

BLINDAID

England & Wales · Charity number 262119

Details

Other names METROPOLITAN SOCIETY FOR THE BLIND

Status Registered

Legal form Charitable company

Company number [00986407](#)

Registered 1971-02-09

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

Contact

Address BWBCA Ltd
Office 44
A30bc
Higher Stockley Mead
Okehampton
Devon

Phone 02074036184

Email enquiries@blindaidth.org.uk

Website www.blindaidth.org.uk

Activities

Objects: TO PROMOTE THE RELIEF OF PERSONS WITH VISUAL IMPAIRMENT WHO ARE OR HAVE BEEN RESIDENT IN THE ADMINISTRATIVE AREA KNOWN AS GREATER LONDON AS FROM TIME TO TIME CONSTITUTED.

Activities: Community Sight Support Service: An outreach service for blind and visually impaired people residing in the 12 inner London boroughs to alleviate social isolation and provide practical support Also: Telephone Support and Community ProjectsShare London Project - volunteers facilitate social outings in LondonSmall grants for aids and equipment to facilitate independent living

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability
- **Who:** People With Disabilities

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£407,700	£682,712	-	-
2023-12-31	£344,182	£969,997	-	-
2022-12-31	£223,012	£747,271	-	-
2021-12-31	£285,012	£729,622	-	-
2020-12-31	£580,846	£810,484	£2,847,624	20

Trustees

Name	Role	Appointed
Ajay Rawal	Chair	2022-10-01
Alison Jane Gordon		2022-10-01
Dimitra Spyridonidou		2023-11-29
John Winston Felix Small		2023-01-30
Rachel Holdsworth		2021-11-24
Sarah Coften		2026-03-25
Thomas Abrahart		2026-03-25

Linked charities

- CAPTAIN ANDREW IN MEMORIAM PENSIONS (262119-1)
- DONALD CAMPBELL IN MEMORIAM PENSIONS (262119-2)
- METROPOLITAN SOCIETY FOR THE BLIND FUND (262119-3)
- ARMITAGE HOME GENERAL FUND (262119-4)
- SHAFTESBURY MEMORIAL FUND (262119-5)
- JAMES CHRISTIAN SIMPSON FUND (262119-6)
- THOMAS RHODES ARMITAGE FUND (262119-7)
- WALTER PENDLE BURGESS FOR HOLIDAYS FOR THE BLIND (262119-8)

BLINDAID

England & Wales - Charity number 262119

Accounts

REGISTERED COMPANY NUMBER: 00986407 (England and Wales)
REGISTERED CHARITY NUMBER: 262119

Report of the Trustees and
Financial Statements for the Year Ended 31 December 2024
for
BLINDAID

**Contents of the Financial Statements
for the Year Ended 31 December 2024**

	Page
Report of the Trustees	1 to 24
Statement of Financial Activities	26
Balance Sheet	27 to 28
Cash Flow Statement	29
Notes to the Cash Flow Statement	30
Notes to the Financial Statements	31 to 43
Report of Independent Auditors	44 to 46

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. 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).

MISSION STATEMENT

As London's oldest sight loss charity, BlindAid works to improve quality of life and promotes independence for blind and visually impaired Londoners. We provide individualised practical and emotional support to reduce the social isolation that many people living with sight loss can experience.

OBJECTIVES AND ACTIVITIES

Objectives

The charity seeks to alleviate loneliness and social isolation affecting sight impaired (SI) and severely sight impaired (SSI) people. It aims to empower service users to encourage and support independent living. The charity also supports people suffering the emotional consequences of visual impairment. Services are provided free of charge.

The charity's strategic objectives for 2024 were:

1. To secure future sources of external income to allow the continuation of services from 2025 onward.
2. To actively seek and secure sufficient external funding to allow expansion of the charity's services.
3. To sustain and evolve the Community Sight Support Service for the support of SI and SSI people' people with a meaningful outreach service that listens to and meets the needs of its beneficiaries.
4. To sustain and develop the Community Project Hub at Camden Living Centre classes and Programmes.
5. Continue to evolve the charity's ability to identify and help those who can benefit from its services in the most efficient/effective ways.
6. To continue to develop the charity's infrastructure, as well as its capacity to achieve these aims.

Public benefit

The activities to achieve the charity's objectives are all carried out for the public benefit as described by the Charity Commission. The beneficiaries of the charity are members of the public who are in need because of health, disability or other problems arising from visual impairment and the activities of the charity seek to ensure these people can be supported by quality measured and supervised services. The charity sets out in this report the charitable public benefit of its activities. The Board members have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

OBJECTIVES AND ACTIVITIES

Service Delivery:

BlindAid delivers services for people who are sight impaired (SI) or severely sight impaired (SSI) people aged 18+ however, the majority profile of our beneficiaries is typically 50+: with a high proportion of those people, in addition to their sight impairment, may also have more complex health conditions.

For these reasons BlindAid reaches a mostly hidden community of SI and SSI people, who are in need our help and are typically less independently mobile people when they are initially referred to our charity.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES Cont.

Referrals to BlindAid:

BlindAid is a trusted organisation that enjoys an excellent reputation, and so referrals to our charity come in from many sources. People living with sight loss may be referred to BlindAid at any point in their sight loss journey; when they have just been diagnosed or following a trauma; when they have been registered with sight loss, or at a later time when their sight has deteriorated further. Our referrers include Local Authorities and their specialist sensory teams, social workers and community mental health teams, NHS teams, such as such as the Low Vision Clinic at St Thomas Hospital; Moorfields and other hospital eye clinics, and GPs, as well as from people who experience loss of vision themselves (or their friends and family). We also have reciprocal referral arrangements with many other charities, such as Age UK branches within our area of operation.

BlindAid's Sight Support Pathway:

Our charity offers three core services, which combined provide vital support not offered by other sight loss charities in London. Our Sight Support Pathway therefore offers maximum support that often our service users describe to be 'Life Changing' during feedback. It combines the skills of all elements of our charity services: -

1. Our Sight Support Service: provides access to one-to-one support from a support worker who is employed/trained by BlindAid.
2. Access to our Community Project Classes offers the opportunity to relearn/learn new skills for independent living and access to peer support.
3. Share London - being matched with a likeminded volunteer specifically to access and maintain social activity in the community.

Each individual core service may be used in combination as our Sight Support Pathway, or selectively and independently as preferred. There is greater detail on individual services in the achievements section of this report.

A recent analysis of BlindAid's bespoke database has evidenced that on average where service users access our Sight Support Service, as well as our Community Project, and then go on to be matched with a likeminded Volunteer to experience our purely social Share London Volunteer Project, they are provided with a holistic and beneficial development Sight Support Pathway that tangibly improves independence and wellbeing and helps to encourage many of our beneficiaries to enjoy more fulfilled and self-sustaining lives.

Similarly, many of our funders remark, that by investing in our services they feel they play a vital role in empowering individuals to lead richer, more empowered lives, ultimately contributing to stronger communities and having a lasting positive impact on the beneficiaries we serve.

BACKGROUND to 2024 OBJECTIVES AND ACTIVITIES:

As a charitable organisation, BlindAid has delivered an outreach Sight Support Service, always visiting service users in their own homes since its inception in 1834. In 2024, BlindAid celebrated 190 years of delivering support for its beneficiaries, all of whom are residents of the 12 Inner London Boroughs. Throughout this extraordinary time period the charity has always employed its vital Sight Support Workers and borne the costs of delivery of its core service from its own reserves. Our reserves were accumulated from donations and previous legacies to the charity as well as earned dividends from investments.

The previous two years have seen management and our new board of trustees working toward the seminal year that 2024 became for BlindAid.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES

In 2022 with ever dwindling charity reserves it was determined that BlindAid could no longer plan to sustain the cost of providing the Sight Support Service across 12 inner London Boroughs from its reserves for the longer-term future. To better meet the future fundraising challenge ahead, it was agreed by trustees and management that three key actions would be taken:

1. Investment in fundraising - a role to be created to focus on gaining income from trust, foundations and grants.
2. The CEO and Operations Director in addition to their job roles, were best placed to focus on income generation from NHS and Local Authorities.
3. The charity would sacrifice its head office and instead, lease out its property asset - to secure a long-term sustainable income for the charity.

Post Brexit and the global C-19 pandemic, the financial crisis in the UK has been an enduring factor which has also impacted greatly upon the fundraising landscape for the third sector, with charities both national and local being impacted as a result. Therefore, on 29.11.22 trustees recognised and ratified a responsible financial opportunity to lease out BlindAid's Head Office at Lantern House 102 Bermondsey Street SE1 3UB in order to provide a long-term sustainable income for the charity. In January 2023, three offers and two detailed business proposals were reviewed by trustees and the best offer for the charity was accepted. The legal work to lease our property was conducted concurrently, together with additional essential negotiations involving the other shareholders who like BlindAid all owned properties contained within Lantern House.

