



**Report and Financial Statements  
for the Year Ended  
31 December 2024**

**Charity Number (England & Wales): 236629  
Charity Number (Scotland): SC040134**

**NFBUK**  
**Report and Financial Statements for the Year Ended 31 December**  
**2024**

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# NFBUK

## Report and Financial Statements for the Year Ended

31 December 2024

### **Report of the Trustees**

The President (Chairperson) and trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 31 December 2024.

### LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name: National Federation of the Blind of the United Kingdom

English Reference: 236629

Scottish Reference: SC040134

Registered Office: Sir John Wilson House, 215 Kirkgate,  
Wakefield, WF1 1JG

Email: [admin@nfbuk.org](mailto:admin@nfbuk.org)

Tel: 01924 291313

Governing Document: Rules & Constitution dated June 1947  
(as amended) and then revised 2010

Bankers: CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West  
Malling, Kent, ME19 4JQ

Solicitors: Wrigleys Solicitors, 19 Cookridge Street, Leeds LS2  
3AG

Accountant & Independent Examiners:  
Stewart & Co Chartered Accountants, Castlecroft  
Business Centre, Tom Johnston Road, Dundee, DD4 8XD

Patron: Professor Ian Bruce CBE

#### Trustees and Executive Council 2023

President:	Karl Farrell
Vice-President:	Jill Allen-King O.B.E
Honorary General Secretary:	Dr Devaki Sivasubramanian
Acting Honorary General	
Treasurer:	Karl Farrell

#### Ordinary Executive Council Members:

Liz Silver  
Clive Lever (from September  
2022)  
Andrew Hodgson (from  
September 2022)  
Tesfai Berhane (from September  
2022)



NFBUK  
Report and Financial Statements for  
the Year Ended 31 December 2024

Report of the Trustees

1. Foreword

The Trustees of NFBUK welcome readers to this, their 2024 report and accounts. We have provided an overview of the current status of the organisation and the purpose it serves. The Trustees welcome whatever support that readers might choose to give.

2. Aims and Objectives

The Federation is an independent, non-political, self-help campaigning pressure group and registered charity. Registered under the National Assistance Act, 1948 (as amended), and the Charities Act, 1961 (as amended). Today it is still managed by blind and partially sighted people.

Through representation and campaigning, the Federation strives to improve aspects and quality of daily life for all blind, deaf-blind, partially sighted people and those whose sight impairment is part of multi disability, in the United Kingdom.

The organisation seeks to:  
take action to improve the life conditions of blind, deaf-blind,

partially sighted people and those whose sight impairment is part of multi disability by making representations and working towards the improvement of information provided for them.

In furtherance of the above, the Federation has been involved in a number of issues over the past year and this report is a summary of some of these issues.

### 3. Structure, Governance and Management

This report has been prepared in accordance with the Charities Act 1993 and the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005).

#### Governing Document

National Federation of the Blind of the United Kingdom is a registered charity and is governed by the Rules and Constitution dated June 1947, (Revised April 2002 & October 2010).

#### Risk Management

The Trustees actively review the major risks which the charity faces on a regular basis and will continue to increase reserves where possible, combined with an annual review of the controls over key financial systems and will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks. The Trustees are confident that internal controls are adequate, both at national and local levels.

The Charity is managed by an elected Executive Council which

normally meets at least every two months and implements decisions following suggestions and discussions with members and branches. Branches manage their own affairs under the oversight of the Executive Council.

From our national office in Wakefield we service our members and branches which are situated throughout the UK, including one postal branch, Central Branch. We employ one part-time office administrator who is supported by unpaid volunteers. This member of staff was managed in the year under review by the Honorary General Secretary and they received instructions from the Executive Council. From 2018, we also employed a part-time Shared Space Campaign Coordinator managed by the President.

Our Executive, branch officers and members all work on an unpaid voluntary basis. All members of the Executive Council, (with the exception of any co-opted members), are regarded as Trustees. They are ultimately collectively responsible for all actions of the Federation nationally and locally.

There have been no changes in the aims or objectives during this current year and we continue our support for blind, deaf-blind, partially sighted people and those whose sight impairment is part of multi disability.

Executive Officers serve for a period of three years but no more than six consecutive years.

## Branches

The Federation has 7 branches throughout the United Kingdom, each branch having its own Chairperson, Secretary and Treasurer. Each branch is governed by the Constitution and Rules of the Federation and is obliged to send minutes to the National Office. The Federation also has associate

members and membership is also open to affiliated organisations.

#### 4. Office Administration and Service to Members

In addition to the foregoing work, from our national office in Wakefield we service over 500 members and 7 branches around the UK. As approximately 70% of our members are blind or partially sighted, individual communications require to be sent out in many formats including Braille, audio, large print and E-mail, all of which require a specialist range of skills from our office staff and additional finance.

The majority of our members are over 65 and being blind or partially sighted, many may live alone and rely on their regular audio USB sticks or Braille communications from the Federation, which arrive 2 or 3 times per month, keeping them up to date with news about their local area, changes in Government benefits and legislation in addition to Federation activities. Each month they receive a Federation magazine i.e. one month "FedNews", giving them items of information and interest from a World, European, UK and local perspective. On alternative months they receive a further Federation internal magazine on USB stick entitled "FedTalk", on which they can both listen and talk to the Executive, and also to other blind friends and members from across the country. This valuable service comprises a large workload of our Office

#### 5. Review of Progress and Achievements

President's Report

NFBUK continued in 2024 its campaigning and consultation to defend and improve aspects and quality of daily life for all blind, partially sighted and deaf-blind people, and those whose sight impairment is part of multi-disability. Issues related to street access continued in 2024 to be our main campaigning and consulting focus, both at Branch level and nationally.

