,291	1,035
Total Payments	127,764	-	-	127,764	100,245
Net receipts/ (payments)	- 82,596	79,598	-	- 2,998	- 6,244
A5 Transfers between funds					
Course Participant Fees	35,190	- 35,190		-	-
Grants	45,542	- 45,542		-	-
Donations	-	-		-	-
A6 Cash funds last year end					
	22,910	14,011	-	36,921	
Cash funds this year end					
	21,046	12,878	-	33,924	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	21,046	12,878	-
		-	-	-
	Total cash funds	21,046	12,878	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Computers	Accum. Funds		-
Box trailer	Accum. Funds		-
Canoes and trailer	Accum. Funds		-
Tandems	Accum. Funds		-
Paddling gear	Accum. Funds		-
Climbing gear	Accum. Funds		-
Caving gear	Accum. Funds		-
Clothing	Accum. Funds		-
Other outdoor equip	Accum. Funds		-
Domestic equip	Accum. Funds		-

B5 Liabilities

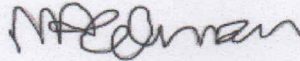
Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Credit Note	Accum. Funds		-
Restricted Participant Course Fees	Accum. Funds		680
Restricted Grants	Accum. Funds		12,198
Accumulated Funds	Accum. Funds		-

Signed by one or two trustees on behalf of all the trustees

Signature


Print Name

Date of approval



Mark Colman

20/04/2025



David Corso

20/04/2025



**Independent examiner's
report on the accounts**



**Report to the trustees/
members of**

Vision of Adventure

**On accounts for the year
ended**

31st October 2024

**Charity no
(if any)**

1180451

Set out on pages

10 to 12

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 10 / 2024**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives 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 the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

24.6.25

Name:

Mike Platten CPFA

**Relevant professional
qualification(s) or body
(if any):**

Chartered Institute Public Finance and Accountancy (Full Member)

Address:

6 Uplands Road

Farnham

Surrey

GU9 8BP

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

VISION OF ADVENTURE

England & Wales - Charity number 1180451

Accounts

VISION OF ADVENTURE

CHARITY 1180451

ENABLING BLIND AND PARTIALLY SIGHTED ADULTS
TO ENJOY THE OUTDOORS



Annual Report and Accounts
Year to 31st October 2023



Trustees' Annual Report for the period

From	Period start date			Period end date		
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	1	11	2022	31	10	2023
	To					

Section A Reference and administration details

Charity name **Vision of Adventure**

Other names charity is known by **VoA**

Registered charity number (if any) **1180451**

Charity's principal address **16, Gowan Close, Staveley, Cumbria**

Postcode

LA8 9NW

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Colman	Chair		
2	David Corso	Treasurer		
3	Stephen Bateman			
4	Paul James			
5	Francesca Higgins			
6	Emily Banks			
7	Nazia Aslam		09/03/2023 to 31/10/23	

Name of chief executive or names of senior staff members (Optional information)

Operations Manager – Jill Corso

Business Manager (from Jan 1st 2023) – Anthony Emmet

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 23/10/18 (amended 16/2/19)
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New trustees are expected to volunteer on some of the activities to ensure that they are fully conversant with the charities work, beneficiaries and outcomes.

Management and Trustees seek the views of both visually impaired and guide participants in deciding the activities to be run and policies to be adopted.

Courses we facilitate are fully risk assessed and are led by appropriately qualified staff with many years of experience. On our catered courses kitchen leaders must have food handling qualifications and we encourage our volunteers to also gain certification.

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THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have taken care to ensure that all our activities comply with the Charity Commission's guidance on public benefit.

The courses, which are residential in nature and typically last a long weekend, allow participants to meet and socialise with like-minded others. Long term friendships develop among Visually impaired participants and also with the sighted guides. Isolation is reduced and mental and physical well-being are improved.

Participants on courses develop and increase their confidence by learning new or honing existing outdoor skills. The acquired skills may subsequently allow participants to join main-stream clubs and organisations to continue the activities. Skills gained and improvements to well being are transferred other areas of their lives.

We encourage participants and guides to organise their own outdoor activities and events. We do this by offering administration support, providing information and advice on trips and allowing equipment to be borrowed. It remains a priority for the future.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

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- policy programme related investment;
- contribution made by volunteers.

We are still very well supported by our volunteers. This year we have welcomed back many of our regulars. We have not actively advertised but have recruited some new guides by recommendation. We have a well-defined process for safe recruitment.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

This was Vision of Adventure's fifth year of activity.

Courses and events

This year we have welcomed back many of our regular participants and guides.

We have been well supported by some regular funders as well as some who have not supported us before.

In the Winter we ran Zoom Online fitness and exercise sessions which not only provided a way for people to keep fit but also a regular chance to meet online and socialise. We also ran a popular one to one mentoring scheme, where people could have fortnightly remote meetings with a coach who could help them plan their fitness and training activities.

In early 2023 we ran a "Learn to Swim" course in response to requests from our participants.

We also ran an early season fitness weekend which kick started people's fitness coming out of the winter. These winter courses were very successful, and we hope to repeat them.

In the Spring and Summer, we focussed on our core offering of residential weekends and ran a further 14 courses, providing around 100 places overall.

We ran courses in triathlon, climbing, cycling, open water swimming, canoeing and multi activity and walking. Our climbing and cycling and open water courses continue to be well oversubscribed.

Although most of our courses were fully booked, in practice most ran with spaces due to last minute cancellations. The main reason for this was the ongoing train strikes. We committed to refund course fees if a VI was unable to attend due to a train strike. This is a potential unwanted cost to the charity but without this commitment people were reluctant to book their course place for fear of losing their course fee as it is not possible to insure against train strikes.

Some of our triathletes, cyclists and swimmers have competed in mainstream events this year and this is something we wish to promote especially by encouraging long term guide/ athlete partnerships where possible.

Staffing

The founders Dave and Jill Corso continue to be very active in the charity. Jill has continued as operations manager. Jill also continues in her voluntary capacity as fundraiser and has been successful in securing much needed funding from grant giving bodies and Trusts.

Dave has continued in his role as Treasurer.

A major emphasis during this year has been work towards reducing the charity's dependence on Jill and Dave for its day to day, hands on running.

Key to this has been the promotion of Anthony Emmet to the position of Business Manager. The admin team also lost Lisa Kenton and Rachel Duncan.

In October Pippa Archer joined us as Engagement Officer

With stability on the Admin side thoughts have turned to the replacement of Jill over the next few years and the process has begun of splitting her wide ranging job up to make replacement easier. The appointment of other staff (engagement officer and a proposed course host) to take on the parts of Jill's job not directly involved with the delivery of the actual outdoor activities is a big step towards this.

We are, still, dependent on zero hours staff who work as needed on our courses. We have a stable team of 6 experienced and committed staff who work with us on an ad hoc basis.

Trustees

We continue to be well supported by our existing trustees. Mark Colman (Chair), Dave Corso (Treasurer), and Paul James (Safeguarding and Safety), Fran Higgins (HR). Steve Bateman and Emily Banks. In May we welcomed Nazia Aslam to the board.

Five of our seven trustees are visually impaired, and we can truly say that we are a user led organisation.

Volunteers

We are still very well supported by our volunteers. This year we have welcomed back many of our regulars. We have not actively advertised but have recruited some new guides by recommendation. We have a well-defined process for safe recruitment.

Equipment & facilities

Again, we have been grateful to a volunteer, who with the assistance of a local bike store has maintained the whole fleet of tandem bikes for no charge.

We have taken on a larger storage unit to enable us to store the tandems more conveniently and crucially to provide space for maintenance.

We continue to rent a small office in Stricklandgate House, Kendal. Stricklandgate House is itself a charity and provides low cost office space to other charities. We are very grateful for this facility.

We continue to use minibuses hired from Cumbria Community Transport, another charitable organisation without whom we could not operate.

Much of the transport of the equipment used on courses and all the towing of trailers is still undertaken using the staff and trustee's own vehicles.