BlindAid is a shareholder in Lantern House Management Limited (Private Ltd Co No: 03688443). BlindAid naturally informed all other shareholders at Lantern House in November 2022 of the board's ratification and the charity's intention to lease 102 Bermondsey Street, this being the unit purchased on behalf of the charity in 1990. The legal work was completed and the lease signed on 21.09.2023. The new tenant then began work to refit the unit and the property was opened as a restaurant on 21.08.2024. The charity's property was formally valued by a qualified RICS surveyor in 2024 which evidenced that the rental agreement reached with our tenant was in keeping with the unique style and location of the property within the heart of the conservation area of Bermondsey Street.

BACKGROUND to 2024 OBJECTIVES AND ACTIVITIES:

Search for Alternative Hub Property 2024

Having successfully leased out our head office in 2023, in 2024 management were keen to identify a suitable property where we could rent space for our team meetings and also for Board Meetings. We were connected to an organisation called AVIRE based in Banbury, this property agency have a contact list of organisations that own commercial properties across the UK that are not currently occupied and look to match them with charities seeking temporary accommodation, with their clients. We viewed an ideal property close to Waterloo Station initially, but the owner withdrew from leasing their building.

We looked at second property via AVIRE, St Olaves in Southwark. At the viewing, we found this to be suitable for our needs, however, many other charities were also viewing the property. We completed the AVIRE questionnaire and were selected and encouraged to take two units within the building. We progressed to sign the lease agreement in October 2024. During due diligence checks in the weeks preceding moving into the property, it came to our attention that Southwark Council had already granted a demolition order on the building for the site to be developed into residential housing units.

In checking with AVIRE they eventually came back to confirm from the landlord, that all existing tenants were due to be served the break clause of 28 days' notice in early January 2025. The legal work and plans to relocate into the building were immediately ceased as we did not choose to bear the cost of moving into the building for only 2 months.

Therefore, BlindAid remains keen to identify space in a central location within our area of operation in inner London that we can share or rent.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Sight Support Service - Design of Hybrid Service

From the charity's inception to March 2020 and the C-19 pandemic, BlindAid had always delivered its Sight Support Service by outreach visits for SI and SSI people living in the 12 inner London Boroughs only. The global pandemic caused us to reflect on not only how best to serve our beneficiaries during this time in history, but in the future post pandemic environment. This promoted a radical redesign of our service and the creation of our Hybrid Sight Support Service in operation today. The investment in a radical new service was funded by Big Lottery Reaching Communities, who awarded BlindAid £100K in 2020: c£70K to fund our service throughout the pandemic, and c£30K for management to completely reimagine our core service. This important service development was achieved, as always in full consultation with our service users; and importantly in collaboration with our staff team who deliver the service, as well as sector professionals who work alongside the charity.

We used RNIB's latest data when reflecting upon how to reach more people across our area of operation.

Latest RNIB statistics findings related to visual impairment and sight loss are:

- Over 2 million people across the UK are living with sight loss
- Of those 2 million people - only 320,000 people are registered Sight Impaired or Severely Sight Impaired in the UK
- Nearly 80% are 65 or older, c60% are 75+ plus
- Everyday 250 people start to lose their sight in the UK
- BlindAid is the only charity in London delivering outreach support for blind and VI people
- 48% of all adult sight loss is attributable to Age Related Macular Degeneration
- People from certain ethnic minority groups are at greater risk of some of the leading causes of sight loss.
- The 12 inner London Boroughs are very cosmopolitan and therefore so too is the demographic makeup of the profile of BlindAid service users
- In 2013 there were an estimated 1.93 million people living with sight loss in the UK
- By 2050 the number of people living with sight loss is likely to grow to 4 million

We organised 14 online Focus Groups and each group was made up of service users from all 12 inner London Boroughs, each group consisted of between 8 and 20 people and each group were asked a detailed selection of questions about our previous, current, and wished for future services. In total we consulted with and listen carefully to in **excess of 250+ beneficiaries**. Our service users' responses were honest, illuminating, and informative. Most importantly by working together we defined a new way of operating more flexibly which has allowed us to reach more people than ever.

Our hybrid service facilitates leaner, more agile working methods that allow us to effectively, dial up or down, our outreach community work, which benefits us because we can now respond proactively by being agile and adapting our service to continue to meet service users' needs should there be any future pandemic or indeed any other major service disruption. The bright ideas of both service users' and our staff team who deliver the service relating to how our service could be re-designed were collated and are now built into our new service model, which in the five subsequent years, has been proven as a tangible asset for BlindAid.

OBJECTIVES AND ACTIVITIES

Our hybrid service model allows us to reach a far greater number of beneficiaries across our area of operation. SSW's are now each working with an average of c70 people at any one time (previously maximum of 50). We attained this uplift in support by only visiting those the community the people in the most need. Now we visit isolated service users 3 days each week, and by supporting an additional number of people by providing telephone support and guidance on two days each week. The whole team work each Monday and Friday from home and are providing outreach in the community on Tuesdays/Wednesdays and Thursdays every week.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVE AND ACTIVITIES Cont.

Trustee Recruitment During 2021-2023:

Trustee Recruitment: BlindAid management actively invested much time in recruiting and inducting a whole board of new trustees. In 2021 we had recruited one new trustee, by the end of 2022 we had appointed 5 new trustees, and we completed that refresh of the talent and skills on our Board of trustees in 2023, by appointing a further 3 trustees. Management made a considerable commitment of time investment in researching/reviewing and also reaching out to many potential candidates throughout this period of time. Without any doubt, the charity is now reaping the rewards of trustees undeniable investment in BlindAid's cause and their integral involvement in the design and development of the future of the charity.

Team Recruitment/Resourcing in 2024

For comparison, during 2023 we experienced significant staff turnover. At the beginning of 2024 we experienced a lean recruitment marketplace, however, the candidate pool expanded notably during the second six months of the year, and we were able to secure several excellent quality new employees.

During 2023 there was 1 redundancy, and 5 leavers, but we also recruited 7 new staff. Total staff numbers were reduced within the management team, with the largest number of employees being in service user facing roles, the staff turnover demanded a substantive time investment from management. However, in 2024 staff turnover was reduced from the previous year, with 1 leaver, and 2 new staff appointments. This being one new fundraiser was appointed on a contract, and 1 Share London Coordinator appointed to replace the one leaver in 2024.

Vocational Staff Training:

BlindAid remains dedicated to actively developing a broad, relevant specialist skill base for our whole team, ensuring maximum benefits are derived for our beneficiaries. BlindAid invests in its employees, and the charity offers staff four full day training sessions annually. The curriculum offers a variety of relevant vocational training courses providing us all with the practical tools we need to enjoy and fulfil our roles to the best of our abilities and to ensure service users derive tangible benefits from engaging with our team. As we are all now remote workers, these training days also provide regular quarterly focus and social contact for everyone which ensures BlindAid's thriving culture endures.

Fundraising 2024:

During 2022-2023 the charity trialled different fundraising methods, and in 2024 trustees ratified the decision that Fundraising for the charity would be best led by the senior management team supported by a very experienced trustee, who has recently retired from a 40 year career in International fundraising, and who has chosen to donate some of her time and expertise for the benefit of the charity and undeniably has helped to shape its fundraisers into a cohesive team.

In May 2024 we appointed a freelance fundraiser also to work specifically on attaining income from foundations, grants, and trusts. Our new fundraiser settled into role quickly and has made great advances on behalf of the charity, notably, by formalising reporting across all fundraising activities, into a simplistic report which, as it is easy to read and understand at a glance, presents the measurable activity of the fundraising team. She has also gained a thorough understanding of BlindAid, its services and most importantly grasped both the culture and ethos of the charity.

Both our freelance fundraiser and our trustee have together developed a deep understanding of the charity's work and impact which is transparently obvious from their bid writing, which has proved successful for BlindAid this year.

Senior Management (CEO/Operations Director) have therefore continued working on fundraising with a focus on gaining traction with NHS ICBs (Integrated Care Boards) for London, and also with Local Authorities. In addition, our work with all 12 individual inner London local authorities not only continued but took precedence throughout 2024 and into early 2025.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES Cont.