Nationally in January, NFBUK campaigners Attended the launch of the Roundtable Report on 'How to Make London an Accessible City for All' by the Disability Policy Centre. Our campaigners found some allies there and managed to get some press coverage from a report by the Centre. In wet winter weather when cycle tracks become waterlogged, cyclists take their bikes out of the cycle track and intrude onto pavements. These situations lead to confused and erratic behaviour.

NFBUK has readily shared its evidence on the problems on island bus stops and shared use bus borders (SUBBs) with other disability organisations. SUBBs can be particularly dangerous because the cycle track has no tactile-detectable kerb to indicate its presence. Sometimes a small pavement upstand is put in to denote the edge of the cycle track. This presents itself as a small hump on the pavement but it can't be very pronounced lest it become a trip hazard.

Several of our Branches continued to consult with their local authorities and other organisations on street access and to raise issues on behalf of their members generally. These links have been established over many years. Reports on Branch activities can be found in Appendix B of this document.

Sarah Gayton, our Research and Campaigns Officer and Street Access Campaigns Coordinator, has continued to take petitions to 10 Downing Street. Those visits allow the media to meet our campaigners and

highlight recent developments. By February 2024 the NFBUK petition against floating bus stops had 253 other organisations signed up to it in support.

NFBUK continued to gather pictorial evidence of dockless bikes (bikes available to rent online) left on pavements so that they become trip hazards to pedestrians. The business model for these bikes relies on the expectation that their next customer will claim them for their journey but there is nowhere but on the pavement for abandoned bikes to be left.

By early April 2024 the NFBUK petition against floating bus stops had gathered over 270 supporting organisations and a successful open meeting for parliamentarians had been held at Portcullis House. At this meeting, parliamentarians were shown film evidence of the problems around floating bus stops and they were able to interview our members who explained why they avoided those stops.

During the year, NFBUK members have been taken to new samples of variants on the floating bus stop concept and found them horrifyingly awkward to negotiate. Some members are guide dog users and they have attended GDBA workshops on bus stops. NFBUK members also attended workshops with the police and it is understood that our evidence led the police to seek to make it normal practice for privately owned e-scooters to be confiscated if found being used on public roads.

NFBUK investigations working with journalists have found some instances of serious injury to pedestrians that were not included in Transport for London statistics. We cannot know how many people have been hurt where cyclists interface with bus passengers. But even more uncertain is the number of blind and partially sighted bus travelers who plan their bus journeys to avoid the uncomfortable interactions with busy cycle tracks at rush hour. Blind pedestrians will not risk their



exposure to collisions because they cannot hear cyclists coming on streets where there is a lot of background noise.

It is evident that the public increasingly shares blind peoples' dislike of floating bus stops and shared use bus borders. TfL assessment of the safety of bus stops does not include the latter type, configurations that tended to be installed by outer London Boroughs. Research undertaken for GDBA to determine how well guide dogs coped led to the discovery that the dogs just could not cope with the shared use bus borders. This research was later to influence Government that perhaps the design is unacceptable.

#### Provision of Guide Dogs.

In order to implement the resolution passed at the 2023 Annual Delegates Conference concerning guide dog issues, Jill Allen-King organised two meetings during the year with management of the Guide Dogs for the Blind Association. We held one meeting in July attended by eight guide dog owners, representing all our branches, except Stockport who do not have a guide dog owner, and another meeting in October with ten members. Also attending were Peter Osborne, Assistant Chief Executive and other members of the Guide Dogs staff.

Issues covered were the new method of training, long waiting list, the allocation of resources, the affect on the health of our members who are having to wait for a replacement dog.

Both of our meetings were reported in the Guide Dogs for the Blind Association Annual Report, appreciating the work of the Federation. Future meetings will be held.

#### A Touch Of Inclusion

At the AGM 2024, a motion, submitted by NFBUK was passed, calling for us to campaign for fair and equal access to our finances. The need for us to embark on this work was largely, but not solely due to the impacts on us of the increasing use of touchscreen card readers, inconsistencies in the way banks provide information about our accounts in alternative formats, and the closure of many high street branches.

Following the formal AGM, we ran a workshop on the subject of Access to money by our members and their peers. Having explained how the need for such a campaign came about, the main purpose of the workshop was to hear and collect members' stories of challenges they'd experience when managing or spending money, challenges not faced by the non-disabled public at large.

The issues raised included:

- Frustration experienced by members on encountering touch screen card readers when paying for goods and services. One member told of the difficulties she had when asked to key in a PIN number when paying after receiving dental treatment. The challenges at dental surgeries would appear several times in the coming months. This is because the maximum amount payable in one transaction without the need for a PIN to be entered is £100. Often, after a visit to the dentist in which work has to be done, the amount payable exceeds £100.
- The closure of many high street branches now means a taxi journey of several miles each way to visit the nearest bank, where a short walk or bus ride would have sufficed in the past.

