

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES

Alderman J Gartside
Mr J Gartside
Mr E.G.L. Collins O.B.E
Mr A Dearnley
Mrs C Duckworth

In the rules and regulations of the society, provision is made for a council and certain committees (see paragraph headed "Organisation"). There is no specific reference to trustees, except in the context of the Society's property and investments. The council members are appointed in accordance with the rules of the society being not more than 25, of which 10 may be nominated from a specified variety of local bodies and 15 are elected from the general membership. The council members are the trustees for the Charities Act. Those serving on the council at any time during the year are listed above.

Alderman J. Gartside is the President.
All the trustees served on the finance committee in the year.

Finance Officer -- Mr D Hazell

PRINCIPAL ADDRESS

20 Highbarn Close,
Rochdale
Lancashire
OL11 3PN

REGISTERED CHARITY NUMBER 222139

INDEPENDENT EXAMINER

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principle objectives and policies

The objects of the Society are the provision and maintenance of a social centre for the blind and to provide assistance and advice directed towards the saving of sight and these have continued to be carried out during the year

The Society's operations cover those areas, which at 31 March 1974 were within the County Borough of Rochdale and the Urban Districts of Littleborough, Milnrow, Wardle and Whitworth

Public benefit

When planning the activities for the year, the trustees have considered the Charity Commissions guidance on public benefit and in particular the trustees have considered how planned activities will contribute to the aims and objectives they have set.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The society moved its social base from its own premises to Rochdale Masonic Buildings in November 2024. The new premises are occupied under a 5 year lease. The owned property required significant work to bring it up to date so the trustees took the decision to try to sell it.

The trustees agreed to refurbish the ramp to the Masonic Hall in order that members had better access, this work was completed in the year.

During the year the society continued to provide a social centre and organise outings for the enjoyment of the beneficiaries.

Investing Activities

The charity's investments are in accordance with the Trustee Investments Act 2000.

The management committee has considered the most appropriate policy for investing funds by seeking the advice of the charity's stockbroker, Brewin Dolphin Limited.

FINANCIAL REVIEW

Financial position

Total income has fallen slightly over the prior year with donations and legacies decreasing by £496 and investment income falling by £738. Expenditure increased by £14,631 which resulted in a deficit for the year of £54,560 before any movement on investments.

There was a net total of £23,596 realised and unrealised gains & losses on investments giving a market value of the investments at the year end of £1,065,361 and a deficit for the year of £30,964 and total reserves of £1,093,041.

Reserves policy

It is the policy of the charity to maintain sufficient unrestricted funds, which are free reserves of the charity, so that if annual outgoings are sustained they would be covered for the foreseeable future. Free reserves excluding investments amounted to £27,680 and including investments amounted to £1,093,041.

Going concern

There are no going concern issues.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is an unincorporated association and is governed by the rules and regulations of the Rochdale and District Blind Welfare Society. It is registered with the Charity Commission and its registration number is 222139.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Rochdale and District Blind Welfare Society is run by a council, which meets at least twice yearly and is responsible for setting the strategic direction of the organisation and for establishing policy. The council appoints:-

- i) A finance committee, which is in effect a management committee, and the functions of which, as defined by the rules and regulations include some functions commonly performed by trustees.
- ii) A welfare committee which supervises the social centre and organises many social activities for blind and partially sighted persons.
- iii) An appeals committee (which has not had occasion to meet for many years).

The society's investments (other than the social centre) are held by a nominee company, which acts on the instructions of the finance committee.

Approved by order of the board of trustees on 20 August 2025 and signed on its behalf by:

Mr J Gartside - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

Independent examiner's report to the trustees of The Rochdale and District Blind Welfare Society

I report to the charity trustees on my examination of the accounts of The Rochdale and District Blind Welfare Society (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

P.A. Richards F.C.A., D.Ch.A.