In South West London, BlindAid was awarded funding for our Sight Support Worker role in Wandsworth first in 2022, this was from an NHS Integrated Care Board who were impressed with our reporting data. In 2023 we were awarded funding for two roles in Wandsworth, and we are now funded in the Borough until April 2025. NHS contacts requested that we join the SW London Ophthalmology Clinical Network monthly meetings, which we did for the whole of 2024. The group were working on the establishment of eye care pathways for patients in SW London being transitioned from being delivered within hospitals to being delivered within the local community.

Whilst initial conversations with some Local Councils had been launched in some Boroughs as early as 2021 and were still ongoing, when 2024 began, management were under no illusion that we needed to convert our core service from being funded from our own reserves, to being fully externally funded by the end of 2024. Failure to do so was to risk having to withdraw service from beneficiaries in Boroughs who could or would not fund the charity's outreach service. We focussed on having either secured funding, or the written promise of funding by no later than the end of the first quarter in 2025. If we could not achieve the external commitment to fund the service either from the local Council or any other external source (i.e. other funding organisations), then we would have no alternative but to cease the service, in any Boroughs where funding could not be secured. **Naturally, the reality of the business situation was as unpalatable as it was unacceptable for management, BlindAid staff as well as the service users who rely upon our regular tangible charity support, and also for our Sight Support Workers, whose roles would be at risk if we were not able to secure the funding for their roles to continue.**

Initial conversations were escalated from our usual day to day contacts within the Local Authority Sensory Teams, to their managers, and then to include directors, and eventually to the Borough Commissioners across 11 inner London Boroughs. Management invested a vast amount time in presenting BlindAid and the unique nature of the support provided, at every level within local authorities in 10 of 12 inner London Boroughs. Presentations were supported with data summaries of service delivery as well as case studies. The quantity of meetings grew throughout the year, becoming ever more intensified/convoluted as discussions progressed as we persevered with our ask to each Borough, could they consider funding or commissioning our Sight Support Service on behalf of their residents? By the end of 2024 we had secured external funding or the written promise of funding from Local Authorities for our Sight Support Service from **9 Boroughs**. In addition, the **10th Borough** was Greenwich where we were awarded funding from The Greenwich Healthier Communities Fund which was established by NHS Greenwich Charitable Funds in partnership with the SE London NHS Integrated Care Board and The Healthier Greenwich Partnership.

The focus for the senior management became more intense as we engaged with the last few remaining Boroughs, and trustees agreed that since we had been so successful, time to secure written funding agreements could be extended but only until the end of the first quarter 2025 for Boroughs who had no remaining 2024 funding to commit ,but recognised the value of the Sight Support Service and wanted to commit funding from the next financial year's budget from April 2025.

The focus for the charity's senior management team became more intense as we engaged with the last few remaining Boroughs, and trustees agreed that since we had been so successful, time to secure written funding agreements could be extended but only until the end of the first quarter 2025 for Boroughs who had no remaining 2024 funding to commit but wanted to commit to funding from the next financial year's budget from April 2025.

In closing the year and the specific work on this marathon fundraising task, management successfully secured external funding for 10 Boroughs which amounted to c£316k. Only 2 of all 12 Boroughs did not commit to funding BlindAid in 2024. The first were unable to fund BlindAid in 2024: having readily engaged with meetings and were keen to fund our Sight Support Service in their Borough, but as negotiations continued until almost complete, the Commissioners were informed by their own procurement team, that there was an existing service agreement with another charity until April 2026, and that therefore, they could not proceed to commission BlindAid in 2025.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES Cont.

That Borough has invited BlindAid to apply for funding again toward the end of 2025. Due to lack of funding, we had no alternative but to cease service within that Borough in April 2025, and unfortunately over 70 beneficiaries were referred back to the Boroughs Sensory Team. Sadly, as we had not secured external funding to continue the role, our Sight Support Worker for this Borough was made redundant after working with BlindAid for 16 years previously.

Despite many requests for meetings, 1 Borough in particular, did not engage with BlindAid at all throughout 2024 and into early 2025 and so our service, which had been delivered free of charge every year since 1834, unfortunately had to be ceased at the beginning of April 2025. This resulted in the loss of support for c70 beneficiaries, who were receiving either regular fortnightly visits, or regular telephone support calls from their well-known SSW, some of whom had relied upon our charity for many years. Sadly, it also resulted in the redundancy of our Sight Support Work for that Borough who had worked with BlindAid for over 8 years.

Naturally, the loss of experienced, vocationally trained workers, who also held advance DBS Certification, First Aid Certification, and who were also Mental Health First Aiders is a matter of much regret for BlindAid. Good governance matters, and senior management were grateful to our trustees for their support and guidance during this difficult time. The Charity Sector is built on human dignity and senior management were conscious throughout this testing year of the need for empathy for all the people impacted and affected by the necessary changes in our business operation.

Concurrently we have much gratitude and thanks for those Local Authorities who have now recognised the value of the Sight Support Service delivered by BlindAid and who have elected to financially support the charity going forward.

ACHIEVEMENT AND PERFORMANCE Charitable Activities and Achievements

BlindAid Core Services: Community Sight Support Service:

In 2024 the charity celebrated 190 years of delivering a vital outreach service for blind and visually impaired residents of the 12 inner London Boroughs. The core activity of the charity for all those years has been to visit predominantly isolated, Sight Impaired or Severely Sight Impaired people in their own homes.

All Sight Support Workers (SSWs) are carefully selected during our recruitment process, are all vocationally trained. SSWs, including other staff with service user facing roles, all hold current enhanced, Disclosure and Barring Service (DBS) certification, which are renewable every 3 years. Our team also all hold First Aid Certification, again renewable every three years, because we reach a particularly isolated, hidden community of people. The majority of our team are also Mental Health First Aiders.

BlindAid's ethos is to treat each service user as an individual, prioritising people who are isolated and living alone, and delivering support as needed and valued. Most service users have been diagnosed with sight loss in adulthood; this can be traumatic, and the individual period of adjustment can vary enormously depending upon personal resilience.

An initial assessment visit is made to understand first hand a person's individual needs, coping abilities and to determine whether the charity can be of assistance to meet those needs. Our service users' needs, naturally vary and are as unique as they are themselves. A percentage of our service users also have more complex needs, and we deliver individualised support accordingly.

**Report of the Trustees
for the Year Ended 31 December 2024**

ACHIEVEMENT AND PERFORMANCE Cont.

Our SSWs provide a range of assistance from vital emotional support for service users sight loss journey, but also very practical help to encourage service users to engage with NHS appointments, and support with more information on eye conditions/eye drops, as well as with personal admin, reading post and other admin support to ensure a smooth homelife can be maintained.

They also do important tasks like check use by dates in the fridge and often find 'lost' items indoors; often key small items are simply dropped on the floor and cannot be found again easily by a service user and over 50+ small tasks are reported directly onto our database by SSW's when they visit.

Our SSWs often are the first people to be alerted to matters such as a further deterioration in a person's residual sight, additional health or safeguarding issues, which can then be reported to the relevant body as required. The SSW will also encourage participation in, and signpost to both BlindAid Community & Online Projects and other suitable local social activities. Our Sight Support Service provides greater consistency, reliability, and a high standard of quality supervised support. The quality of service is regularly monitored through fortnightly supervision meetings, where shared decisions may be taken about any individual service user's circumstances that may be complex. The standard of support is also monitored through key performance indicators, and annual Focus Groups with service users that are conducted by management, where feedback can be shared with SSWs afterwards.

Our post pandemic, Hybrid Service has optimised visiting people with priority needs, and we have learned that a key factor within general service delivery is to 'mindfully reassess' all service users regularly, agreeing with them their own needs for continued visits at home. In this way we have reduced the number of days spent visiting in the community each week, whilst additionally creating support via the telephone for beneficiaries for whom a clear identified need is established, that a call must be made by an experienced SSW. A longer-term aim for our service users is that we support them to realise self-sustaining independence eventually, then where possible and with their agreement we may match them with a suitable Share London volunteer for regular social outings, or social telephone calls.

It has long been established and accepted that there has always been a percentage of service users for whom making a return to enjoying a full social life is not possible due to mobility, or complex health issues, it is for these people that the charity has always made a commitment to continue to visit for people who have no other family or friends, and where meaningful communication is established.

We have determined that our service without doubt, is valuable, unique and meets a clearly evidenced, otherwise unmet need in society. No other Sight Loss Charity in London provides tangible outreach support using employed and fully supervised staff. We provide regular visits for beneficiaries who need and receive our service free of charge, and so BlindAid continues to be a vital source of support for the community it serves.