Fundraising

We continue to be very well supported in by many Trusts and Foundations and finish this year in an adequate financial position.

Notes on Restricted and Unrestricted funds

Cash at bank at 31st October 2023 was **£14,086 in Restricted Funds** which is very similar to the previous year.

Previously, we included our Contingency/Emergency reserve of £16,000 in the Restricted Funds.

This year after including this reserve in the unrestricted funds the Cash at bank at 31st October 2023 was **22,835 in Unrestricted Funds**.

Funding levels in the Unrestricted Funds are not uniform throughout the year. They tend to be high at year end and low in late spring. This is explained by the fact that much of the Unrestricted Fund's income (the transfers from the Restricted Fund) happens generally in late spring and summer. However, major outgoings (staffing costs and advance course charges) still occur throughout the autumn and winter (when there are few courses).

Section E

Financial review

Brief statement of the charity's policy on reserves

Our target policy is to maintain Contingency/Emergency Reserves of 4 months core costs (permanent staff costs and fixed overheads). This will ensure the charity can continue to run in the event that there is a shortfall in income or any unforeseen expenditure. We are aware that our increased outgoings (specifically the appointment of a business manager) may make it challenging to maintain our reserves at the desired level but feel that this expense is essential to the ongoing operation of the charity.

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity continues to rely heavily on grants from charitable trusts.

We continue to be aware that we need to diversify and develop more sustainable funding streams. We hope that appointment of our Engagement Officer will see us make progress in this area.

We are also grateful to a number of individuals who made substantial donations to us during this year.

Section F

Other optional information

Future Plans

Our main aim for 2024 is to build more resilience into the charity for the future.



We are aware that the functioning of the charity is still very dependent on a very small number of people. This will need to be addressed in order to improve the charities sustainability.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures		
Names	Mark Colman	David Corso
Position	Chair	Treasurer
Date	02/08/24	02/08/24



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Vision of Adventure

No (if any)
1180451

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/11/2022		31/10/2023

Section A Receipts and payments



CHARITY COMMISSION
FOR ENGLAND AND WALES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Direct Donations	10,260	-	-	10,260	3,643
GiftAid	-	-	-	-	176
Donations ,Fundraising via Charity Collection Agency	1,341	-	-	1,341	317
Grants	6,160	43,869	-	50,029	72,878
Course Participant Fees	-	32,361	-	32,361	22,420
Merchandise Sales	10	-	-	10	-
Sub total (Gross income for AR)	17,771	76,230	-	94,001	99,434

A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-

Total receipts **17,771** **76,230** **-** **94,001** **99,434**

A3 Payments					
Fixed and Admin Costs					
Admin Wages incl on costs	41,969	-	-	41,969	40,508
Storage Costs	4,449	-	-	4,449	4,240
Office Rent	1,445	-	-	1,445	-
Insurance	1,581	-	-	1,581	1,722
Software	334	-	-	334	163
Training	-	-	-	-	17
Miscellaneous(both Admin & Course)	441	-	-	441	902
Course and Event costs					
Course Wages incl on costs	22,857	-	-	22,857	12,017
Accommodation	13,023	-	-	13,023	12,410
Transport	2,823	-	-	2,823	2,412
Food Costs	4,664	-	-	4,664	3,543
Bike Maintenance	268	-	-	268	148
Additional Venue Hire	814	-	-	814	1,545
External coaching costs	4,543	-	-	4,543	4,752
Sub total	99,210	-	-	99,210	84,379

A4 Asset and investment purchases, (see table)					
<i>Asset Purchases:</i>					
Tandems	-	-	-	-	4,936
Course Equipment	1,035	-	-	1,035	2,180
Computer Equipment	-	-	-	-	852
Sub total	1,035	-	-	1,035	7,968
Total payments	100,245	-	-	100,245	92,347
Net of receipts/(payments)	- 82,474	76,230	-	- 6,244	7,087
A5 Transfers between funds					
Course Participant Fees	31,576	- 31,576		-	-
Grants	44,499	- 44,499		-	-
Donations	1,000	- 1,000		-	-
A6 Cash funds last year end	28,234	14,931	-	43,165	
Cash funds this year end	22,835	14,086	-	36,921	



Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	22,835	14,086	-
		-	-	-
		-	-	-
	Total cash funds	22,835	14,086	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
			-	-
			-	-
B4 Assets retained for the charity's own use				
		Fund to which asset belongs	Cost (optional)	Current value (optional)
	Computers	Accum. Funds		-
	Box trailer	Accum. Funds		-
	Canoes and trailer	Accum. Funds		-
	Tandems	Accum. Funds		-
	Paddling gear	Accum. Funds		-
	Climbing gear	Accum. Funds		-
	Caving gear	Accum. Funds		-
	Clothing	Accum. Funds		-
	Other outdoor equip	Accum. Funds		-

B5 Liabilities

Domestic equip	Accum. Funds		-
Details		Fund to which liability relates	Amount due (optional)
Credit Note	Accum. Funds		25
Restricted Participant Course Fees	Accum. Funds		1,010
Restricted Grants	Accum. Funds		13,001
Accumulated Funds	Accum. Funds		-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mark Colman	02/08/2024
	David Corso	02/08/2024



Section A

Independent Examiner's Report

Report to the trustees

Vision of Adventure (VoA)

On accounts for the
year ended

31.10.23

Charity no
(if any)

1180451

Set out on pages

10-12

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/23

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

12.08.24

Name:

Mike Platten CPFA

Relevant professional
qualification(s) or body
(if any):

Member Chartered Institute of Public Finance and Accountancy (CIPFA)

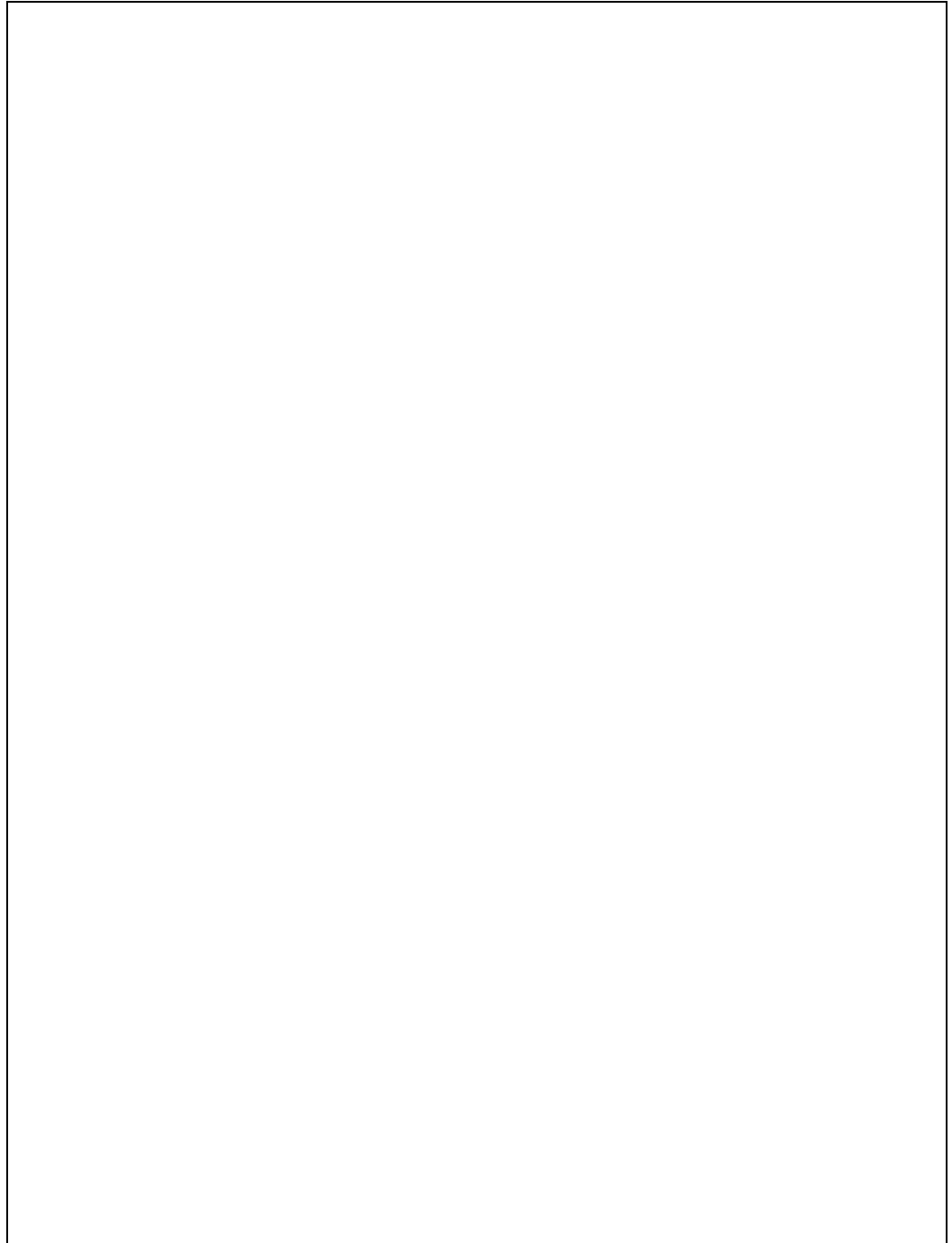
Address:

6 Uplands Road, Farnham, Surrey, GU9 8BP

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



VISION OF ADVENTURE

England & Wales - Charity number 1180451

Accounts

VISION OF ADVENTURE

CHARITY 1180451

ENABLING BLIND AND PARTIALLY SIGHTED ADULTS
TO ENJOY THE OUTDOORS



Annual Report and Accounts
Year to 31st October 2022



Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2021	To	31	10	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

 Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mark Colman	Chair		
2	David Corso	Treasurer		
3	Stephen Bateman			
4	Paul James			
5	Francesca Higgins			
6	Emily Banks			

Name of chief executive or names of senior staff members (Optional information)

Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 23/10/18 (amended 16/2/19)
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

New trustees are expected to volunteer on some of the activities to ensure that they are fully conversant with the charities work, beneficiaries and outcomes.

Management and Trustees seek the views of both visually impaired and guide participants in deciding the activities to be run and policies to be adopted.

Courses we facilitate are fully risk assessed and are led by appropriately qualified staff with many years of experience. On our catered courses kitchen leaders must have food handling qualifications and we encourage our volunteers to also gain certification.

All trustees give their time voluntarily and received no remuneration or other benefits.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have taken care to ensure that all our activities comply with the Charity Commission's guidance on public benefit.

The courses, which are residential in nature and typically last a long weekend, allow participants to meet and socialise with like-minded others. Long term friendships develop among Visually impaired participants and also with the sighted guides. Isolation is reduced and mental and physical well-being are improved.

Participants on courses develop and increase their confidence by learning new or honing existing outdoor skills. The acquired skills may subsequently allow participants to join main-stream clubs and organisations to continue the activities. Skills gained and improvements to well being are transferred other areas of their lives.

We encourage participants and guides to organise their own outdoor activities and events. We do this by offering administration support, providing information and advice on trips and allowing equipment to be borrowed. However, due to the ongoing restrictions around Corona virus this has been limited (again) this year. It remains a priority for the future.

The main programme of courses and activities was impacted by the Covid 19 pandemic. We have started to return to our pre pandemic level of provision. We have continued with some of remote activities which we developed during the Covid pandemic as they have proved very popular for keeping participants connected and fit during the winter months.

Additional details of objectives and activities (Optional information)

Volunteers have again this year played a key role in allowing us to run the courses we did. This year we have actively recruited new volunteers and provided training for them. All are willing to travel considerable distances to help ensure that we could put on courses. We are extremely grateful for the selfless contribution they make.

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

It has been a tricky fourth year for Vision of Adventure!

Courses and events

This year we have welcomed back many of our regular participants and guides. Some have still not been able to attend due to our Covid vaccination policy.

We have been well supported by some regular funders as well as some who have not supported us before.

In the Winter we ran Zoom Online fitness and exercise sessions which not only provided a way for people to keep fit but also a regular chance to meet online and socialise. We also ran a popular one to one mentoring scheme, where people could have fortnightly remote meetings with a coach who could help them plan their fitness and training activities.

In early 2022 we ran 2 “Learn to Swim” courses in response to requests from our participants. These were very successful, and we hope to repeat them.

We also ran an early season fitness / triathlon prep weekend which kick started people’s fitness coming out of the winter.

In the Spring and Summer, we focussed on our core offering of residential weekends and ran a further 13 courses, providing over 100 places overall.

We ran courses in triathlon, climbing, cycling, open water swimming, canoeing and multi activity. Our climbing and cycling and open water courses continue to be well oversubscribed.

Although most of our courses were fully booked, in practice most ran with spaces due to last minute cancellations. The main reasons for this were last minute positive covid tests and train strikes. We were quite generous with refunds for people unable to attend but we cannot continue to sustain loss of course fees in this way. In 2022/ 2023 we will need to address this problem

Some of our triathletes have competed in mainstream events this year and this is something we wish to promote especially by encouraging long term guide/ athlete partnerships where possible.

Staffing

Dave and Jill Corso continue to be the main driving force behind the charity. Jill has continued as operations manager. Jill also continues in her voluntary capacity as fundraiser and has been successful in securing much needed funding from grant giving bodies and Trusts.

Dave has continued to manage all things financial in his role as Treasurer (a voluntary trustee role).

We have had an unsettled year in the admin team as Lucy left us in April. Anthony Emmet, who had recently joined us to assist Lucy, stepped up and has been running the admin team. We were also joined by Rachel Duncan who works 10 hours per week on course admin and Lisa Kenton working 10 hours per week on accounts and the fundraising database.

We are, still, dependent on zero hours staff who work as needed on our courses. We have a stable team of 6 staff who work with us on an ad hoc basis.

Trustees

We continue to be well supported by our existing trustees. Mark Coleman (Chair), Dave Corso (Treasurer), and Paul James (Safeguarding and Safety), Fran Higgins (HR). Steve Bateman and Emily Banks.

Four of our six trustees are visually impaired, and we can truly say that we are a Visually Impaired led organisation.

Volunteers

We are still very well supported by our volunteers. This year we have welcomed back many of our regulars. For the first time we have actively advertised and recruited new guides for whom we have provided specialist training. We now have a well-defined process for safe recruitment.

Equipment & facilities

With the help of donations and grant funding we replaced one of our ageing tandems. Additionally, we received a donation of 3 nearly new tandems from Eden Sight Support charity. Our tandem fleet now stands at 13.

Again, we have been grateful to a volunteer, who with the assistance of a local bike store has maintained the whole fleet of tandem bikes for no charge.

We have this year moved the office from the attic of the founder's home. We now rent a small office in Stricklandgate House, Kendal. Stricklandgate House is itself a charity and provides low cost office space to other charities. We are very grateful for this facility.

We continue to use minibuses hired from Cumbria Community Transport, another charitable organisation without whom we could not operate.

Much of the transport of the equipment used on courses and all the towing of trailers is still undertaken using the staff and trustee's own vehicles.

Fundraising

We continue to be very well supported in by many Trusts and Foundations and finish this year in a healthy financial position.

Notes on Restricted and Unrestricted funds

Cash at bank at 31st October 2022 was **£30,931 in Restricted Funds**.

We have included our Contingency/Emergency reserve of £16,000 in the Restricted Funds.

The amount in the Restricted Fund has drastically reduced from the previous year when unused grants and donations were rolled over and spent this year.

Cash at bank at 31st October 2022 was **£12,234 in Unrestricted Funds**.