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

20 August 2025

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		4,594	5,090
Investment income	2	25,817	26,555
Total		30,411	31,645
 EXPENDITURE ON			
Raising funds		8,033	7,402
Charitable activities			
Charitable activities		76,938	62,938
Total		84,971	70,340
 Net gains on investments		23,596	109,035
 NET INCOME/(EXPENDITURE)		(30,964)	70,340
 RECONCILIATION OF FUNDS			
Total funds brought forward		1,124,005	1,053,665
 TOTAL FUNDS CARRIED FORWARD		1,093,041	1,124,005

The notes form part of these financial statements

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Tangible assets	6	1	1
Investments	7	1,065,361	1,092,204
		1,065,362	1,092,205
CURRENT ASSETS			
Debtors	8	18,753	22,130
Cash at bank		13,502	13,851
		32,255	35,981
CREDITORS			
Amounts falling due within one year	9	(4,576)	(4,181)
NET CURRENT ASSETS		27,679	31,800
TOTAL ASSETS LESS CURRENT LIABILITIES		1,093,041	1,124,005
NET ASSETS		1,093,041	1,124,005
FUNDS	11		
Unrestricted funds		1,093,041	1,124,005
TOTAL FUNDS		1,093,041	1,124,005

The financial statements were approved by the Board of Trustees and authorised for issue on 20 August 2025 and were signed on its behalf by:

Alderman J Gartside - Trustee

Mr J Gartside - Trustee

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

The company premises are shown in the books at a nominal value of £1.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Investments

Investments are stated at market value. Provision is made in the accounts for unrealised gains and losses.

2. INVESTMENT INCOME

	2025	2024
	£	£
Investment income	<u>25,817</u>	<u>26,555</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

4. STAFF COSTS

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

	2025	2024
Equivalent full time staff	1	1

No employees received emoluments in excess of £60,000.

There were 2 part time employees during the year.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	5,090
Investment income	26,555
Total	31,645
EXPENDITURE ON	
Raising funds	7,402
Charitable activities	
Charitable activities	62,938
Total	70,340
Net gains on investments	109,035
NET INCOME	70,340
RECONCILIATION OF FUNDS	
Total funds brought forward	1,053,665
TOTAL FUNDS CARRIED FORWARD	1,124,005

6. TANGIBLE FIXED ASSETS

	Property on Trust £
COST	
At 1 April 2024 and 31 March 2025	1
NET BOOK VALUE	
At 31 March 2025	1
At 31 March 2024	1

The social centre premises are shown at a nominal £1. They are held on trust for the charity by the Official Custodian for Charities.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

7. FIXED ASSET INVESTMENTS

	2025	2024
	-----	-----
	£	£
QUOTED INVESTMENTS:-		
Market value at beginning of the year	1,092,204	1,027,458
Additions at cost	225,865	323,768
Proceeds of disposal	(276,304)	(368,058)
Realised/ Unrealised gains/(losses)	23,596	109,036
	-----	-----
Market value at the end of the year	1,065,361	1,092,204
	=====	=====
Cost value at the end of the year	949,347	928,275
	=====	=====

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	18,753	22,130
	=====	=====

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	4,576	4,181
	=====	=====

10. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	15,600	-
Between one and five years	55,900	-
	-----	-----
	71,500	-
	=====	=====

The lease commitment relates to the lease on Rochdale Masonic Buildings

11. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	1,124,005	(30,964)	1,093,041
	-----	-----	-----
TOTAL FUNDS	1,124,005	(30,964)	1,093,041
	=====	=====	=====

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	30,411	(84,971)	23,596	(30,964)
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	30,411	(84,971)	23,596	(30,964)
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	1,053,665	70,340	1,124,005
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	1,053,665	70,340	1,124,005
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	31,645	(70,340)	109,035	70,340
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	31,645	(70,340)	109,035	70,340
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

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**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

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FOR THE YEAR ENDED 31 MARCH 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
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**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES

Alderman J Gartside
Mr J Gartside
Mr E.G.L. Collins O.B.E
Mr A Dearnley
Mrs C Duckworth

In the rules and regulations of the society, provision is made for a council and certain committees (see paragraph headed "Organisation"). There is no specific reference to trustees, except in the context of the Society's property and investments. The council members are appointed in accordance with the rules of the society being not more than 25, of which 10 may be nominated from a specified variety of local bodies and 15 are elected from the general membership. The council members are the trustees for the Charities Act. Those serving on the council at any time during the year are listed above.

Alderman J. Gartside is the President.

All the trustees served on the finance committee in the year.

Finance Officer -- Mr D Hazell

PRINCIPAL ADDRESS

20 Highbarn Close,
Rochdale
Lancashire
OL11 3PN

REGISTERED CHARITY NUMBER

222139

INDEPENDENT EXAMINER

Wyatt Morris Golland Ltd
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**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principle objectives and policies

The objects of the Society are the provision and maintenance of a social centre for the blind and to provide assistance and advice directed towards the saving of sight and these have continued to be carried out during the year

The Society's operations cover those areas, which at 31 March 1974 were within the County Borough of Rochdale and the Urban Districts of Littleborough, Milnrow, Wardle and Whitworth

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ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The society moved its social base from its own premises to Rochdale Masonic Buildings in November 2024. The new premises are occupied under a 5 year lease. The owned property required significant work to bring it up to date so the trustees took the decision to try to sell it.