During 2024 the charity continued both purposefully and successfully to increase the charity's reach. We also continued to interrogate service data as a learning process, as well as to track trends in our hybrid service. As our data compilation relating to the new operating methods has become more substantial, it has become easier to implement agile changes where both identified and needed. Throughout 2024, we continued to review all service processes to ensure we are maximising key milestone re-assessments to reassure ourselves we are delivering our service consciously. We continue to review all service processes to optimise lean activity.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Sight Support Service Achievements 2024

Visiting in all Boroughs:

6523 visits were made to service users, an increase of 25% from 2023 (5,211)

The above was an anticipated result due to being awarded extra funding to employ an extra SSW in 2024.

Support Calls: 15,693 regular support calls by SWs: an overall decrease of 1% on 2023 (15,540)

4,012 instances of information provision; an increase of 6% (2023 - 3,787)

1,851 referrals made to other appropriate local organisations: a 6% decrease from 2023 (1,974)

929 referrals to social services (in agreement with service users) an 11% increase on 2023 (841)

1261 instances of supporting service users to access/engage with NHS primary care services, a 53% increase on 2023 (826)

975 contacts with housing depts./associations for service users for repairs: an increase of 24% from 2023 (786)

187 new referrals were taken for the Sight Support Pathway, a 9% decrease from 2023 (207)

1,098 people supported by the Sight Support Service: a 7% decrease (2023 - 1177)

1,204 people accessed all BlindAid services: a 11% decrease (2023 - 1,353)

Community Projects Background:

BlindAid has over 12 years' experience of delivering/operating Community Projects offering a wide-ranging curriculum of classes. In 2013 BlindAid's first Community Project was ratified by trustees initially to trial the potential with the launch of a pilot Project in Southwark. When the pilot proved successful and beneficial for service users, the concept became a key feature of our core services which measurably contributed to the lives of beneficiaries. Additional Community Projects were then opened in Kensington, and also Tower Hamlets.

In March 2020, the charity's popular and well-known network of 3 long established Community Projects were all closed due to the C-19 pandemic. We had gathered wide ranging experience by operating our 3 individual community hub projects each offering a variety of very popular classes that provided 16-week long terms of classes, 3 times each year at each venue. Annually, BlindAid were offering places for beneficiaries, with any vacancies being easily filled as there was always a waiting list of service users to take the spaces on all our free courses. During the operating years between 2013 and leading up until the C-19 pandemic in 2020, BlindAid offered classes to circa 1,400 blind and visually impaired people, free of charge, who personally gained many individual benefits from their attendance.

Due to the financial climate in the UK in 2020 trustees and management agreed the charity could no longer afford to continue to invest its reserves to fund these valuable projects solely from reserves going forward. Whilst at the same time recognising that our Projects Hubs are indeed a vital stage in regaining and strengthening service users' personal resilience and confidence to get out into society, and to develop and maintain self-sustaining independence. They also offer critical social contact with the ability to establish a network of friends and additional peer support.

Whilst appreciating the benefits and value derived by service users, unfortunately, these projects are expensive to operate, each costing between £30,000 to £50,000 per annum. (The financial variance is the difference between being offered free space or needing to rent space from local authorities). One of the most significant learnings gleaned from the time in which we ran three concurrent Project Hubs was: each Hub was oversubscribed, always running at full capacity. The number of Sight Impaired and Severely Sight Impaired people needing and wanting to attend such projects by far outweighed our capacity each and every year.

In collaboration and consultation with our beneficiaries, the curriculum of courses offered has always included healthy eating and safe-cooking skills; yoga or other exercise classes; art/sculpture; creative writing and importantly fundamental IT training, and accessible tech training. Participants are encouraged to attend two classes, for a minimum of one full day each week.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Community Projects Background Cont.

There is a strong social ambience at our only Community Project based in Camden, both during the activities to encourage participants to get to know each other both during classes and also to share peer support over lunch. It is an intended outcome that people form independent peer support groups and/or continue to meet and communicate after their courses are completed.

BlindAid's Community Project is naturally open to BlindAid service users but also welcomes other people with sight loss who may be referred by local authorities, NHS, or other local services or charities, and also people living in pan-London Boroughs, if they are able to get to the project, and where we are able to accommodate.

BlindAid has always encouraged attendees to travel independently, and to utilise TFL Travel Service, whilst BlindAid will provide sighted guide support, to/from travel points to the project venue.

BlindAid Community based Projects are managed by our project manager who is on hand at each venue. Classes are delivered by qualified subject tutors together with several dedicated volunteers who are on hand to assist service users where needed. Some of the charity's volunteers are themselves people with lived experience of sight loss, who, having joined the projects as service users, have chosen to return as volunteers to offer peer support for newcomers joining the project in subsequent terms.

The charity has developed an initiative-taking framework to facilitate listening to service users and actively makes the time to encourage and listen to service users' voices regularly during the time they are attending classes. Three framed purposeful engagements with service users allows them to offer feedback and the charity to obtain a balance of measurement for the progress for all stakeholders are held in each term. Service Users aspirations and abilities are noted during a pre-programme assessment; benchmarked again midterm and again finally before they leave the project. Service users' opinions, therefore, are fed into BlindAid's planning, preparation and inform the final choice of classes offered, helping the charity to remain relevant and meet the needs of the people attending as closely as possible.

Since the inception of our first Community Project, we have received extensive feedback from service users highlighting the transformative impact/effects of our classes. Participation in these classes has proven to enhance self-esteem and promote independence, which are critical components in the journey toward self-actualisation. Over the past eight years, we have compiled comprehensive impact reports that clearly demonstrate the progress and achievements of our Community Project concept and initiatives. This wealth of experience positions us to effectively continue and expand our Community Projects, ensuring that we remain responsive to the needs of those we serve and dedicated to fostering positive change in our community.

BlindAid continues to seek external funding to offer more Community Projects.

Community Project - Camden 2022-2026:

Attendance at this project may form part of BlindAid's Sight Support Pathway for some service users. This Project is fully externally funded by The City Bridge Trust - until April 2026:

Late in 2021 BlindAid successfully applied for a grant to fund one centrally based Community Project, and funding was awarded due to the composition of our curriculum, together with our operational experience. The City Bridge Trust awarded BlindAid £81,300 sufficient to fund our project for three years. Funding was awarded in late 2021, however, the project could not commence until 22 April 2022. The project is located at The Living Centre which is a community hub located in the Francis Crick Institute in Oussulton Street NW1 1DF, close to Kings Cross Station.

The project offers specifically designed classes to allow our service users to either learn new skills or re-learn lost skills and classes includes IT: beginners and intermediate, Healthy Eating & Safe Cooking, Art, Yoga and Creative Writing. We also offer free accessible tech support, and appointments to meet with the volunteer tutor must be booked in advance, as this is very popular. All classes empower beneficiaries toward greater independence in a supportive, pro-active ambience, fostering their ability to self-sustain, with greater confidence.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Community Project - Camden 2022-2026 Cont.

BlindAid is enormously grateful to The City Bridge Fund for their enduring financial support for this vital Camden Community Project, and we are also grateful to the team at The Living Centre for hosting our project free of charge. BlindAid appreciates the external acknowledgment of the intrinsic value our Community Projects offer blind and visually impaired Londoners. We believe both these organisations recognise the need for this tangible support for our beneficiaries.

Community Project Achievements 2024:

2024 Outcomes:

A total of 60 service users engaged with our Camden Community Project in 2024 (0% change from 2023). Our popular project is operating at capacity with a waiting list.

51 people attended 2 classes per day over 16 weeks in - IT, Safe Cooking/Healthy Eating, Creative Writing, or Yoga.

17 people attended accessible tech classes (a 6% increase on 2023). Places at these sessions are highly sought after: we have one tutor one day per week and the maximum number that could be accommodated across the year were offered space to absorb this vital skill for life.

12 service users attended a weekly art class with our talented art tutor, an increase of 33% from 2023 (9).

BlindAid would welcome third party involvement to expand these sessions for all service users across our 12 inner London Boroughs.

Feedback 2024 from two service users:

"I felt very traumatised and alone when I first lost my sight. Over time attending BlindAid gradually helped me gain more confidence and feel less isolated. I've resumed doing some beneficial activities and met some lovely, friendly fellow vision-impaired people during the process. I think BlindAid is an invaluable community resource".

"I think BlindAid is a brilliant charity. The encouragement they have given me but also encouraging me to give back. I receive lots back by giving back. It's like a family they have provided me - a very strong support system. Really good at supplying a real variety of classes and events."