Funding levels in the Unrestricted Funds are not uniform throughout the year. They tend to be high at year end and low in late spring. This is explained by the fact that most of the Unrestricted Fund's income (the transfers from the Restricted Fund) happens generally in late spring and summer. However, major outgoings (staffing costs and advance course charges) still occur throughout the autumn and winter (when there are few courses).

**Brief statement of the charity's
policy on reserves**

Our target policy is to maintain Contingency/Emergency Reserves of 4 months core costs (permanent staff costs and fixed overheads). This will ensure the charity can continue to run in the event that there is a shortfall in income or any unforeseen expenditure.

We normally review this policy on an annual basis, but because Corona Virus has highlighted the financial threats that the charity is susceptible to, we aim to consider this more regularly.

Currently the level of Contingency/Emergency Reserve is set at £16,000

(An increase of £4,000 from last year which reflects increased employment costs of additional staff). At existing expenditure levels this meets our target of 4 months cover.

We have previously declared that we would like to establish a small bursary fund to subsidise course fees for individuals who would otherwise not be able to participate. We are delighted that to say that for the coming year we have provisionally put aside £2000 from our unrestricted funds for this.

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity continues to rely heavily on grants from charitable trusts.

We continue to be aware that we need to diversify and develop more sustainable funding streams.

Section F Other optional information

Future Plans

Our main aim for 2023 is to build more resilience into the charity for the future.

We are aware that the functioning of the charity is still very dependent on a very small number of people. This will need to be addressed in order to improve the charities sustainability.

Jill continues to carry much of the responsibility for managing the admin team, although Ant Emmet has started to take responsibility for much of the day-to-day management. Jill also has responsibility for designing, managing, and running the courses and activities and ensuring we are adequately funded.

This position is not sustainable in the long term so we will seek funding for a more senior member of office staff.



The demand for places on our courses continues to be high and we will look at ways of expanding our provision without 'overreaching'.

We aim to produce a separate Impact Report each year by surveying our participants. We hope to publish our first one in April of the coming year.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures		
Names	Mark Colman	David Corso
Position	Chair	Treasurer
Date	01/03/23	01/03/23



Receipts and payments accounts

For the period from	Period start date 11/1/2021	To	Period end date 10/31/2022
---------------------	--------------------------------	----	-------------------------------


Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Direct Donations	2,643	1,000	-	3,643
Gift Aid	176	-	-	176
Donations via Charity Collection Agency	317	-	-	317
Fundraising	-	-	-	-
Participant Course fees	-	22,420	-	22,420
Covid 19 Business Support Grants from Govt and Lottery	-	-	-	-
Grants	8,150	64,728	-	72,878
Sub total (Gross income for AR)	11,286	88,148	-	99,434
A2 Asset and investment sales, (see table).				
Sale of tandems	-	-	-	-
Sub total	-	-	-	-
Total receipts	11,286	88,148	-	99,434
A3 Payments				
<i>Fixed and Admin costs</i>				
<i>Salaries and On-Costs</i>				
Operations Mgr - course delivery	14,387	-	-	14,387
Operations Mgr - office	5,465	-	-	5,465
Other Admin	20,656	-	-	20,656
Storage costs	4,240	-	-	4,240
Insurance	1,722	-	-	1,722
IT - Web and Software costs	163	-	-	163
Staff Training	17	-	-	17
Transport	107	-	-	107
Office Sundries	452	-	-	452
<i>Course and Event costs</i>				
Accommodation	12,410	-	-	12,410
Transport	2,412	-	-	2,412
Food costs	3,543	-	-	3,543
Event entry fees, Certificates	-	-	-	-
Bike Maintenance	148	-	-	148
General costs and sundries	343	-	-	343
Additional Venue hire	1,545	-	-	1,545
<i>Additional Course Employment Costs</i>				
Casual Employee wages	12,017	-	-	12,017
External coaching costs	4,752	-	-	4,752
Sub total	84,379	-	-	84,379
A4 Asset and investment purchases, (see table)				
<i>Asset Purchases:</i>				
Box trailer	-	-	-	-
Canoe	-	-	-	-
Tandems & biking equipment	4,936	-	-	4,936
Computing equipment	852	-	-	852
Climbing equipment	-	-	-	-
Swim equipment	1,835	-	-	1,835
total of other smaller purchases	345	-	-	345
	-	-	-	-
Sub total	7,968	-	-	7,968
Total payments	92,347	-	-	92,347

Net of receipts/(payments)	- 81,061	88,148	-	7,087
-----------------------------------	----------	--------	---	-------

A5 Transfers between funds	70,626	- 70,626	-	-
A6 Cash funds last year end	22,669	13,410	-	36,079
Cash funds this year end	12,234	30,932	-	43,166

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Cash at Bank	12,234	30,931
		-	-
		-	-
	Total cash funds	12,234	30,931
	(agree balances with receipts and payments account(s))	OK	Agreement Error
B2 Other monetary assets	Details	to nearest £	to nearest £
		-	-
		-	-
		-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)
			-
			-
			-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)
	Computer equipment	unrestricted	-
	Box Trailer	unrestricted	-
	8 canoes and Canoe Trailer	unrestricted	-
	Paddling Gear (Bouyancy aids, helmets, paddles, canoe caps)	unrestricted	-
	10 Tandems	unrestricted	-
	Cycling gear (helmets, lights, panniers, multi-tools, spares & workshop equipment)	unrestricted	-
	Climbing gear (ropes, harnesses, helmets, hardware, rock boots)	unrestricted	-
	Caving gear (ropes, SRT harnesses, helmets, lights, caving suits, wellington)	unrestricted	-
	Clothing (cagoules, fleeces, fleece underwear, Yachting waterproofs)	unrestricted	-
	Other outdoor equipment (archery equipment, rucksacks, kit bags, drybags)	unrestricted	-
	Domestic equipment (kitchen equipment, bedding, workshop trolley)	unrestricted	-
			-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)
			-
			-
			-
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name
		<div style="border: 1px solid black; padding: 5px; width: 100%;">Mark Colman</div>	<div style="border: 1px solid black; padding: 5px; width: 100%;">David Corso</div>

CC16a

Last year
to the nearest £

2,943
227
195
9,118
12,910
12,507
11,856
49,756

1,350
1,350

51,106

10,516
7,201
10,575
3,260
1,160
324
200
33
247
5,774
1,979
1,791
-
127
119
250
12,711
4,430
60,697

-
-
-
5,249
-
867
-
154
-
6,270

66,967

-	15,861
---	--------

-
51,940
36,079



**Endowment funds
to nearest £**

-
-
-
-

OK

**Endowment funds
to nearest £**

-
-
-

**Current value
(optional)**

-
-
-

**Current value
(optional)**

900
3,000
4,250
400
11,000
1,000
1,100
1,500
250
900
150
-

**When due
(optional)**

Date of approval

3/1/2023
3/1/2023



Section A

Independent Examiner's Report

Report to the trustees

Vision of Adventure (VoA)

On accounts for the year ended

31.10.22

Charity no (if any)

1180451

Set out on pages

11-13

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/22

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

05.04.23

Name:

Mike Platten CPFA

Relevant professional qualification(s) or body (if any):

Member Chartered Institute of Public Finance and Accountancy (CIPFA)