A subgroup was set up to take action to try to find solutions to some of the challenges identified in the workshop, and to identify organisations that would bring influence to bear to make sure we weren't left behind as high street branches continue to close, and technology continues to alter



the way we manage our accounts and pay for goods. We then established contact with Adam Scarrett, who leads on inclusion at YJ Finance, the national advisory body which gives service providers guidance on how to put into place new ways of using banks and spending at retail outlets, without excluding people who have additional requirements, such as people with print impairments (note that I have used the term because blind, Deafblind and partially-sighted people are not the only disabled people with print impairments – people with dyslexia would encounter many of the issues we do when faced with touch screen card readers). In the following year, we would share anonymised case studies from our members with UK Finance, who would then go on to include the points we raised in their main report on the future of banks and retail outlets. It is hoped that that report will be widely read among service providers. One of the problems we have is that most shopkeepers and other service providers currently only discover that we have difficulties spending our money using touch screens when they encounter a blind person who struggles or is unable to enter their PINs on these machines. The UK finance report aims to address this.

We would appreciate hearing from any member who is keen to take an active part in the work the Touch Of Inclusion subgroup is doing.

Thanks go to the existing members of the subgroup for their support. They are:

- Liz Silver
- Pardy Gill
- Anna Lawson (whose specialist knowledge of equality law is particularly valuable)

Clive Lever.

On support for sight loss, there has been very little take-up in 2023.

This issue is a project that will take years to develop. It also requires the active involvement of lots of members to bear witness that blind and partially sighted people are not getting the support they need to cope with changes in their lives.

I would like to close by thanking everyone who has contributed to our work during the past year, both at national and branch level, in our campaigns, socially and in giving to our funds. I would particularly like to thank our employees, our Administrator/Communications Co-Ordinator Louisa Pouncett for keeping the office running on a day-to-day basis and serving the admin needs of the EC and members in general and Sarah Gayton our Research and Campaigns Officer and Street Access Campaigns Coordinator, for her energetic and tireless work. I would also like to thank Carol Hudson for her freelance fundraising on our behalf, particularly in a time where donors are becoming cautious.

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## Future Plans

Our Charity strives to maintain acceptable standards in the way it operates its governance and communication by developing, maintaining and regularly updating a Policy Statement that embraces the ambitions of blind, deafblind and partially-sighted people.

## External priorities

### Legislative:

- Protect the interests of all visually impaired people with regard to the reform of benefits such as Personal Independence Payments & Universal Credit;

- Influence the Government and the local authorities together with other likeminded organizations, in the reform of social care and health legislation, funding and related benefits. We must assert our need for the provision of habilitation, rehabilitation and mobility training support services so that we can then live our own lives;

#### Mobility:

- Call on local authorities to provide safe and attractive footways for pedestrians on all streets, defined by a kerb and clear of badly parked bicycles and abandoned e-scooters;
- Work to secure equal access to all forms of public transport encouraging staff awareness training, and access to information prior to and during journeys;
- Continue to campaign against "island" or "floating" style bus stops with their priority cycleway and associated zebra crossings;
- Work with cycling organisations to raise the awareness among cyclists about the needs of visually impaired pedestrians;

#### Political:

- Lobby the Government, broadcasting organisations and the media in general on improving access to the media for visually impaired people, including access to television and the Internet;

#### Social:

Campaign for the provision of information to access support for all newly diagnosed visually impaired people;

#### Internal priorities

- Aim to become a Charitable Incorporated Organisation (CIO) thus reducing the liability for trustees;
- To support the Executive Council in training to update their skills;
- Effective budgeting by strengthening all financial and resource matters;
- ensure the efficient running of the office and support of admin staff;
- widening income streams through various means of fundraising, via the internet and social media and seeking donations from corporates and trusts.

Communication priorities for action include:

- Reviving our internal magazines, Fed News and Fed Talk;
- Encourage the development of new branches and the functionality of existing ones, where applicable;
- Strengthen the effectiveness and working of Central Branch by exploring ways in which its members can more effectively communicate;

Strengthen the relationship between the branches and the EC by improving internal communication and collaboration;

We will aim to democratise our campaign aims by consulting our membership on which campaigns they wish to prioritise;

Improve, partially by funding, the participation of members in involvement with local and national activities;

- Encourage the development of social activities within the organisation;



- Continue to update our functionally sustainable website, and encourage members to join and communicate via our e-group for active members, and the development of other online and social media tools which support existing and prospective members;
- Raise the profile of NFBUK and our campaigns in the media;
- Recruit and retain new members, strengthen involvement and attract more people to contribute directly and indirectly to our campaigns, including sighted volunteers and campaigners

We will take action to update and agree our business plan, taking into account these planned ambitions and if necessary, seek outside assistance to do so.

Karl Farrell

President

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## 7. Financial Review 2025

Report on annual accounts.

This is my first report as your newly elected honorary general treasurer and I would like to take this opportunity to thank those members and branches who nominated me.

Sadly and disappointingly, once again in 2024 we ended the year with a financial head office deficit of above £55,000 which is not only unacceptable but also totally unsustainable.