Wandsworth Community Project:

In 2023 we began conversations with Wandsworth Council about our Community Projects. We are incredibly pleased to confirm that in 2024 we were awarded £13,945 by Wandsworth Council for the provision of a yearlong Community Project focussing upon Healthy Eating and Safe Cooking for some Sight Impaired and Severely Sight Impaired Wandsworth residents. We are delighted and grateful, to be delivering this in collaboration with Age UK Wandsworth as the project is hosted by them free of charge. We began to run safe these cooking/healthy eating classes in October 2024, and 5 attendees joined for the first term of 12 weeks. During 2024 a further 20 service users attended this important skill for life class.

In 2024 our Cooking Tutor was also released to provide a separate cooking class, paid for by Age UK Wandsworth for their service users to also have separate access to this beneficial class.

Before the end of 2024 we were also in conversation with Wandsworth Council for the provision of an IT class to also be made available at Age UK Wandsworth venue in Wandsworth, which will commence in 2025.

Share London Project:

This project may form the final part of BlindAid's Sight Support Pathway.

The project was intentionally created and developed to complete BlindAid's Sight Support Pathway but as it has been recognised as a fundamentally essential social project is also now available as a separate service offer.

Initially Share London was funded by Big Lottery Reaching Communities for its first three years, and we are grateful to them for the initial funding that allowed the initial pilot project and further development to establish such a popular, valuable and impactful project.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Community Projects Achievements 2024 Cont.

Big Lottery Reaching Communities awarded circa £100K for a three-year project, at the end of 2019. Due to the 'currency of kindness' fostered during the early days of the C-19 pandemic, many people stepped up to become volunteers and as a result, BlindAid's target to recruit/train/match and deploy 240 new volunteers across the three years lifetime of the project, was fully met one year and three months ahead of our target. For the past two years BlindAid is proud to have been funded by The Vision Foundation as we shared similar aims. This treasured Project is fully externally funded by The Vision Foundation until April 2025.

From the initial engagement with a Sight Support Worker and then benefitting from participation in classes at our Community Project Hub, service users begin to expand their confidence and skills to realise self-sufficient independence through developing their engagement with our charity. Through our knowledge and experience gained over many years working with service users living with sight loss, and the daily delivery of our services, we determined that a third support mechanism was needed to complete and enhance our work successfully with each service user.

We needed to ensure that the tangible development gained by service users, by engagement with our Sight Support Service, and then through their experiences at our Community Projects, could then be amplified to further nurture and foster the beginnings of new confidence and independence gradually achieved and established by using our first two core services.

The pattern that we saw all too often occurring was initially, after engagement with our Sight Support Service and then having experienced a term at our Community Project was that almost all service users self-esteem and confidence grew noticeably for almost all people. Although service users were strongly encouraged to maintain post project collective coffee mornings or even one to one meet ups when they left the Project, the reality was more often a higher percentage of service users, without the structure that our deliverable services offer, would tend to stop practicing their new found independence and retire back to the confines/safety of their own homes again. Over a period of several years we evidenced that a higher percentage than we would have liked, were truly at real risk of these newly won and greatly improved skills being eroded away again almost immediately, without an additional service that would continue to encourage them to continue to practise and use them.

This is why our Share London Project builds upon service users newfound/regained independence and ensures they can enjoy all the culture, open spaces, galleries, or other interesting experiences that London offers with the security of a matched, trained volunteer sighted guide alongside them.

This unique social project provides beneficiaries a powerful combination of the confidence to leave home knowing a matched trained sighted guide is alongside them and can provide support if difficulties are encountered during the outing, or they become disorientated, as well as having the simple pleasure of someone to share their interests with. The nature of activities varies widely and included outings such as visits to museums and galleries, a walk in the park, going for a coffee or a trip to the theatre for a touch tour before the performance.

BlindAid is now actively seeking new funding opportunities to see this extremely popular and professionally managed service continue into the future.

We would like to say a huge thank you to all the volunteers who have previously, or who are currently volunteering for BlindAid through this unique and incredibly special project. Our volunteers gift time, and achieve so much for our beneficiaries, and the stories of social outings that have been enjoyed by both parties are many, varied and most of all heartwarming. Our volunteers are amazing people who share their energy and warmth of spirit with our service users, for the great benefit of both people.

In 2024 - volunteers achieved: 1,624 (a 4% reduction from 2023) social contact calls, and an uplifting 900 outings with service users (a 13% increase from 2023).

Corporate Sponsors:

We are immensely grateful to our Corporate Sponsor: Ernst & Young (EY) based at More London on Tooley Street, near London Bridge Station SE1, **with whom we have enjoyed a very warm 10-year relationship.** Collaboratively, we have organised events that have matched EY employees who have volunteered to support our service users to enjoy such events as:

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Corporate Sponsors Cont.

Annual Christmas Shopping Trips:

In 2024 we celebrated our 10th year of collaborating to provide an opportunity for our service users who would otherwise not be able to shop independently, to enjoy a sociable day where they are supported to do so. Over the decade of this relationship around c1,000 service users have attended this special day out, shopping with EY volunteers and sharing a buffet lunch and refreshments afterwards, which everyone enjoyed enormously.

River Walks: From London Bridge to the Royal Festival Hall. So many service users have enjoyed walking along the Southbank, with their EY volunteer alongside them, audio describing the buildings either side of the river Thames as well as what was happening on the river itself. Many service users especially like to stop where there is a shoreline to listen to the waves.

In the years that EY has been a loyal sponsor for BlindAid, our charity has trained c40-50 EY employees annually in Sighted Guiding techniques, across the 10 years to date around c400 EY employees have accepted the training, which is another significant skill for life because of their altruistic gift of time for BlindAid service users. EY has raised the funds to pay for events, refreshments and taxi journeys for those service users who are unable to travel independently. We thank EY for their unfailing donations for BlindAid.

Hoare Bank:

In 2023 C Hoare and Co, (private bank) colleagues from the banks' in house Corporate Responsibility Team reached out to BlindAid and they became a corporate sponsor for BlindAid. The CSR Team soon demonstrated unfailing resilience in demonstrating they are a force for good. They encouraged their colleagues to engage with in planned inhouse fundraising events throughout the whole month of September 2023, which culminated in an early evening special event, held at the bank. The event was hosted by their CEO and attended by many of the bank's staff team. It was an utterly charming and enjoyable event, which clearly evidenced the wonderful familial culture in the ambient setting of the Hoare family's library, within their establishment in Fleet Street. New staff were warmly welcomed in joining their team, and long serving staff were spoken about fondly and thanked for their service to date. The CSR team talked about the variety of events organised during September and presented BlindAid with our first ever large cardboard cheque for the amount raised for our charity, which was for over £13,000.

During 2024 our CRS relationship developed further and the team at the bank completed their annual fundraising events in-house surpassing their previous years efforts by a considerable margin fundraising a considerable amount for BlindAid. This was presented to BlindAid, with a request that we arrange two CSR days. The first of which was quickly in planning for 20 November 2024. Staff volunteers attended Sighted Guide Training earlier in November which was held at the bank in preparation for the agreed Christmas Shopping Trip to Westfield Shopping Centre in Shepherd's Bush.

The Shopping Trip excursion was a remarkable success, and all volunteers were successfully matched quickly in the morning, and everyone met at a previously arranged restaurant for a festive lunch. The group totalled 26 people and so the group was intimate enough for volunteers to talk at length with the service users they were matched with. As a result, a number of the volunteers, elected to also investigate joining Share London as volunteers in order to have a secondary connection with BlindAid.

We have already arranged a second corporate sponsorship day with the team from Hoare Bank, this is planned to take place on 29 September 2025, when we will be taking a private tour of Dr Johnson's House in Gough Square, London. This is a fascinating establishment, where Dr Johnson compiled his famous Dictionary in 1755. Of course, his most famous quotation was "when a man is tired of London - he is tired of life". We are looking forward to working alongside them again soon.

Touch Tours with The Tate Modern:

We have run regular Touch Tours of the Tate during 2024 and also supported some service users to attend specific exhibitions of various artists' work. These are always popular and well supported.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Corporate Sponsors Cont.

The British Library:

As the library is located very close to The Living Centre in Camden where we operate our Community Project for our service users, it has proved an easy collaboration for us to also work together with the team at the British Library. We have run an art class for many years as part of our Community Project Curriculum, and now we can also offer special exhibitions, and also art classes in collaboration with the British Library team which is an exciting prospect for next year.

Previous Corporate Sponsors we have worked with include:

Williams Grant Distilleries

The Financial Times

The Charterhouse Partnership

Rabobank

Information and Advice:

The collation and dissemination of relevant information for our beneficiaries has always been an important and integral part of all the charity's activities and services, and it is also part of our Community Sight Support Workers roles, to research information required by service users and offered the provision of relevant information and guidance for service users daily during their work. In recent years, we have received some small amounts of funding from several Boroughs in particular to ensure that BlindAid is disseminating information to local SI and SSI residents about local flu and C-19 booster vaccinations and also winter warming campaigns that may be of interest for our beneficiaries.