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Investing Activities

The charity's investments are in accordance with the Trustee Investments Act 2000.

The management committee has considered the most appropriate policy for investing funds by seeking the advice of the charity's stockbroker, Brewin Dolphin Limited.

FINANCIAL REVIEW

Financial position

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There was a net total of £23,596 realised and unrealised gains & losses on investments giving a market value of the investments at the year end of £1,065,361 and a deficit for the year of £30,964 and total reserves of £1,093,041.

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Going concern

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is an unincorporated association and is governed by the rules and regulations of the Rochdale and District Blind Welfare Society. It is registered with the Charity Commission and its registration number is 222139.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Rochdale and District Blind Welfare Society is run by a council, which meets at least twice yearly and is responsible for setting the strategic direction of the organisation and for establishing policy. The council appoints:-

- i) A finance committee, which is in effect a management committee, and the functions of which, as defined by the rules and regulations include some functions commonly performed by trustees.
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- iii) An appeals committee (which has not had occasion to meet for many years).

The society's investments (other than the social centre) are held by a nominee company, which acts on the instructions of the finance committee.

Approved by order of the board of trustees on 20 August 2025 and signed on its behalf by:

Mr J Gartside - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

Independent examiner's report to the trustees of The Rochdale and District Blind Welfare Society

I report to the charity trustees on my examination of the accounts of The Rochdale and District Blind Welfare Society (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

P.A. Richards F.C.A., D.Ch.A.

Wyatt Morris Golland Ltd
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20 August 2025

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		4,594	5,090
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Charitable activities		76,938	62,938
Total		84,971	70,340
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Total funds brought forward		1,124,005	1,053,665
 TOTAL FUNDS CARRIED FORWARD		1,093,041	1,124,005

The notes form part of these financial statements

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Tangible assets	6	1	1
Investments	7	1,065,361	1,092,204
		1,065,362	1,092,205
CURRENT ASSETS			
Debtors	8	18,753	22,130
Cash at bank		13,502	13,851
		32,255	35,981
CREDITORS			
Amounts falling due within one year	9	(4,576)	(4,181)
NET CURRENT ASSETS		27,679	31,800
TOTAL ASSETS LESS CURRENT LIABILITIES		1,093,041	1,124,005
NET ASSETS		1,093,041	1,124,005
FUNDS	11		
Unrestricted funds		1,093,041	1,124,005
TOTAL FUNDS		1,093,041	1,124,005

The financial statements were approved by the Board of Trustees and authorised for issue on 20 August 2025 and were signed on its behalf by:

Alderman J Gartside - Trustee

Mr J Gartside - Trustee

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

The company premises are shown in the books at a nominal value of £1.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Investments

Investments are stated at market value. Provision is made in the accounts for unrealised gains and losses.

2. INVESTMENT INCOME

	2025	2024
	£	£
Investment income	<u>25,817</u>	<u>26,555</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

4. STAFF COSTS

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

	2025	2024
Equivalent full time staff	1	1

No employees received emoluments in excess of £60,000.

There were 2 part time employees during the year.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	5,090
Investment income	26,555
Total	31,645
 EXPENDITURE ON	
Raising funds	7,402
Charitable activities	
Charitable activities	62,938
Total	70,340
 Net gains on investments	109,035
 NET INCOME	70,340
 RECONCILIATION OF FUNDS	
Total funds brought forward	1,053,665
 TOTAL FUNDS CARRIED FORWARD	1,124,005

6. TANGIBLE FIXED ASSETS

	Property on Trust £
COST	
At 1 April 2024 and 31 March 2025	1
 NET BOOK VALUE	
At 31 March 2025	1
At 31 March 2024	1

The social centre premises are shown at a nominal £1. They are held on trust for the charity by the Official Custodian for Charities.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

7. FIXED ASSET INVESTMENTS

	2025	2024
	-----	-----
	£	£
QUOTED INVESTMENTS:-		
Market value at beginning of the year	1,092,204	1,027,458
Additions at cost	225,865	323,768
Proceeds of disposal	(276,304)	(368,058)
Realised/ Unrealised gains/(losses)	23,596	109,036
	-----	-----
Market value at the end of the year	1,065,361	1,092,204
	=====	=====
Cost value at the end of the year	949,347	928,275
	=====	=====