I wish to extract the maximum value and use of every penny we have. I would urge all members to join with me in trying to eliminate the annual deficit and turn it into a surplus which can then be in turn invested to make money for us. I would like to thank that small number of members who responded to my earlier appeal to consider donating regularly to head office general funds. To those who have not yet responded, I again repeat my appeal to consider making a donation on a regular basis, no matter how small. For example, compared to the cost of running a fully funded NFBUK, our present full subscription of £16 a year is very small. I think most of us could afford to pay to run the Federation on a modest donation of £3 a week. That's hardly the cost of a cup of tea at your local café. As the Government accepts that we are vision impaired, we each receive thousands of pounds annually in benefits (that, incidentally, NFBUK helped to win with other charities). Then the occasional legacies we receive would be a real bonus. We are grateful to the small number of life members who regularly voluntarily financially donate. Branches could also consider carrying out more fundraising opportunities and donating to our funds. It's your Federation and there are no fairy godmother's or magic lucky money trees out there – charity begins at home and needs to be worked at!

Undoubtedly, in addition to increasing our sources of income we also need to address and cut down on our outgoings. In collaboration with branches the E.C. needs to urgently undertake a thorough review of all aspects of our ongoing expenditure and whether our limited resources and revenue could be better expended in other directions/ways. – There should be no “sacred cows” in this review. Past Experiments in offering free or reduced membership has proven that this is not the solution and members should remember that it costs money to campaign and represent you. A blind person speaking on behalf of other blind people carries much more weight and credence, as opposed to someone sighted doing it for us. The Federation is a non political, self help campaigning pressure group and registered charity. Therefore, I call on all members and branches, to work jointly with the E.C. on eliminating our ongoing deficit and working together on recruiting, campaigning, fund raising and building up the Federation in order to deliver our objectives for our members going forward. The E.C. desires branches to become more active in recruiting new members who can take up some of the strain and spread the workload in getting our message across to important decision makers.

Finally, I would like to thank Louisa in our office for her careful retention and keeping of our finances throughout the year and to our accountant Mr David Stewart, for externally examining our financial records.

Douglas Gilroy  
Honorary general treasurer

12 September 2025

## 8. Trustees' responsibilities in relation to the financial statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the

Charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently;

Observe the methods and principles in the Charities SORP;

Make judgements and estimates that are reasonable and prudent;

State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements:

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993, the Charity (Accounts and Reports) Regulations and the provisions of the Rules and Constitution. They are also responsible for safeguarding the assets of the charity and hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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Mr Karl Farrel

President

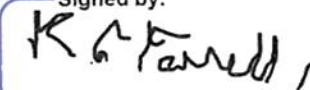
Date:28/01/2026

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Dr Devaki Sivasubramanian

Honorary General Secretary

Date:28/01/2026

Signed by:  
  
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## Financial Report

An Independent Examination of the financial statements is required under Charity Regulations.

We report on the accounts of the Charity for the year ended 31st December 2023 as set out within these financial statements.

### Respective Responsibilities of Committee and Independent Examiner

The Management Committee are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011, and the Charities Accounts (Scotland) Regulations 2006, and they consider that the audit requirement of the Charities Act 2011 and of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is our responsibility to examine the accounts in accordance with relevant legal requirements and based on our examination to report our opinion

### Basis of opinion

Our examination was carried out in accordance with the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the Charity and a comparison of the

Accounts presented with those records. It also includes consideration of any unusual items of disclosure in the Accounts, and seeking explanations from the Committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by the Accounts.

We have carried out such investigations as were necessary to enable us to form an opinion as to whether proper accounting records adequate for the purposes of the Charity have been kept and the accounts of the Charity were in accordance with the accounting records and that the view given in the accounts for the year is in accordance with the Charities Act 2011 and of the Charities Accounts (Scotland) Regulations 2006.

## Opinion

In our opinion, according to the best of our knowledge and belief and in accordance with the information and explanations given to us:

- a) the Charity satisfied the conditions from exemption from an audit of the Accounts for the year specified;
- b) the Income and Expenditure Account and Balance Sheet and notes thereon have been properly prepared from the records of the Charity, and are in agreement therewith;
- c) the accounts comply with the terms of the Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005; The Charities Accounts (Scotland) Regulations 2006 and the founding Constitution of the Charity.

d) The accounts comply with the Statement of Recommended Practice for accounting and reporting in accordance with The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102)

## BALANCE SHEET AS AT 31 DECEMBER 2024

Description	2024	2023
Fixed Assets		
Tangible Assets	£72,001	£74,401
Current Assets		
Debtors	£331	£331
Cash at bank and in hand	£81,691	£140,030

£

Current Assets £82,002 £140,361

Creditors: Amounts £1524 £1524  
falling due within one  
year


Net Current Assets £80,498 £138,837

Net Assets £290,904 £338,865

Funds of the Charity

Revaluation Reserve	£64,052	£64,052
Restricted Funds	£2,892	£2,892
Unrestricted Funds	£76,571	£133,856
Restricted Funds- Investment Bond	£118,899	£109,073
Restricted Funds-Branch Funds	£26,058	£26,560
Funds of the Charity	£290,904	£338,865

Approved by the Trustees and Signed on behalf of the Federation:

  
\_\_\_\_\_

Karl Farrell - President

Date:

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Douglas Gilroy –Treasurer

Date: 



# **NATIONAL FEDERATION OF THE BLIND OF THE UNITED KINGDOM**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

### **1. Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

#### **1.1 Basis of Accounting**

The financial statements have been prepared under the historic cost convention, with the exception that investments are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice; Accounting and Reporting by Charities (SORP 2005) and applicable UK Accounting Standards and the Charities Act 1993

#### **1.2 Fund Accounting**

Unrestricted funds are available for the use at the discretion of the trustees in furtherance of the general objectives of the Charity. Unrestricted funds include a revaluation reserve representing the valuation of the freehold property.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor.