Our general information provision may also include information relating to specific eye conditions as well as details of other services available in specific areas including social or sporting activities. Throughout the C-19 pandemic this connection proved to be a vital service for our beneficiaries. BlindAid earned an enhanced reputation for reliable unbiased quality information provision, as we were already a trusted voice within our community of service users, we were able to offer objective information from the NHS in relation to the vaccination program.

BlindAid assists people living with sight loss to obtain local authority and other statutory services or concessions to which they are entitled, and this forms an integrated part of the SSWs roles in each inner London Borough.

Additionally, the charity acts as a broad information and guidance hub for all visually impaired people who contact the charity. For callers' resident elsewhere in the UK the charity will make referrals to other local sight loss charities via Visionary members. Visionary is an umbrella organisation for all small sight loss charities across the UK.

Aids and Equipment:

As previously reported, the charity leased its head office property in 2023 and as a result of this, we are no longer able to stock small aids and equipment that facilitate independent living. In 2023, we distributed all the remaining limited stock to service users. We now refer and support service users to engage with RNIB's resource centre for these goods. We also offer small grants for certain items, not already provided as part of statutory provision by local authorities, on a purchase on behalf of beneficiaries and delivered directly to them at home basis, which is working well.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

The Clothworkers Foundation Grant Award:

BlindAid has enjoyed an enduring relationship spanning many years with The Clothworkers Foundation and receives an annual grant of £50,000 each year for distribution to beneficiaries who are nominated for a grant award by our own SSWs, or other professional workers who are aware of the individual service user's circumstances. Applications for grants are made for aids and equipment that support and facilitate independent living. This vital grant funding enables the charity to provide financial support and the purchase of a variety of aids, equipment (not already provided by statutory services) and other items that assist independent living that service users would otherwise not be able to afford to purchase.

BlindAid's Grant award for 2024 was paid to bank on 11 November 2024.

In 2024 Clothworkers Foundation confirmed that BlindAid was able to retain £10,000 to offset a percentage of the cost of disseminating this grant on their behalf for which the charity was extremely grateful.

This is specifically a grant for grants programme and BlindAid provides financial support for beneficiaries from this grant in various ways.

Grants made to small Charities, whose services are vital for the local VI communities they serve:

Blackfriars Settlement Southwark: £6,000: This being £2,000 for the Crusoe Club for SI and SSI residents of Southwark, and £4,000 for Blackfriars Older Persons Services because their Coordinator Tina Johnston who is a long serving employee of Blackfriars Settlement, has year upon year increased their efforts for December events and specifically a Christmas meal for Southwark residents who are Sight Impaired or Severely Sight Impaired, and includes those Southwark residents who cannot get to the charity's Community Hub, who are delivered a hot Christmas meal on Christmas Day as they live alone.

Lewisham Talking News: £2,200: for new equipment and USB memory sticks for continued distribution of the news.

Individual Grants: A total of 113 individual grants were awarded total £24,812 (2023: 116 grants)

Small Grants: (under £100) 74 small or comfort grants were awarded in 2024 a combined total of £3,562

Total of Clothworkers Foundation Grant Disseminated: £40,074 (2023: £38,824)

The overspend of £74 pounds will be borne by BlindAid.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Collaboration and Consultation:

Vision Foundation: (previously Greater London Fund for the Blind - GLFB)

Historically, BlindAid was a member charity of the Greater London Fund for the Blind (GLFB), together with 9 other local charities serving blind and visually impaired within the M25 area for many years. GLFB acted as an umbrella fundraising organisation on behalf of its member charities and made allocations to members as contributions toward the provision of their core services.

Under the leadership of a new CEO, GLFB repurposed and renamed their charity to The Vision Foundation at a formal launch event on 16 October 2019, which management from BlindAid attended. A consultation period followed, and on 11 March 2020 representatives of all the member charities attended a meeting to vote on the dissolution of the membership. Each member charity was paid a proportionate settlement grant following this vote and the acceptance of the grant precluded any further regular allocations toward the delivery of core services for people living with sight loss resident in London. BlindAid became a 'partner organisation' with The Vision Foundation after the dissolution of the membership in order to continue a productive working relationship, and we did apply to Vision Foundation from time to time for funding for specific projects. However, in 2022 Vision Foundation were merged with another London based charity, Fight for Sight.

BlindAid are grateful that The Vision Foundation has funded our Share London Project for the past two years, with their current funding ceasing in April 2025.

In 2023 BlindAid won a collaborative bid with the charity Refuge, who together applied to The Vision Foundation for a grant for an education and learning project so that Refuge may better support Sight Impaired or Severely Sight Impaired, service users seeking to use their support services in relation to domestic violence. During 2024 BlindAid acted as a consultant in collaboration with Refuge staff, who were building training resources for their own staff team who are based at and operate from, the various Refuge facilities throughout the UK. The training was developed as e-learning materials, together with a resource handbook for staff to refer to when they are expecting a person with lived experience of sight loss to arrive at a Refuge centre for sanctuary and support. The Refuge project was funded by The Vision Foundation and was a collaborative piece of work following on from the Vision Foundation's Research Report "The Unseen", specifically illustrating domestic violence against sight impaired and severely sight impaired people. We are grateful to the Vision Foundation for recommending BlindAid as consultants to work in collaboration with Refuge on this interesting project.

In addition, there was an additional piece of consultancy provided for Refuge which was funded by The Home Office, which shared Tech Abuse Information and by attending these online sessions provided by Refuge, BlindAid Sight Support Workers became 'Tech Abuse Champions' and now have a great deal of knowledge to share with our service users in this specific niche arena.

In 2022 the NHS launched four main NHS Integrated Care Systems that quarter the 32 Boroughs of Greater London. At the end of 2022 BlindAid was awarded funding for our Community Sight Support Service in Wandsworth from South West London ICP from their Health Inequalities Funding Stream. Throughout 2023 and 2024 we upscaled our involvement with NHS ICB teams, and we have joined many ICB/ICP/NHS online meetings, with circa 20-30 medical professionals, ophthalmologists, as well other 3rd sector organisations attending in each region. In addition, BlindAid joined NHS ICB online consultation meetings relating to the specific transformation of a range of eyecare services that will be transferred 'from hospital to the community' either to 3rd sector organisations or private medical organisations.

BlindAid has had a long and successful collaborative relationship with The St Pancras and Somers Town Living Centre, 2 Ossulston Street, in Camden London. For the past 5 years The Living Centre have gifted BlindAid space to provide our Community Project for sight impaired and severely sight impaired adults. We are grateful to the team at the hub and are currently working with them on a wider community bid for the next three years, to develop and broaden the services being delivered via Living Centre Community Hub.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Collaboration and Consultation Cont.

We have been especially pleased to work in collaboration with Age UK Wandsworth in relation to a local authority funded Healthy Eating and Safe Cooking yearlong project which commenced in October 2024, to serve local sight impaired and severely sight impaired residents of Wandsworth, and sessions will be held at the Gwynneth Morgan Day Centre courtesy of Age UK Wandsworth.

In 2024 we collaborated with 'The Place' based in Camden, in relation to dance sessions for SI and SSI adults which were hugely successful.

We have long held a warm relationship with Community Connections in Lewisham and have a productive reciprocal referral relationship with them.

Part of Natural England is an organisation called 'Happier Outdoors' with whom we have collaborated in order to provide information and encouragement for all our service users resident in the 12 inner London Boroughs. For those who are able to get out and about, Happier Outdoors provide a directory listing all the events Borough by Borough that people can attend free of charge and our SSWs ensure this information is provided to all beneficiaries. Healthwatch in several Boroughs have approached BlindAid for us to support and assist blind or visually impaired people to complete all important health surveys in their Boroughs. This work is undertaken by SSW's when they visit their service users.

We have worked alongside Jubilee Hall Gym, based in Covent Garden, and provided Sighted Guide Training for their staff team, so they are better able to respond to SSI or SI people joining the gym as members. We have entered collaborative bids online to run some audio described yoga sessions in collaboration with the Gym, and we are also exploring other opportunities to provide additional health options in collaboration with this gym for our community of service users.