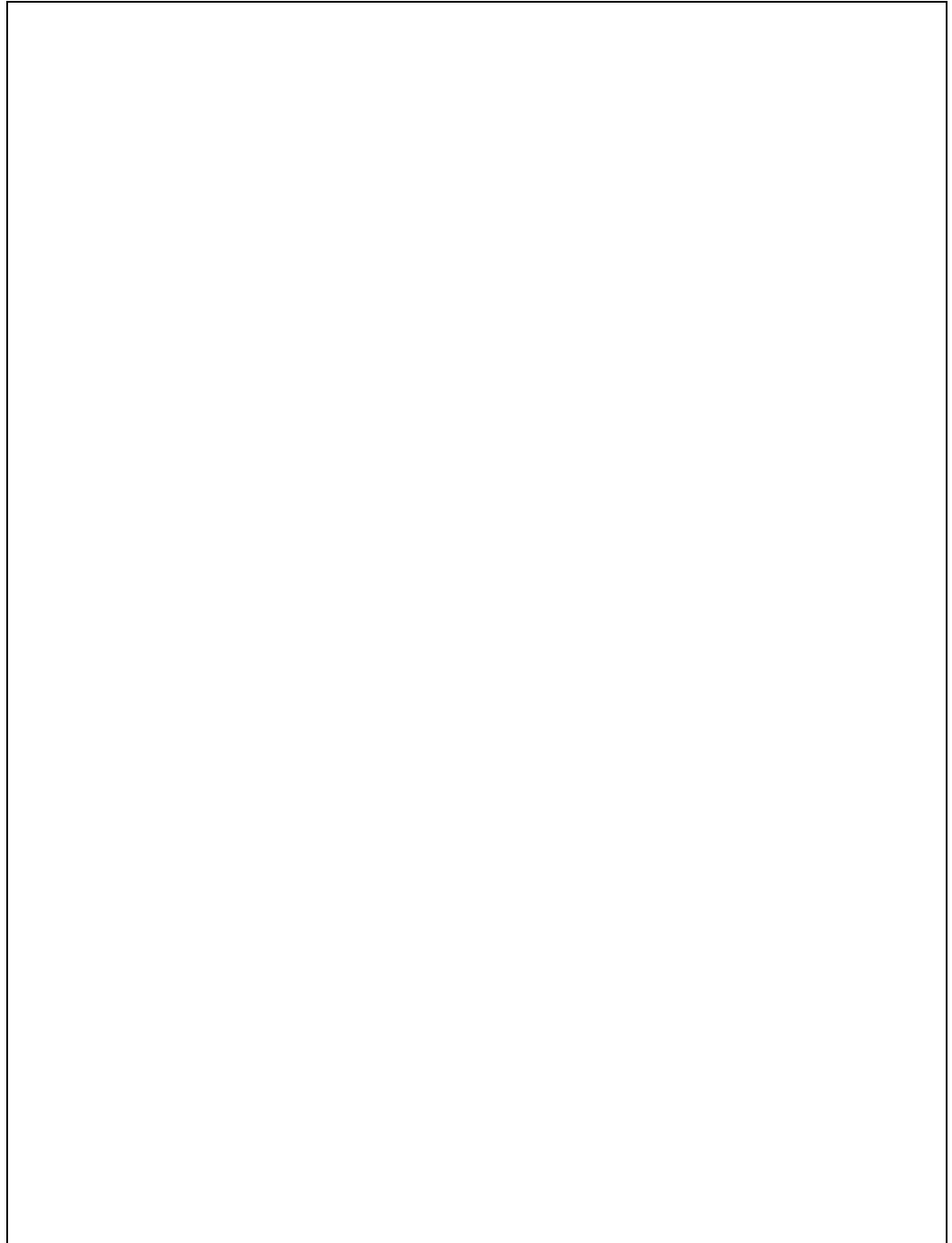
Address:

6 Uplands Road, Farnham, Surrey, GU9 8BP

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



VISION OF ADVENTURE

England & Wales - Charity number 1180451

Accounts

VISION OF ADVENTURE

CHARITY 1180451

ENABLING BLIND AND PARTIALLY SIGHTED ADULTS
TO ENJOY THE OUTDOORS



Annual Report and Accounts
Year to 31st October 2021



Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2020	To	31	10	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephen Bateman	Chair		
2	David Corso	Treasurer		
3	Patrick Finn		Until 13 th May 2021	
4	Paul James			
5	Francesca Higgins			
6	Emily Banks		From 4 th March 2021	
7	Mark Colman		From 4 th March 2021	
8				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Operations Manager (Part time) – Jill Corso

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution adopted 23/10/18 (amended 16/2/19)
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by existing Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

New trustees are expected to volunteer on some of the activities to ensure that they are fully conversant with the charities work, beneficiaries and outcomes.

Management and Trustees seek the views of both visually impaired and guide participants in deciding the activities to be run and policies to be adopted.

Courses we facilitate are fully risk assessed and are led by appropriately qualified staff with many years of experience. On our catered courses kitchen leaders must have food handling qualifications and we encourage our volunteers to also gain certification.

All trustees give their time voluntarily and received no remuneration or other benefits.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have taken care to ensure that all our activities comply with the Charity Commission's guidance on public benefit.

The courses, which are residential in nature and typically last a long weekend, allow participants to meet and socialise with like-minded others. Long term friendships develop among Visually impaired participants and also with the sighted guides. Isolation is reduced and mental and physical well-being are improved.

Participants on courses develop and increase their confidence by learning new or honing existing outdoor skills. The acquired skills may subsequently allow participants to join main-stream clubs and organisations to continue the activities. Skills gained and improvements to well being are transferred other areas of their lives.

We encourage participants and guides to organise their own outdoor activities and events. We do this by offering administration support, providing information and advice on trips and allowing equipment to be borrowed. However, due to the ongoing restrictions around Corona virus this has been limited (again) this year. It remains a priority for the future.

The main programme of courses and activities was seriously impacted by the Covid 19 pandemic. Early in the year, supported by specific Corona Virus funding, were able to engage with our participants in new ways e.g. online training and very small groups. When the restrictions were relaxed at the end of the summer we were able to offer a limited programme of activities.

Additional details of objectives and activities (Optional information)

Volunteers have again this year played a key role in allowing us to run the courses we did. These included not only our 'regular' volunteers but in order to comply with Corona virus restrictions we welcomed 'new' volunteers who formed part or some of the participants own 'bubble'. All are willing to travel considerable distances to help ensure that we could put on courses. We are extremely grateful for the selfless contribution they make.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

It has been a tricky third year for Vision of Adventure!

Courses and events

This year we had to look at new ways of engaging with our participants. We were very aware of the lack of opportunity for exercise and isolation faced by many visually impaired people during the pandemic. Especially hard hit were those who live alone and did not have a household member to act as a guide for them.

This year we were proud to be recognised by Disability Rights UK as a user led organisation. Their support has been invaluable in allowing us to run remote and very small group activities at a time when our normal courses were not possible.

In the Winter we ran zoom fitness and exercise sessions which not only provided a way for people to keep fit but also a regular chance to meet online and socialise.

In Spring and early Summer, we ran a series of very small group day activities, residential and expeditions. These included cycling, climbing, open water swimming and running. These were so successful that we will try to retain the format into the future as an addition to our "normal" courses.

By the middle of Summer, we were able to start running more normal courses again. We ran courses in triathlon, climbing, cycling, open water swimming, canoeing and multi activity. Our climbing and cycling courses continue to be well oversubscribed. Caving this year was very limited due to the close guiding required and the reluctance to spend time in confined spaces with a group. The demand for open water swimming is increasing and many of our non-swimmer participants are keen to learn to swim.

Provision for this seems to be very limited in most areas so we are hoping to address this with "learn to swim courses" in early 2022.

Some of our triathletes have competed in mainstream events this year and this is something we wish promote especially by encouraging long term guide/athlete partnerships where possible.

Staffing

Dave and Jill Corso continue to be the main driving force behind the charity. Jill has continued as operations manager (although she has been furloughed from this position for some of the year). Jill also continues in her voluntary capacity as fundraiser and has been successful in securing much needed funding from grant giving bodies and Trusts.

Dave has continued to manage all things financial in his role as Treasurer (a voluntary trustee role).

Unfortunately, our Support Team manager Chris Calvert departed at the end of November for personal reasons. We were sorry to see him go and thank him for his contributions, especially in the planning and implementation of our Covid procedures.

Lucy Tonkin joined in May and has become a very valuable member of the team in her role as Office Manager.

We are, in normal times, dependent on zero hours staff who work as needed on our courses. This has of course been a difficult year for them and we have been pleased to be able to place them all on furlough and employ some of them in the autumn courses.