### 1.3 Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary Income is received by way of grants, donations and subscriptions and is included in the

SOFA. Grants are recognised when the charity becomes unconditionally entitled to the grant. Cash in transit is not included until received.

Investment income and associated income tax refunds are accounted for when receivable. Incoming resources from fundraising and social events are accounted for when earned.

### 1.4 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred, inclusive of VAT which cannot be recovered as part of the expenditure to which it relates.

Costs of generating funds comprise the cash associated with attracting voluntary income and the costs of trading for fundraising and social events

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity.

### 1.5 Tangible Fixed Assets and Depreciation

All assets costing more than £500 are capitalised and valued at historic cost.

The annual Depreciation Rates are as follows:

Fixtures and Fittings	20% per annum straight line basis
Freehold Property	2% per annum straight line basis

The part of the annual depreciation charge on revalued assets which relates to the revaluation surplus is transferred from the revaluation reserve to the profit and loss account

### 1.6 Fixed Asset Investments

Investments are stated at market value as at the balance sheet date. The SOFA includes the net gains and losses arising on revaluation and disposals throughout the year.

## 2. Incoming Resources from Generated Funds

Description	Unrestricted Funds in £	Restricted Funds in £	Total in £ 2024	Total in £ 2023
Voluntary Income				
Donations	5,554	721	6,275	2,245
Legacies	0	0	0	40,326
Subscriptions	750	1,114	1,894	2,871

Activities for generating Funds				
Fund raising	10,249	109	10,358	10,260
Total Fund generated	10,249	109	10,358	10,260

### 3. Investment Income

Description	2024	2023
Bank/Building Society Interest	£2,218	£1,857

Investment Income	£2,218	£1,857
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4. Incoming Resources from Charitable Activities

Description	Unrestricted Funds	Restricted Funds	Total in 2024	Total in 2023
Grants	£0	£0	£0	£5000
Sale of Goods/Transcriptions	£0	£0	£0	£0
Income by Charitable Activities	£0	£0	£0	£5000

## 5. Cost of Generating Funds

Description	Unrestricted Funds	Restricted Funds	Total in 2024	Total in 2023
Cost of generating voluntary Income				
Donations	£40	£0	£40	£228
Subscriptions	£384	£130	£514	£750
Head Office Funding	£0	£0	£0	5,328
Total cost of generating funds	£424	£130	£554	£6,216

## Fundraising Trading Costs

Description	Unrestricted Funds	Restricted Funds	Total in 2024	Total in 2023
Fundraiser Fees	£3,462	0	£3,462	£3,760
Fundraising expenses	0	0	0	0
Conference expenses	8,244	582	8,826	11,194

Advertising	1,090	0	1,090	1,780
Fundraising trading costs	12,796	582	13,378	16,734

#### NATIONAL FEDERATION OF THE BLIND OF THE UNITED KINGDOM

#### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

#### 6. Charitable Activities

Description	Unrestricted Funds	Restricted Funds	Total in 2024	Total in 2023
Staff cost	£44,716	0	£44,716	£44,096
Development worker program	0	0	0	0
Shared spaces Campaign	£1,929	0	£1,929	£4,622
Bank charges and interest	0	0	0	0
Office costs	£13,741	£1,459	£15,200	£10,116
Depreciation	£2,400	0	£2,400	£2,400

Cost of charitable activities	£62,786	£1,459	£64,245	£61,234
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## 7. Governance Costs

Description	Unrestricted Funds	Restricted Funds	Total in 2024	Total in 2023
Branch meeting expenses	0	£1,052	£1,052	£2,363
Branch travel	0	£551	£551	£482
Executive council expenses	0	0	0	0
Accountancy fees	0	0	0	0
Governance costs	0	£1,603	£1,603	£2,845



## 8. Net Outgoing Resources

	2024	2023
This is stated after Depreciation:	£2,400	£2,400

## 9. Staff Costs and Numbers

Description	Total in 2024	Total in 2023
Salaries	£39,841	£38,353
Social security costs	£4,875	£5,743
Staff costs	£44,716	£44,096
Numbers: Administration	2	2

#### 10. Trustee Remuneration

No trustees received any remuneration during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the Year (2022-2023)

### NATIONAL FEDERATION OF THE BLIND OF THE UNITED KINGDOM

#### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

#### 11. Tangible Fixed Assets

Description	Freehold Property	Fixtures&Fittings	Total
Cost			
At 1 January 2024	£120,000	£22,957	£142,957
Addition	0	0	0

Disposal	0	0	0
At 31 December 2024	£120,000	£22,957	£142,957
Depreciation			
At 1 January 2024	£45,600	£22,956	£68,556
Charge for year on Disposals	£2,400	0	£2,400
At 31 December 2024	£48,000	£22,956	£70,956
Net Book Value			
At 31 December 2024	£74,200	£1	£74,201

At 31 December 2023	£74,400	£1	£74,401
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The freehold property was revalued to £120,000 on 1 April 2005 by Vickers Carnley an independent firm of commercial property agents, on an open market existing use basis. The trustees are not aware of any material change in the value since the date of valuation.