From 2023 and into 2024 we joined a number of consortiums formed with other charities and made joint funding bids to several inner London Boroughs for the collective provision of services for all disabled people resident in those Boroughs, at the request of those Boroughs. Whilst collaboration can be excellent between charities, this consortium way of bidding for operational grants from Boroughs proved very time consuming, in some instances we found ourselves in two different consortiums both of which were bidding for the same grant funding and neither group having the capacity or knowledge to deliver service for blind and visually impaired people. Whilst it is easy to understand this way of offering grants by Councils reduces dialogue with suppliers for them, however, this way of working radically increases time investments for individual charities as they must liaise with multi groups of other charities and wade through layers of additional meetings as separate bids are devised written and costed, with much of the volume of detailed work only to be left lying on the floor.

As a key example, BlindAid was part of 2 separate consortiums bidding for a grant from Southwark Council, who almost a year later made a one-off substantial grant award in December 2024 to the national organisation Keyring, as the lead partner in one of the two consortiums supported by BlindAid. This enables the Council to pay a one-off grant to pay for support services for 'all disabled people resident in Southwark'. During the bidding process, the Council were keen for BlindAid to provide some classes specifically for sight impaired/severely sight impaired people living in the Borough, as we had provided a community project at the same Resource Centre for 7 years between 2013-2020.

We have had several subsequent meetings with Keyring, and unfortunately whilst we understand space at Southwark Resource Centre will be provided free of charge for classes, this is also subject to general diary availability as other organisations are being directed to utilise the Resource Centre, also need to book space at the centre, which has yet to be established. Keyring have announced they are to begin to deliver services for people with lifelong learning disabilities resident in the Borough, together with signposting to other organisations from late September 2025.

Whilst BlindAid confirmed a 4 week lead time to commence classes for the visually impaired community in the Borough in January 2024, we have had a couple of meetings through the year, where discussions continue with Keyring, and we still await confirmation of how many regular classes may be held at the Resource Centre, and there was also a suggestion from Keyring during 2024 that we are likely to need to make additional joint funding applications to raise additional funding for classes.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Collaboration and Consultation Cont.

Throughout previous years and again in 2024 BlindAid has remained committed to actively seeking opportunities to collaborate with other charities or organisations where it may be mutually beneficial to do so. The charity, primarily through its Chief Executive, and/or its Operations Director, maintains relationships with key visual impairment forums and many other charities both local and national, within and outside the visual impairment sector. BlindAid is also a member of several useful voluntary sector organisations.

ACHIEVEMENT AND PERFORMANCE

Strategy Review

BlindAid supports a total of c1,400 people annually, who are living with varying degrees of sight loss and are resident in London, with the provision of various services ranging from guidance and information to complex practical support.

To ensure BlindAid services remain relevant, strategy is reviewed at a minimum annually by trustees and management, taking account of all the charity's stakeholders, and professional co-colleagues who refer to the charity regularly, and we also listen to the voices of our staff and beneficiaries.

BlindAid planned and conducted a total revitalisation of its board of trustees between 2021 and 2024. Management invested substantial time in meeting with candidates in order to select the most appointable people.

Naturally we followed our recruitment policy, in meeting with candidates informally, followed by a formal interview including one or two of our trustees as well. This strategic plan this has benefitted the charity enormously, and new trustees are invested in our cause and keen to be ambassadors for the charity. We are hoping to recruit again in 2025 to increase the Board by another 2 trustees.

Our Board of Trustees determined the charity's core activity should continue to be the alleviation of the social isolation which is present in the lives of many people with lived experience of sight loss. To serve this aim the trustees have endorsed substantial investment from the charity's own reserves into our core services in previous years.

To balance this planned expenditure; in 2018 a key pillar of the strategic plan was that in conjunction with the investment from reserves to provide service for more beneficiaries year on year, the charity must also develop its own ability to generate income and identify significant sources of sustainable new funding for the future. Since 2018 management have learned a great deal about funding raising within our particular niche within the disability sector. It remains a core aim for BlindAid to raise sufficient external funding eventually to wholly support its vital core Sight Support Service going forward and in 2018 we had aimed to attain this by 2026.

Our Chair of Trustees wasted no time in designing a new Governance structure for BlindAid to improve strategic work themes being managed by new working groups, chaired by new trustees with specific skills and talents to maximise efforts to support management to move the charity forward against the strong headwinds created by post Brexit and C-19 pandemic plus the UK Cost of Living Crisis, all of which have impacted the third sector significantly, and unfortunately the fundraising landscape for all charities both large and small.

Importantly, as a small charity BlindAid regularly consults service users using structured methods to ensure their voices are heard, and their needs are being met effectively, and this has occurred more frequently during the past few years and again during 2024. Both the CEO and Operations Director are well known within our community and so communications are open and forthcoming and most of all feedback is always useful. We have used Focus Groups, as previously described above. We also receive spontaneous feedback from service users through our day-to-day contact with service users.

In 2023 we also created as part of the overall charity governance structure a Service User Working Group, and a Fundraising Group. The Service User Group is chaired by one of our trustees, supported by our Operations Director, and a number of service users have joined this forum so that the Board may hear service users views first hand via the minutes of these meetings and the reporting of the Chair of the Group at Board meetings. The Fundraising Group is Chaired by our Fundraising Trustee and joined by another trustee, our Freelance Fundraiser, the CEO and Operations Director.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Strategy Review Cont.

New trustees are also ambassadors for BlindAid and are tangibly working to support management in the challenges the charity is facing in the immediate term.

At the last Board Meeting of the year in November 2023, it was agreed that throughout 2024 and going forward, senior management would hold the specific responsibility for fundraising for our core Sight Support Service. To develop the essential relationships with all 12 inner London Boroughs, to establish funding pathways in all 12 inner London Boroughs from the local authorities.

This was an ambitious and challenging task, given the continued budgetary cuts imposed by central Government upon all Local Authorities. Despite the strong headwinds Management achieved 80% funding for its core Sight support Service (or commitment to fund) from 2024, which narrowly negated the very real alternative potential that the charity would have been forced to completely change its operating model.

In 2025-2026 senior management will continue to pursue longer term funding agreements or commissioning with local authorities and also pursue opportunities with other pan London Boroughs, these being the 19 Outer London Boroughs where there is little to no free services charity support offered with the exception of only a few of these 19 Boroughs.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

FINANCIAL REVIEW

Background Financial Mitigation 2019-2023:

Between 2019 and 2024 Management and trustees have managed the charity's finances conservatively, actions such as de-risking investments have primarily been taken to mitigate impact on the charity, due to the then financial climate and impending Brexit and movement of investments was conducted in 2019 and completed in January 2020. Unfortunately, this was followed swiftly by the onset of the COVID-19 global pandemic, and further uncertainty in financial markets. The UK has continued to face a challenging economic outlook due to the financial impact of both Brexit and COVID-19 on the charity's investments, at the end of 2022 the charity suffered losses on investments of c£152,000.

Trustees and Management have also mitigated Financial Impact as follows:

To avoid further potential losses on investments trustees acted swiftly and prudently to de-risk some of the charity's investments by moving to safer investment funds. Therefore, in 2022 trustees sensibly took the decision to encash 2 years' operating costs as a precaution against further investment losses.

At the last Board Meeting of Dec 2022 trustees ratified a decision to capitalise on our property asset, and to lease out our head office; Lantern House 102 Bermondsey Street SE1 3UB, this to specifically provide for a sustainable income for the charity which was successfully achieved in 2023.

During 2024, the charity continued to manage finance conservatively by:

1. Making cost savings where appropriate and possible
2. Not replacing staff who retired/resigned and reallocating duties to other staff where and if possible.
3. Only replacing staff who left the charity in Boroughs with current external funding agreements.
3. Renegotiating supplier contracts where possible.
4. Making increasingly significant numbers of applications for grant funding to support our core services
5. Making specific funding bids to ensure all other services are externally funded.
6. Approaching all 12 Inner London Boroughs to be funded to provide our Sight Support Service.

Due to global political issues, the potential for further financial turbulence prevails unfortunately across the UK and for the whole third sector. Naturally, stability of finances remains under constant review at both Finance & Resource Committee Meetings as well as a discussion topic for all Board Meetings. BlindAid's approach will continue to be prudent, conservative, and cautious in its fiscal management as always, but especially throughout this unprecedented and challenging time for all organisations.

In November 2024 the charity approached the Charity Commission with a formal application to be able to use funds previously referred to as endowment funds in the charity's annual report & accounts. Specific endowment funds have been collectively invested under our Total Returns Resolution set by previous Trustees in 2018. Following guidance from the Charity Commission and in agreement with trustees we have established the appropriate governance procedure to be able to draw down on these funds should it be required.

Trustees and management are agreed that BlindAid is simply not able to invest any further reserves in the continued delivery of its services going forward, it is accepted that the establishment of secure funding streams with Local Authorities is challenging and timeframes they have committed to may not be met on agreed deadlines, but that we must ensure payment of funds is tracked and received as swiftly as possible.