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	18,753	22,130
	=====	=====

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	4,576	4,181
	=====	=====

10. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	15,600	-
Between one and five years	55,900	-
	-----	-----
	71,500	-
	=====	=====

The lease commitment relates to the lease on Rochdale Masonic Buildings

11. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	1,124,005	(30,964)	1,093,041
	-----	-----	-----
TOTAL FUNDS	1,124,005	(30,964)	1,093,041
	=====	=====	=====

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	30,411	(84,971)	23,596	(30,964)
TOTAL FUNDS	<u>30,411</u>	<u>(84,971)</u>	<u>23,596</u>	<u>(30,964)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	1,053,665	70,340	1,124,005
TOTAL FUNDS	<u>1,053,665</u>	<u>70,340</u>	<u>1,124,005</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	31,645	(70,340)	109,035	70,340
TOTAL FUNDS	<u>31,645</u>	<u>(70,340)</u>	<u>109,035</u>	<u>70,340</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES

Alderman J Gartside
Mr J Gartside
Mr E.G.L. Collins O.B.E
Mr A Dearnley
Mrs C Duckworth

In the rules and regulations of the society, provision is made for a council and certain committees (see paragraph headed "Organisation"). There is no specific reference to trustees, except in the context of the Society's property and investments. The council members are appointed in accordance with the rules of the society being not more than 25, of which 10 may be nominated from a specified variety of local bodies and 15 are elected from the general membership. The council members are the trustees for the Charities Act. Those serving on the council at any time during the year are listed above.

Alderman J. Gartside is the President.

All the trustees served on the finance committee in the year.

Finance Officer -- Mr D Hazell

PRINCIPAL ADDRESS

20 Highbarn Close,
Rochdale
Lancashire
OL11 3PN

REGISTERED CHARITY NUMBER

222139

INDEPENDENT EXAMINER

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principle objectives and policies

The objects of the Society are the provision and maintenance of a social centre for the blind and to provide assistance and advice directed towards the saving of sight and these have continued to be carried out during the year

The Society's operations cover those areas, which at 31 March 1974 were within the County Borough of Rochdale and the Urban Districts of Littleborough, Milnrow, Wardle and Whitworth

Public benefit

When planning the activities for the year, the trustees have considered the Charity Commissions guidance on public benefit and in particular the trustees have considered how planned activities will contribute to the aims and objectives they have set.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The society moved its social base from its own premises to Rochdale Masonic Buildings in November 2024. The new premises are occupied under a 5 year lease. The owned property required significant work to bring it up to date so the trustees took the decision to try to sell it.

The trustees agreed to refurbish the ramp to the Masonic Hall in order that members had better access, this work was completed in the year.

During the year the society continued to provide a social centre and organise outings for the enjoyment of the beneficiaries.

Investing Activities

The charity's investments are in accordance with the Trustee Investments Act 2000.

The management committee has considered the most appropriate policy for investing funds by seeking the advice of the charity's stockbroker, Brewin Dolphin Limited.

FINANCIAL REVIEW

Financial position

Total income has fallen slightly over the prior year with donations and legacies decreasing by £496 and investment income falling by £738. Expenditure increased by £14,631 which resulted in a deficit for the year of £54,560 before any movement on investments.

There was a net total of £23,596 realised and unrealised gains & losses on investments giving a market value of the investments at the year end of £1,065,361 and a deficit for the year of £30,964 and total reserves of £1,093,041.

Reserves policy

It is the policy of the charity to maintain sufficient unrestricted funds, which are free reserves of the charity, so that if annual outgoings are sustained they would be covered for the foreseeable future. Free reserves excluding investments amounted to £27,680 and including investments amounted to £1,093,041.

Going concern

There are no going concern issues.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is an unincorporated association and is governed by the rules and regulations of the Rochdale and District Blind Welfare Society. It is registered with the Charity Commission and its registration number is 222139.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Rochdale and District Blind Welfare Society is run by a council, which meets at least twice yearly and is responsible for setting the strategic direction of the organisation and for establishing policy. The council appoints:-

- i) A finance committee, which is in effect a management committee, and the functions of which, as defined by the rules and regulations include some functions commonly performed by trustees.
- ii) A welfare committee which supervises the social centre and organises many social activities for blind and partially sighted persons.
- iii) An appeals committee (which has not had occasion to meet for many years).

The society's investments (other than the social centre) are held by a nominee company, which acts on the instructions of the finance committee.