If the freehold property had not been included at valuation it would have been included at the historical cost value of £60,850.

### 13. Investments

Description	2024	2023
Charifund Accumulated Units		
Market Value at 1 January	£105,041	£105,253
Disposals		
Additions	0	0
Unrealised Gain/(Loss)	£13,858	£-212

Market Value at 31 December	£118,899	£105,041
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All Investments are held in the UK and are managed by Charities Investment Managers Limited.

13. Debtors

Description	2024	2023
Other Debtors	0	0
Prepayments	£331	£331
Total Debtors	£331	£331

#### 14. Cash at Bank and in Hand

Description	2024	2023
General Account	£4,532	£4,373
Conference Current	£1,267	£2,361
CAF Gold	£48,226	104,229
CAF Cash	£78	£74
Branches Deposits	£24,790	£26,559
Cash	£2	£2
Campaign Account	£2,796	£2,432
	£81,691	£140,030

NATIONAL FEDERATION OF THE BLIND OF THE UNITED KINGDOM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

#### 15. Creditors: Amounts falling due within one year

Description	2024	2023
Creditors	0	0
Accruals	£1,524	£1,524
	£1,524	£1,524

#### 16. Revaluation Reserve

Description	2024	2023
Balance at 1 January and 31 December	£64,052	£64,052

#### 17. Movement of Funds

Description	Opening Balance	Income	Expenditures	Investment Gain	Funds Transfers	Balance 31 Dec 2024
Restricted Funds						
Special Equipment	£1,517	0	0	0	0	£1,517
Accumulated	£500	0	0	0	0	£500
Branches/accum	£875	0	0	0	0	£875
Total	£2,892	0	0	0	0	£2,892
General and Restricted Branch Funds						
	£306,016	21,993	£79,780	£0	0	£148,229
Total	£306,016	£21,993	£79,780	£0	0	£248,229



## Appendix - Reports from NFBUK Branches

### STOCKPORT BRANCH REPORT

Our Branch does not hold regular meetings, as there are only two members who live in Stockport itself, namely myself as Secretary and Ben Harland as Chairman. We chat regularly either on the phone or when we meet face-to-face which is quite frequent. I am in contact with our out-of-area members by e-mail, most of whom are on Merseyside, as former members of the Liverpool and Wirral Branches.

Between us we represent the Branch on the Stockport Disability Forum, and the Transport and Access Forum. We are also connected with Disability Stockport and the local Blind Society.

During the year, we have been involved with access issues for the new bus station in Stockport.

Stockport has now become part of the Bee Network for transport services in Greater Manchester. Although some of the new buses have speech announcements, I so far haven't found a talking bus, and some of my friends tell me that sometimes the announcements are not working, or are incorrect, giving the wrong names for stops.

I have received several enquiries via Head Office from people who think we may be able to help them, including Wirral Council and enquiries regarding bus services in Bolton.

I have served for a number of years on the local Police Independent Advisory Group, but this group is now being disbanded and those of us who are interested in joining the new version of the group have been asked to re-apply. I have done so, but as yet have heard nothing, but then other former members of the group have also heard nothing.

Peter Wilkins  
Stockport Branch Secretary

West of Scotland branch

Report on the branch and its activities for the year ending 31 December 2024.

The annual general meeting (AGM) was held in January. The 2023 annual report and accounts were adopted: Election of office bearers – the following were re-elected: Michael McCabe as chairperson. Margaret Cowie (O.B.E.) as Vice Chairperson. Douglas Gilroy Secretary.

The following were elected to represent us on the following bodies:

Transport Scotland's "Roads for all Forum": Douglas Gilroy.

Scottish Accessible Transport Alliance (SATA): Michael McCabe.

Scottish Council on Voluntary Organisations (SCVO): Michael McCabe.

Glasgow Access Panel: Joyce MacPherson.

North Lanarkshire Access panel: Joyce MacPherson.

We were sorry to learn that due to economic reasons, SATA decided in 2024 to dissolve the organisation.

As can be seen from the foregoing list, the membership of the branch is small but very dedicated in flying the federation flag.

Branch meetings were scheduled for: Monday 5 March 2024, Monday 15 April 2024, Monday 3 June 2024, Monday 22 July 2024, Monday 2 September 2024, Monday 14 October 2024, Monday 25 November 2024. Unfortunately, due to the chairperson being on holiday and the ill health of the secretary, one meeting had to be abandoned.

Ordinarily meetings are held by telephone conference calls. For those not familiar with the lay out or geography of the West of Scotland, it might be useful to paint a verbal picture, for the need to use conference calls i.e. by road south to north from Carlisle to Glasgow it is approximately 100 miles: From Glasgow going further north to Fort William again it is approximately another 100 miles and from Fort William

to the North West peninsula is approximately 80-100 miles. This is a vast geographical area and underlines the need to recruit new members in order to spread the workload and increase the number of our branches.