Trustees

We continue to be well supported by our existing trustees. Steve Bateman (Chair), Dave Corso (Treasurer), and Paul James (Safeguarding and Safety), Fran Higgins (HR). We are indebted to Fran who led the process of appointing our new Office Manager.

We are very pleased that Paddy Finn has now become a major contributor in fitness and sports coaching the VI's at Vision of Adventure. To avoid a conflict of interest, Paddy has resigned as a trustee.

We were delighted that Mark Colman and Emily Banks joined as Trustees in March. Both have regularly joined us on our offered activities and being visually impaired help provide a different perspective. Four of our six directors are visually impaired and we can truly say that we are a Visually Impaired led organisation.

Volunteers

Sadly, we have not seen some of our regular volunteers again this year due to Covid 19. We recognise that many could not attend due to having vulnerable families or being at higher risk themselves. However, we were pleased to welcome some new guides in the form of family and friends of VI participants who came along so the VI could be guided by someone from their own household or bubble.

Many of our volunteers have kept in touch and we look forward to welcoming them back as soon as we can.

Equipment & facilities

We have sold three of our older tandem bicycles. These were proving difficult and costly to maintain and their sale together with donations from Steve Elliot and Steve Bateman (who we are immensely grateful) and grants from the lottery have allowed us to purchase 2 new ones.

Again, we have been grateful to a volunteer, who with the assistance of a local bike store has maintained the whole fleet of tandem bikes for no charge.

We have been able to purchase radios and waterproof headsets thanks to the Chichester Lions which allow VI's to be coached at a distance whilst they are climbing and swimming

The charity runs its office, for no charge, from the attic of the founder's home. Similarly, much of the transport of the equipment used on courses has been undertaken using the staff and trustee's own vehicles.

Fundraising

With Corona Virus dominating the year fundraising has been a challenge again.

We especially thank Vicki Gilbert, Natasha Greatorex and team of fellow swimmers who swam the Channel and raised £2031 sponsorship.

We also are extremely grateful to the many people who donated throughout the year and especially in our 'Big Give' campaign which we ran over the Christmas period where we raised almost £7000.

Notes on Restricted and Unrestricted funds

Cash at bank at 31st October 2021 was **£13,409 in Restricted Funds.**

We have included our Contingency/Emergency reserve of £12,000 in the Restricted Funds.

The amount in the Restricted Fund has drastically reduced from the previous year when unused grants and donations were rolled over and spent this year.

Cash at bank at 31st October 2020 was **£22K in Unrestricted Funds.**

We have been fortunate this year in that a significant proportion of our costs have been covered by grants from the previous year together with Covid related and core-funding grants.

Funding levels in the Unrestricted Funds are not uniform throughout the year. They tend to be high at year end and low in late spring. This is explained by the fact that most of the Unrestricted Fund's income (the transfers from the Restricted Fund) happens generally in late spring and summer. However, major outgoings (staffing costs and advance course charges) still occur throughout the autumn and winter (when there are few courses).

Section E

Financial review

Brief statement of the charity's policy on reserves

Our target policy is to maintain Contingency/Emergency Reserves of 4 months core costs (permanent staff costs and fixed overheads). This will ensure the charity can continue to run in the event that there is a shortfall in income or any unforeseen expenditure.

We normally review this policy on an annual basis, but because Corona Virus has highlighted the financial threats that the charity is susceptible to, we aim to consider this more regularly.

Currently the level of Contingency/Emergency Reserve is set at £12,000 (up by £4,000 from last year which reflects increased employment costs of additional staff). At existing expenditure levels this meets our target of 4 months cover.

We have previously declared that we would like to establish a small bursary fund to subsidise course fees for individuals who would otherwise not be able to participate. Unfortunately, we do not feel in a position to do so yet.

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity continues to rely heavily on grants from charitable trusts.

A lot of our funding this year has been Covid related and we have been supported both by charitable trusts and the Government through grants and the furlough scheme.

We continue to be aware that we need to diversify and develop more sustainable funding streams.

Section F

Other optional information

Future Plans

Whilst 2021 has again been an unusual year, 2022 has started off with some uncertainty and we will need to continue to be adaptable.

Our main aim for 2022 is to build more resilience into the charity for the future.

We are aware that the functioning of the charity is still very dependent on a very small number of people. This will need to be addressed in order to improve the charities sustainability.

Jill continues to carry much of the day to day admin burden as well as responsibility for designing, managing and running the courses and activities and ensuring we are adequately funded. Dave continues to manage the financial side of things on a voluntary basis.

This position is not sustainable in the long term so we will seek funding for an additional member of office staff.

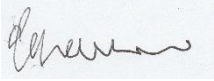

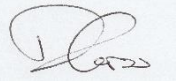
Jill is looking at staffing the residential courses slightly differently to allow for the increased chance of staff absence.

The demand for places on our courses continues to be high and we will look at ways of expanding our provision without "over reaching".

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures			
Names	Stephen Bateman	Mark Colman	David Corso
Position	Chair (during report period)	Current Chair (w.e.f 18/11/21)	Treasurer
Date	01/03/22	01/03/22	01/03/22



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Vision of Adventure

No (if any)
1180451

Receipts and payments accounts



CC16a

For the period from	Period start date 01/11/2020	To	Period end date 31/10/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Direct Donations	1,943	1,000	-	2,943	6,543
Gift Aid	227	-	-	227	1,990
Donations via Charity Collection Agency	195	-	-	195	505
Fundraising	-	9,118	-	9,118	-
Participant Course fees	-	12,910	-	12,910	9,860
Covid 19 Business Support Grants from Govt and Lottery	6,521	5,986	-	12,507	24,411
Grants	2,000	9,856	-	11,856	26,709
Sub total (Gross income for AR)	10,886	38,870	-	49,756	70,018
A2 Asset and investment sales, (see table).					
Sale of tandems	1,350	-	-	1,350	-
Sub total	1,350	-	-	1,350	-
Total receipts	12,236	38,870	-	51,106	70,018
A3 Payments					
<i>Fixed and Admin costs</i>					
<i>Salaries and On-Costs</i>					
Operations Mgr - course delivery	10,516	-	-	10,516	-
Operations Mgr - office	7,201	-	-	7,201	14,224
Other Admin	10,575	-	-	10,575	9,632
Storage costs	3,260	-	-	3,260	2,902
Insurance	1,160	-	-	1,160	1,111
IT - Web and Software costs	324	-	-	324	221
Staff Training	200	-	-	200	-
Transport	33	-	-	33	-
Office Sundries	247	-	-	247	308
<i>Course and Event costs</i>					
Accommodation	5,774	-	-	5,774	6,189
Transport	1,979	-	-	1,979	1,407
Food costs	1,791	-	-	1,791	833
Event entry fees, Certificates	-	-	-	-	-
Bike Maintenance	127	-	-	127	338
General costs and sundries	119	-	-	119	325
Additional Venue hire	250	-	-	250	-
<i>Additional Course Employment Costs</i>					
Casual Employee wages	12,711	-	-	12,711	8,003
External coaching costs	4,430	-	-	4,430	-
Sub total	60,697	-	-	60,697	45,493
A4 Asset and investment purchases, (see table)					
<i>Asset Purchases:</i>					
Box trailer	-	-	-	-	-
Canoe	-	-	-	-	-
Tandems & biking equipment	5,249	-	-	5,249	-
Computing equipment	-	-	-	-	-
Climbing equipment	867	-	-	867	-
Caving equipment	-	-	-	-	-
total of other smaller purchases	154	-	-	154	442
Sub total	6,270	-	-	6,270	442
Total payments	66,967	-	-	66,967	45,935
Net of receipts/(payments)	- 54,731	38,870	-	- 15,861	24,083
A5 Transfers between funds					
	60,169	- 60,169	-	-	-
A6 Cash funds last year end	17,231	34,709	-	51,940	27,857
Cash funds this year end	22,669	13,410	-	36,079	51,940