Approved by order of the board of trustees on 20 August 2025 and signed on its behalf by:

Mr J Gartside - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

Independent examiner's report to the trustees of The Rochdale and District Blind Welfare Society

I report to the charity trustees on my examination of the accounts of The Rochdale and District Blind Welfare Society (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

P.A. Richards F.C.A., D.Ch.A.

Wyatt Morris Golland Ltd
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

20 August 2025

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		4,594	5,090
Investment income	2	25,817	26,555
Total		30,411	31,645
 EXPENDITURE ON			
Raising funds		8,033	7,402
Charitable activities			
Charitable activities		76,938	62,938
Total		84,971	70,340
 Net gains on investments		23,596	109,035
 NET INCOME/(EXPENDITURE)		(30,964)	70,340
 RECONCILIATION OF FUNDS			
Total funds brought forward		1,124,005	1,053,665
 TOTAL FUNDS CARRIED FORWARD		1,093,041	1,124,005

The notes form part of these financial statements

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Tangible assets	6	1	1
Investments	7	1,065,361	1,092,204
		1,065,362	1,092,205
CURRENT ASSETS			
Debtors	8	18,753	22,130
Cash at bank		13,502	13,851
		32,255	35,981
CREDITORS			
Amounts falling due within one year	9	(4,576)	(4,181)
NET CURRENT ASSETS		27,679	31,800
TOTAL ASSETS LESS CURRENT LIABILITIES		1,093,041	1,124,005
NET ASSETS		1,093,041	1,124,005
FUNDS	11		
Unrestricted funds		1,093,041	1,124,005
TOTAL FUNDS		1,093,041	1,124,005

The financial statements were approved by the Board of Trustees and authorised for issue on 20 August 2025 and were signed on its behalf by:

Alderman J Gartside - Trustee

Mr J Gartside - Trustee

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

The company premises are shown in the books at a nominal value of £1.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Investments

Investments are stated at market value. Provision is made in the accounts for unrealised gains and losses.

2. INVESTMENT INCOME

	2025	2024
	£	£
Investment income	<u>25,817</u>	<u>26,555</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

4. STAFF COSTS

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

	2025	2024
Equivalent full time staff	1	1

No employees received emoluments in excess of £60,000.

There were 2 part time employees during the year.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	5,090
Investment income	26,555
Total	31,645
EXPENDITURE ON	
Raising funds	7,402
Charitable activities	
Charitable activities	62,938
Total	70,340
Net gains on investments	109,035
NET INCOME	70,340
RECONCILIATION OF FUNDS	
Total funds brought forward	1,053,665
TOTAL FUNDS CARRIED FORWARD	1,124,005

6. TANGIBLE FIXED ASSETS

	Property on Trust £
COST	
At 1 April 2024 and 31 March 2025	1
NET BOOK VALUE	
At 31 March 2025	1
At 31 March 2024	1

The social centre premises are shown at a nominal £1. They are held on trust for the charity by the Official Custodian for Charities.

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

7. FIXED ASSET INVESTMENTS

	2025	2024
	-----	-----
	£	£
QUOTED INVESTMENTS:-		
Market value at beginning of the year	1,092,204	1,027,458
Additions at cost	225,865	323,768
Proceeds of disposal	(276,304)	(368,058)
Realised/ Unrealised gains/(losses)	23,596	109,036
	-----	-----
Market value at the end of the year	1,065,361	1,092,204
	=====	=====
Cost value at the end of the year	949,347	928,275
	=====	=====

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	18,753	22,130
	=====	=====

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	4,576	4,181
	=====	=====

10. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	15,600	-
Between one and five years	55,900	-
	-----	-----
	71,500	-
	=====	=====

The lease commitment relates to the lease on Rochdale Masonic Buildings

11. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	1,124,005	(30,964)	1,093,041
	-----	-----	-----
TOTAL FUNDS	1,124,005	(30,964)	1,093,041
	=====	=====	=====

**THE ROCHDALE AND DISTRICT BLIND WELFARE
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	30,411	(84,971)	23,596	(30,964)
TOTAL FUNDS	<u>30,411</u>	<u>(84,971)</u>	<u>23,596</u>	<u>(30,964)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	1,053,665	70,340	1,124,005
TOTAL FUNDS	<u>1,053,665</u>	<u>70,340</u>	<u>1,124,005</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	31,645	(70,340)	109,035	70,340
TOTAL FUNDS	<u>31,645</u>	<u>(70,340)</u>	<u>109,035</u>	<u>70,340</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.