Douglas Gilroy  
Past President  
Branch secretary

## LEEDS & DISTRICT BRANCH REPORT FOR 2024

This year we have had a number of meetings with Connecting Leeds from Leeds City Council in regard to the Woodhouse Gateway which extends from Leeds City Centre through to Headingley

This year we were unfortunate to lose two members. February saw the passing of Steve Goulding MBE., a long time Vice Chairman. We attended his funeral in March. Our President, Karl Farrell attended representing the Executive Council.

A few months later, in May, our Treasurer, Philip Hepworth, died in hospital, and his funeral was later in the month. This was very well attended.

In June Mr Bernard Whitley was asked if he would take on the position of Treasurer of Leeds & District Branch which he accepted.

Since then he and Anne Steele, in her position of Assistant Treasurer, have been extremely busy sorting out bank books and signatures.

This years annual AGM was held @ the end of September @ the Village Hotel North, Otley Road, where we also celebrated the 75th Anniversary of Leeds & District Branch,

Socially we have had a number of visitors to our meetings. Bill Scully came to recite poems with a broad Yorkshire accent, and he also attended our Christmas party with his wife. The Archivist, from Kirkstall Abbey Museum, Patrick Bourne, came one month with a number of small artefacts which we were allowed to handle. This is always very interesting and well appreciated by members.

Our Christmas Party, held at our meeting in December was very well attended. Food brought in by members was very good and entertainment was provided by the aforementioned Bill Scully and member Bryan Matthews brought his guitar so we could sing carols. It has to be said we were not very good. We then dispersed wishing everyone a Happy Christmas.

#### Chair' Secretary's Report for the London Branch AGM on Saturday 25 January 2025

At our Annual General Meeting (AGM) in January 2024, I was elected as Secretary for the Branch and Darren Vickers was elected as Chairperson. However, after two months Darren resigned and so for the rest of the year, with the permission of the Executive Council, I acted in both capacities. The branch elected a new Treasurer, to succeed our long-standing incumbent of this post, David Bamber, at that same AGM. After a couple of months, he also resigned due to study commitments and whilst we managed to find a replacement, he too eventually resigned as his wife was seriously ill. By the end of the year, it had been agreed that Karl Farrell, who had now been relieved of long-standing national Treasurer commitments, was able to take on that branch role.

All of our branch meetings were held by Zoom. We felt that there would be an advantage in holding live meetings once more, provided they were hybrid, to encourage comradeship amongst members and to reduce isolation. However, despite our efforts we didn't manage to find a venue at a suitable cost and which was available at a convenient time. We will continue to look for such a venue and we hope that we may be able to develop a scheme to help those who have difficulty in travelling to come to meetings with an escort.

For our first meeting of the year in February, we were joined by Sarah Gayton, our Research and Campaigns Officer and Street Access Campaigns Coordinator. She updated us on our campaign against bus-stop bypasses and similar installations. She also mentioned a recent

important meeting at Port Cullis House, where she had shown her film footage on this subject to MPS and their researchers, which had made a significant impact. She also reported on a recent meeting we had had on this subject with the Department of Transport and a pan-disability webinar with Inclusion London, where many disabled people with differing access needs had spoken out against bus-stop bypasses. In addition, she reported on our campaign activity to ban e-scooters and regulate the use of e-bikes.

In March we discussed the forthcoming London hustings and issues that might be addressed to the candidates standing for the Mayoral and London Assembly elections in May. These were mainly of an environmental nature. I attended that meeting, together with Kasia Kubasek, Hyacinth Malcolm and Sarah Gayton and I reported back to our Branch Meeting in April.

During the next few months, we had useful discussions on campaign issues.

Access to finance, or rather the lack of it as far as vision impaired people are concerned, has been a common topic of discussion. As a result, we put forward a proposal to nationally work on this issue at our national AGM. London members, Clive Lever and Pardy Gill, have formed half of the Sub-Committee to take forward issues regarding our exclusion to financial access.

At our September meeting, London Branch had compiled 12 questions to be tabled at the national AGM in Leeds. Because of delays in producing our national Annual Report, these could not be fully considered at the AGM and a meeting to discuss them, and other questions has been arranged for 1 February.

In November we were due to have a talk from our national representative on the DBC (Disability Benefits Consortium), Sandra

Kane. She was unable to attend, but as I had deputised for her at the most recent DBC meeting I was able to report on those proceedings. Anxiety had been expressed by our members, particularly about possible changes in the administration of PIP. I was able to report back on this, but unfortunately not to alleviate their fears, as despite a change in Government, due to the dire state of central finance, such proposals have not been ruled out.

We realise that we need to improve our communications amongst members. To alleviate this problem, I produced two branch newsletters in late summer and early autumn. However, due to other commitments I have been unable to continue to do this, although I have forwarded circulars and items of interest, which have come from our Head Office and other sources, such as consultations by Transport for London.

A number of our members have been active in organising social events. In the main these have been meals out, one of which was coupled with a walk in St James Park. There has also been a visit to Kenwood House and the Royal Academy of Music for a demonstration of keyboard and stringed instruments. Two Christmas meals were organised, one north of the river at the Travelers Rest in Kenton and one south of the river at the Railway in Blackheath. These were both well attended.