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	22,669	13,410	-
		-	-	-
		-	-	-
	Total cash funds	22,669	13,410	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Computer equipment	unrestricted	-	500
	Box Trailer	unrestricted	-	3,500
	8 canoes and Canoe Trailer	unrestricted	-	4,750
	Paddling Gear (Bouyancy aids, helmets, paddles, canoe caps)	unrestricted	-	500
	9 Tandems	unrestricted	-	11,000
	Cycling gear (helmets, lights, panniers, multi-tools, spares & workshop equipment)	unrestricted	-	500
	Climbing gear (ropes, harnesses, helmets, hardware, rock boots)	unrestricted	-	1,300
	Caving gear (ropes, SRT harnesses, helmets, lights, caving suits, wellington)	unrestricted	-	1,700
	Clothing (cagoules, fleeces, fleece underwear, Yachting waterproofs)	unrestricted	-	250
	Other outdoor equipment (archery equipment, rucksacks, kit bags, drybags)	unrestricted	-	400
	Domestic equipment (kitchen equipment, bedding, workshop trolley)	unrestricted	-	150
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Mark Colman		01/03/2022
		David Corso		01/03/2022



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
VISION OF ADVENTURE

On accounts for the year ended

31ST OCTOBER 2021

Charity no (if any)

1180451

Set out on pages

14-15

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2020
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Independent examiner's statement

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives 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 the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

16-8-22

Name:

MICHAEL PLATEN CIPFA

Relevant professional qualification(s) or body (if any):

CHARTERED INSTITUTE OF PUBLIC FINANCE AND ACCOUNTANCY (CIPFA)

Address:

6 UPLANDS ROAD
FARNHAM
SURREY GU14 8BP

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE.

VISION OF ADVENTURE

England & Wales - Charity number 1180451

Accounts

VISION OF ADVENTURE

CHARITY 1180451

ENABLING BLIND AND PARTIALLY SIGHTED ADULTS
TO ENJOY THE OUTDOORS



Annual Report and Accounts
Year to October 31st 2020



Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2019	To	31	10	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephen Bateman	Chair		
2	David Corso	Treasurer		
3	Patrick Finn			
4	Paul James			
5	Francesca Higgins		4 th March 2020 onwards	
6				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Operations Manager (Part time) – Jill Corso

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution adopted 23/10/18 (amended 16/2/19)
How the charity is constituted <small>(eg. trust, association, company)</small>	Charitable Incorporated Organisation
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Appointed by existing Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

New trustees are expected to volunteer on some of the activities to ensure that they are fully conversant with the charities work, beneficiaries and outcomes.

Management and Trustees seek the views of both visually impaired and guide participants in deciding the activities to be run.

Courses we facilitate are fully risk assessed and are led by appropriately qualified staff with many years of experience. On our catered courses kitchen leaders must have food handling qualifications and we encourage our volunteers to also gain certification.

All trustees give their time voluntarily and received no remuneration or other benefits.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

THE RELIEF OF VISUALLY IMPAIRED ADULTS LIVING WITHIN THE UK BY PROVIDING AND FACILITATING RECREATIONAL AND SOCIAL ACTIVITIES, IN PARTICULAR THOSE CONNECTED TO ADVENTUROUS OUTDOOR ACTIVITIES, IN THE INTERESTS OF SOCIAL WELFARE SO THAT THEIR CONDITIONS OF LIFE SHALL BE IMPROVED.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have taken care to ensure that all our activities comply with the Charity Commission's guidance on public benefit.

The courses, which are residential in nature and typically last a long weekend, allow participants to meet and socialise with like-minded others. Long term friendships develop among Visually impaired participants and also with the sighted guides. Isolation is reduced and mental and physical well-being are improved.

Participants on courses develop and increase their confidence by learning new or honing existing outdoor skills. The acquired skills may subsequently allow participants to join main-stream clubs and organisations to continue the activities. Skills gained and improvements to well being are transferred other areas of their lives.

We encourage participants and guides to organise their own outdoor activities and events. We do this by offering administration support, providing information and advice on trips and allowing equipment to be borrowed. However, due to the ongoing restrictions around Corona virus this has been limited this year. It is a priority for the future.

The main programme of courses and activities was seriously impacted by the Covid 19 pandemic. However, when the restrictions were relaxed at the end of the summer we were able to offer a limited programme of activities.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have again this year played a key role in allowing us to run the courses we did. These included not only our 'regular' volunteers but in order to comply with Corona virus restrictions we welcomed 'new' volunteers who formed part or some of the participants own 'bubble'. All are willing to travel considerable distances to help ensure that we could put on courses. We are extremely grateful for the selfless contribution they make.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

It has been a tricky second year for Vision of Adventure!

Courses and events

After a successful first season in 2019 we had a full programme of courses set up, funded and filled. There should have been 15 courses as well as 4 events.

Due to the global pandemic we were forced to cancel all these courses. As the situation eased in late August and the government advised that visually impaired people could receive assistance from sighted guides from outside their household, we were able to rapidly plan and implement a short series of courses.

This involved a lot of planning to ensure the safety of both participants and staff with relation to Corona Virus as well as complicity with Visit England's 'We're Good to Go' campaign.

Activities which we were able to run in a "Covid safe" way were rock-climbing, flat water canoeing, tandem cycling, archery and open water swimming.

In the end we managed to run several day activities, 4 open residential weekends and 2 privately booked courses.

We have been very fortunate that all our funders have been very understanding and helpful in the face of this year's difficulties. We were able to move funding from the original courses to the short autumn series and also carry over a large amount of funding towards next year's courses.

Staffing

Dave and Jill Corso continue to be the main driving force behind the charity. Jill has continued as operations manager (although she has been furloughed from this position for much of the year). Jill also continues in her voluntary capacity as fundraiser and has been successful in securing much needed funding from grant giving bodies and Trusts.

Dave has continued to manage all things financial in his role as Treasurer (a voluntary trustee role).

Chris Calvert has been a very welcome addition to the team in his role as Support Team Manager. Chris was appointed to this full time position in March. Just after his appointment we, along with the rest of the country, were plunged into a period of uncertainty by the Covid 19 crisis. He very generously agreed to take a reduced contract and worked, from home (in Glasgow) on a 0.5 basis for the first 5 months. At the start of October he finally became full time and will be moving down to the Kendal area shortly to take charge of the office. Chris's position is currently supported by joint funding from the government and the National Lottery.

We are, in normal times, dependent on zero hours staff who work as needed on our courses. This has of course been a difficult year for them and we have been pleased to be able to place them all on furlough and employ some of them in the autumn courses.

In March Sinead left us after a year as our admin assistant. We were sorry to see her go but appreciated that her other roles were expanding and life was just getting too full!

Trustees

We continue to be well supported by our original group of 4 trustees. Steve Bateman (Chair), Dave Corso (Treasurer), Paddy Finn (Safeguarding) and Paul James (Safety).

We were delighted when Fran Higgins joined us as a further trustee in March. Fran has a strong background in HR and led the process of appointing the Support Team Manager.

Volunteers

Sadly, due to Covid 19, we have not seen many of our regular volunteers this year. We were delighted to be supported by a small team of volunteer guides in the autumn. We recognise that many could not attend due to having vulnerable families or being at higher risk themselves. Additionally, we were pleased to welcome some new guides in the form of the family and friends of VI

participants who came along so the VI could be guided by someone from their own household or bubble.

Many of our volunteers have kept in touch and we look forward to welcoming them back as soon as we can.

Equipment & facilities

We have been donated 2 tandem bicycles this year suitable for our triathlon project and another which we aim to lend out for VI's who come to the Lake District on holiday.

Again, we have been grateful to a volunteer, who with the assistance of a local bike store has maintained the whole fleet of 11 tandem bikes for no charge.

We have been given small grants to purchase general outdoor equipment but because of Covid reasons we have delayed buying the items.

The charity runs its office, for no charge, from the attic of the founders home. Similarly, much of the transport of the equipment used on courses has been undertaken using the staff's own vehicles.

Fundraising

With Corona Virus dominating the year fundraising has been a challenge.

However, our supporters have once again done us proud. One competed in one of the country's hardest mountain-based triathlons and through sponsorship raised just under £1800. One of our Trustees along with his pilot raised over £1300 cycling 3500Km around Britain.

Additionally, some of our participants donated their refunded course fees after their courses were cancelled because of Covid.

'Go Ape', a local Tree Top Challenge company, awarded us their 'Charity of the Year' status. They collected money on our behalf by way of collecting tins at their venue. We are still waiting to collect this donation due to issues surrounding Corona Virus and changes in Go Ape's Management.

We have had a generous pledge from a supporter, which combined with backing from a charity champion enables us to take part in December's "Big Christmas Give" a matched funding campaign through which we aim to raise £6000 to start next season's fundraising.

Section E

Financial review

Brief statement of the charity's policy on reserves

Cash at bank at 31st October 2020 was **£34,700 in Restricted Funds**.

The Restricted Fund includes £8000 of Emergency Reserves. (Up by £2000 from last year which reflects increased employment costs of additional staff). This covers approximately 2 months operational costs in the event of loss of income or to meet any unforeseen expenditure. Corona Virus has highlighted the need to hold a sufficient reserve and over the next few years we aim to double our existing amount.

We have been fortunate that in the final month of our financial year we have been awarded a £10k grant by the National Lottery to help fund employment over the next 6 months. This too, is held in the restricted fund.

The Restricted Fund also holds money designated for future courses or asset purchases. This is typically money that has been paid in advance by course participants or donated grant money. Currently this is approx. £17k and has significantly increased over last year because we have not run the number of courses we planned. Thanks to the grant providers, we have been able to roll these grants over to next year.

We have previously declared that we would like to establish a small bursary fund to subsidise course fees for individuals who would otherwise not be able to participate. Unfortunately, we do not feel in a position to do so yet.

Cash at bank at 31st October 2020 was **£17K in Unrestricted Funds**.

We have been fortunate this year in that a significant proportion of our costs have been covered by Covid related and core-funding grants.

Funding levels in the Unrestricted Funds are not uniform throughout the year. They tend to be high at year end and low in late spring. This is explained by the fact that most of the Unrestricted Fund's income (the transfers from the Restricted Fund) happens generally in late spring and summer. However, major

outgoings (staffing costs and advance course charges) still occur throughout the autumn and winter (when there are few courses).

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity continues to rely heavily on grants from charitable trusts.

A lot of our funding this year has been Covid related and we have been supported both by charitable trusts and the Government through grants and the furlough scheme.

We are aware that we need to diversify and develop more sustainable funding streams. This is something that Chris will take on in the future.

Section F

Other optional information

Future Plans

After a solid start in our first year of operation, our original aim of 2020 had been to consolidate what we had achieved, but this was impacted by Covid. At the time of writing there is still much uncertainty about how it will affect the future.

Therefore, our immediate aim is to keep overheads low and when the Covid situation eases we will start to run courses again. Optimistically, we are planning for 2021 to run a similar number of courses and activities to those first offered in 2020. In addition, we also hope to have more single day activities, where accommodation is not part of the course. It is hoped that we may involve more local people.

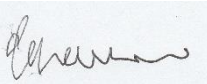
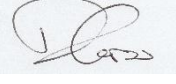
We would like to facilitate more self-led courses and expeditions. We see this as our main area of expansion in 2021. Jill is actively seeking funding to support this.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen Bateman	David Corso
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	16/11/20	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Vision of Adventure

No (if any)
1180451

Receipts and payments accounts



CC16a

For the period from	Period start date	To	Period end date
	01/11/2019		31/10/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Direct Donations	3,030	3,513	-	6,543	18,710
Gift Aid	1,990	-	-	1,990	1,446
Donations via Charity Collection Agency	505	-	-	505	1,110
Fundraising	-	-	-	-	6,382
Participant Course fees	-	9,860	-	9,860	21,047
Covid 19 Business Support Grants from Govt and Lottery	-	24,411	-	24,411	-
Grants	900	25,809	-	26,709	42,738
Sub total (Gross income for AR)	6,425	63,593	-	70,018	91,433
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	6,425	63,593	-	70,018	91,433
A3 Payments					
<i>Fixed and Admin costs</i>					
<i>Salaries and On-Costs</i>					
Operations Mgr - course delivery	-	-	-	-	6,175
Operations Mgr - office	14,224	-	-	14,224	5,351
Other Admin	9,632	-	-	9,632	3,043
Storage costs	2,902	-	-	2,902	2,412
Insurance	1,111	-	-	1,111	1,302
IT - Web and Software costs	221	-	-	221	410
Staff Training	-	-	-	-	276
Transport	-	-	-	-	147
Office Sundries	308	-	-	308	76
<i>Course and Event costs</i>					
Accommodation	6,189	-	-	6,189	10,407
Transport	1,407	-	-	1,407	3,838
Food costs	833	-	-	833	2,495
Event entry fees, Certificates	-	-	-	-	1,050
Bike Maintenance	338	-	-	338	689
General costs and sundries	325	-	-	325	311
Additional Venue hire	-	-	-	-	451
<i>Additional Course Employment Costs</i>					
Casual Employee wages	8,003	-	-	8,003	8,584
External coaching costs	-	-	-	-	420
Sub total	45,493	-	-	45,493	47,437
A4 Asset and investment purchases, (see table)					
<i>Asset Purchases:</i>					
Box trailer	-	-	-	-	5,157
Canoe	-	-	-	-	1,080
Tandem	-	-	-	-	2,353
Computing equipment	-	-	-	-	972
Climbing equipment	-	-	-	-	1,074
Caving equipment	-	-	-	-	1,209
total of other smaller purchases	442	-	-	442	4,294
	-	-	-	-	-
Sub total	442	-	-	442	16,139
Total payments	45,935	-	-	45,935	63,576
Net of receipts/(payments)	- 39,510	63,593	-	24,083	27,857
A5 Transfers between funds					
	41,848	- 41,848	-	-	-
A6 Cash funds last year end					
	14,893	12,964	-	27,857	-
Cash funds this year end	17,231	34,709	-	51,940	27,857

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	17,231	34,709	-
		-	-	-
		-	-	-
	Total cash funds	17,231	34,709	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Computer equipment	unrestricted	-	500
	Box Trailer	unrestricted	-	3,500
	8 canoes and Canoe Trailer	unrestricted	-	4,750
	Paddling Gear (Bouyancy aids, helmets, paddles, canoe caps)	unrestricted	-	500
	11 Tandems	unrestricted	-	6,500
	Cycling gear (helmets, lights, panniers, multi-tools, spares & workshop equipment)	unrestricted	-	500
	Climbing gear (ropes, harnesses, helmets, hardware, rock boots)	unrestricted	-	1,300
	Caving gear (ropes, SRT harnesses, helmets, lights, caving suits, wellington)	unrestricted	-	1,700
	Clothing (cagoules, fleeces, fleece underwear, Yachting waterproofs)	unrestricted	-	250
	Other outdoor equipment (archery equipment, rucksacks, kit bags, drybags)	unrestricted	-	400
	Domestic equipment (kitchen equipment, bedding, workshop trolley)	unrestricted	-	150
			-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Stephen Bateman		16/10/2020
		David Corso		16/10/2020



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
VISION OF ADVENTURE

**On accounts for the year
ended**

31ST OCTOBER 2020

**Charity no
(if any)**

1180451

Set out on pages

(remember to include the page numbers of additional sheets)

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2020
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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.

I have completed my examination. I confirm that no material matters have come to my attention ~~(other than that disclosed below*)~~ in connection with the examination which gives 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 the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

16th February 2021

Name:

Amanda Beuselinck

**Relevant professional
qualification(s) or body
(if any):**

ACMA
MICB

Address:

11 Tewkesbury Avenue
Pinner, Middlesex, HA5 5LQ

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Large empty rectangular box for disclosure details]