We felt it was important to try and continue to organise a weekend away. Brighton was suggested as a venue, but in the end, it was decided to stick to the familiar resort of Eastbourne. Because of lack of resources for organisation, we settled for a fairly low-key affair, without organised activities, at the Da Vinci Hotel. This was attended by seven members. It was a very relaxing weekend. The Hotel was bed and breakfast only, but we enjoyed going out for meals locally and the restaurants were easy to locate. We only needed an evening meal as the breakfasts in the hotel were so generous.

Andrew Hodgson



## Annual Report from Nottingham Branch covering 2024

2024 has been an incredibly difficult year for Nottingham Branch.

In February we lost our Secretary, Neana Lawson, who had been a long time member of the National Federation of the Blind of the United Kingdom (NFBUK). Branch members were disappointed with the lack of contact from the Executive Council having lost such a key member of the team. We acknowledge that an email was sent by our EC link, however, the email address was not monitored by anyone at the time (having been monitored by Neana) and no follow-up contact was received, so we were left feeling that we had been 'left to get on with it'. I am very proud of regular attendees to Nottingham branch meetings as we all pulled together and shared Neana's role between us. To keep the branch moving forward. Within 3 months of Neana's passing, two regular attendees at meetings were matched with Guide Dogs and were required to undergo training with their new dogs. Immediately following this the chairperson needed to take some time out due to personal circumstances.

Despite all of the above, members have continued to support the branch and we have played an active role in campaigning locally. We have maintained contact with Trent Barton buses regarding their next stop announcements, attended regular meetings regarding the accessibility of Nottingham railway station, liaised with the local council regarding proposed bus stop bypasses and regularly expressed an interest in attending Disability Involvement Group meetings hosted by the local council when they were rearranged. We have continued to meet regularly via Zoom.

Karina Gregory – Chairperson, Nottingham Branch.

## SOUTHEND AND ESSEX BRANCH

Mrs Jill Allen-King, OBE,

The AGM of the Southend and Essex Branch was held on January 14th 2025. Jill Allen-King gave a report on all the outside bodies that the

Branch was represented on. These include the Southend and District Bus Users Group, C2C Rail Passenger Panel, Southend Association of Voluntary Service, and Southend Airport Group.

The Branch continue to campaign for a lift being installed at Chalkwell station, and they campaigned to stop ticket offices being closed earlier in the year.

At the Bus Users AGM in September the Branch questioned bus operators on the irregularity of services and the lack of bus services to our local theatre, sea front, Chalkwell and Westcliff railway stations.

Jill travelled by car to the Guide Dogs AGM in Leamington Spa, and raised questions about the My Guide service, the long wait for replacement guide dogs, and money not being used solely for the training of dogs. Jill's guide dog had died suddenly in February, and she is still waiting for a replacement.

Jill had written many letters to the local paper and all were published. They covered Chalkwell lift and ticket offices, the state of pavements and parked cars, electric cars and e-bikes, and proposed use of wheely bins, as well as lack of bus services. Also Overhanging branches, etc.

Our previous Member of Parliament, Anna Firth, who has supported the Branch and our campaigns, lost her seat in the election. Although the new MP has responded to e-mails and had a forty minute phone call with Jill, he would not support the Branch to stop the winter fuel allowance being cut.

The Branch's on-going campaign is to have audio description provided at both the local theatres, and this will be the main campaign for the next year.



Douglas Gilroy  
0141 956 6766  
07823501115

26 Elm Court  
97 Main Street  
Milngavie  
G82 6JQ  
[dgilroy53@gmail.com](mailto:dgilroy53@gmail.com)

24/03/1953

Andrew Hodgson  
07765 113327  
020 8740 1109

Flat 32 Pocklington Lodge  
Rylett Road  
London W12 9PQ  
[ahodgson@nfbuk.org](mailto:ahodgson@nfbuk.org)  
[andrewhodgson55@gmail.com](mailto:andrewhodgson55@gmail.com)

14/11/1955

Liz Silver  
01159 580744  
07855 713241

58 Ashfield Road  
Sneinton  
Nottingham NG2 4LS

[lsilver@nfbuk.org](mailto:lsilver@nfbuk.org)  
[liz.silver@phonecoop.coop](mailto:liz.silver@phonecoop.coop)

02/01/1957

## EC Contact Information

Karl Farrell

07808 519720

19 Belgrade Road

Stoke Newington

London N16 8DH

[karl.farrell@btinternet.com](mailto:karl.farrell@btinternet.com)

09.01.1945

Jill Allen-King OBE

01702 477899

59 Silversea Drive

Westcliff on Sea

Essex, SS0 9XD

[jill.allenking2@btinternet.com](mailto:jill.allenking2@btinternet.com)

10/03/1940

Devaki Sivasubramanian

07824 884848

Flat 7 Pocklington Lodge

Rylett Road

London W12 9PQ

[dsivasubramanian@nfbuk.org](mailto:dsivasubramanian@nfbuk.org)

[drshivdev@hotmail.com](mailto:drshivdev@hotmail.com)

16/05/1962

Clive Lever

01622 672277

07711 607272

24 King Edward Road

Maidstone

Kent ME15 6PJ

[clever@nfbuk.org](mailto:clever@nfbuk.org)

[clive.lever1955@gmail.com](mailto:clive.lever1955@gmail.com)

15/02/1955

Sandra Kane

07592164782

71 Holder Road

Yardley

Birmingham

B25 8AP

[skane@nfbuk.org](mailto:skane@nfbuk.org)