Total unrestricted income from donations and legacies for 2024 were £230,103 (2023: £174,673).

The charity has in previous years received some significant income from legacies, often from former service users. By its nature, such income is not possible to predict and therefore must not be relied upon. Legacy income can and does vary from year to year, however in the past five years legacies have been substantially reduced. In 2024 BlindAid finally received a legacy first notified in 2021 at just over £30,000, on behalf of a Westminster service user, due to the time taken to settle the estate the amount received eventually was £20,688.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

Financial Review Cont.

In addition, the charity receives a restricted grant of £50,000 from The Clothworkers' Foundation. BlindAid disburses this funding in grants for visually impaired people on behalf of The Clothworkers Foundation. This provides small grants (under £100) and individual grants (£100-£400) for the provision of items that are otherwise unaffordable for beneficiaries living with sight loss and contribute to living independently. In 2024 BlindAid was permitted to retain an increased administration fee of £10,000 from their grant funding as a contribution toward the resource costs of disseminating the grant, this represents a percentage of the cost of the employed resource who undertakes the grant administration duties as part of a part time role.

The other source of income for BlindAid is from the charity's investment portfolio and interest on deposit accounts. In 2024 the charity received £107,455 (2023: £57,694).

In 2022 the charity recorded a net loss on investments of £151,753 due to market instability, due to which, trustees agreed the charity would encash sufficient investments for 2 years of operating costs to minimise future risk of further losses in investments due to market instability, whilst noting this a positive action, conversely it naturally reduces the charity's overall annual dividend income negatively. Therefore, BlindAid's investment holdings in CCLA Diversified Income fund were sold and funds transferred to BlindAid's CCLA deposit account. The charity has drawn from these funds to support its core Sight Support Service throughout 2023 and again this year 2024. This decision resulted in increased operational stability which is vital for our service users and crucially underpins our increasingly vital fundraising campaigns. It was also acknowledged that our aim to transition to breakeven operating status cannot be attained in the immediate term, which reflects in part the continuation of the charity's investment in its services but also cost savings continuing to be attained year on year.

In 2023 as the charity leased its head office to secure a sustainable income for the future of the charity, the clearance of the property resulted in an unavoidable one-off loss on disposal of equipment and furniture of £190K. In 2024 the charity received rental income of £71,079 for Lantern House. As the charity leased its property asset in 2023, the property was revalued by a qualified RICS surveyor who confirmed the market value with the existing lease to be £1,275,000 and market value with vacant possession to be £1,250,000.

Despite a hard external financial climate management has made good progress on mitigating expenditure again during 2024 and has made strong progress throughout the year in converting the Sight Support Service to 80% external funding, in place of continuing to bear the total cost of this vital service from reserves. However, the charity will still operate on a reducing deficit budget and management will continue to strive throughout 2025 to secure even more external funding streams for all its core service in 2025.

Investment Policy

The Charity's trustees manage our investments conservatively. Investments previously held in Charifund, a UK equities trust managed by M&G, were transferred to L&G in 2019 and invested in both UK and International Index Trusts, where they have remained. Within the funds held by L&G are the charity's endowment fund, together with sums invested by the charity following unrestricted legacies over several years previously.

Investments managed by CCLA in COIF (Charities Official Investment Fund) were transferred to CCLA's new Diversified Fund in 2020, and in 2022, funds held in the Diversified Fund, were encashed to be held in CCLA's deposit account as operating funds as mentioned above.

Given the UK emerged from the impact of both Brexit and the C-19 pandemic into a more inflationary financial environment, this produced greater investment volatility in 2022 and 2023, which not only prompted a financial crisis in the UK, but also throughout 2024 has severely hardened the funding landscape across the UK for both national and local charities, and without doubt many smaller charities such as BlindAid continue to experience difficulties in fundraising.

BlindAid's remaining investments held with L&G were reviewed throughout 2024 quarterly at each board meeting and will continue to be monitored in this way. The charity's policy is to invest its assets across a range of asset classes to generate returns, through income and capital appreciation, to support its activities over the longer term.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

FINANCIAL REVIEW

Reserves policy

BlindAid maintains a restricted endowment fund, and accumulative investment gains and Trustees are permitted to allocate part of the unapplied total return to the unrestricted income fund, being mindful of striking a balance between current and future beneficiaries. In 2017 trustees agreed the total endowment fund should not be reduced below a level to keep the original endowment sum in line with inflation as measured by Retail Price Index (RPI).

The fund in total at December 2024 was £753,925 (2023: £662,173).

Trustees did also agree to transfer 50% of funds held both in the L&G UK Index Trust and also L&G International Trust, to an agreed new product of L&G Cash Trust to further derisk an element of the total investments.

In previous years trustees established designated funds to such costs as fixed assets and also projected costs of operating the charity's 3 community projects. All three community projects were closed on 16.03.2020 due to COVID-19 pandemic. During 2020 it was decided BlindAid could not continue to cover the cost for all three Community Projects from reserves. Therefore, the charity began fundraising to secure external funding to sustain its centrally located Camden Community Project over a further five-year period. In 2021, BlindAid was awarded funding from The City Bridge Trust of £81,300 to financially support the Camden Community Project for a three-year period. The project commenced in 2022 and will run through until 2025. We subsequently applied for one year of extension funding for this valuable project which has been granted and awarded and so the project will run until April 2026.

In 2022 trustees elected to determine an annual designated fund to cover the operational cost of delivering our vital Community Sight Support Service for the next 3 years. The designated costs in 2024 amounted to £492,736 (2023: £543,701).

For many years now trustees have continued the charity operating a strategic deficit budget to invest surplus reserves to expand the charity's services in support of Londoners living with sight loss. Since 2020 and the instability of the financial markets, the charity has been conservatively focussed upon reducing the deficit. In 2021 it was reduced substantially to c£171K (down from £280,326 the previous year), unfortunately it rose again in 2022 primarily due to external financial forces, and in 2023 with the leasing our head office and the additional loss on disposal caused, despite the success in achieving some savings on the general operation costs of the charity.

The trustees have considered the level of free reserves i.e., total reserves excluding restricted, endowment funds required to support the charity's operations. The free reserves as at the year-end that have not already been designated towards the core service is nil. Relevant factors to monitor finance include projected financial performance and an assessment of the risks to the charity's existing income streams.

It has been determined that, given the reliance of BlindAid on its investments to fund its operating expenses, along with the more volatile investment environment because of higher inflation, which is also likely to increase BlindAid's costs, a higher cash/liquid asset buffer should be maintained of around 12-24 months of required expenditure (based on the average deficit of the last few years).

This policy and underlying factors are reviewed regularly and considered annually, and the minimum reserves requirement is, therefore, expected to change over time, as the investment outlook and funding position changes.

Going concern

The trustees consider the charity a going concern. There are sufficient reserves to support the planned operating activities of the charity.

BLINDAID

Report of the Trustees for the Year Ended 31 December 2024

PLANS FOR THE FUTURE

Specific objectives for 2024 are:

1. To manage the lease and landlord responsibilities for the charity's property asset Lantern House.
2. To build fundraising capacity to provide sustainable sources of income for the charity.
3. To work within the new Governance Structure for the development and benefit of BlindAid.
4. To pursue Local Authorities and NHS Trusts for continued funding for core services.
5. Work in collaboration with other charities to win consortium bids from local authorities.
6. Continue to recruit, train, match and deploy volunteers for Share London.
7. To seek other office accommodation to provide a hub for the charity.
8. Review investment strategy considering the current UK financial climate.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Directors/Trustees

The Members of the charity's Board who served during the year are the Directors of the Company under the Companies Act 2006. Current Members are listed on page 24.

Board Members are trustees within the meaning of the Charities Act 2011. Members are appointed by the Board; details regarding the method of appointment and removal of Members are in the Charity's Articles of Association.

New Board Members receive induction and training appropriate to their experience of trusteeship and knowledge of the field of visual impairment. All are encouraged to invest time visiting head office to understand each employee's work, and to spend time out each year with any of the Sight Support Workers meeting some of our Service Users first hand. Trustees are encouraged to attend the annual celebration of the Charity's work, to join staff training days, to visit BlindAid community projects to engage with service users and to understand the work the Charity undertakes to provide skills for blind and visually impaired people to maintain their independence.

The powers of the Board are described in the Articles of Association. The Board holds four meetings each year. Each Board Meeting is preceded by a meeting of the Finance & Resource Committee Chair: Honorary Treasurer and including the Vice Chair and the Chief Executive.

The day-to-day management of the charity is delegated to the Chief Executive under the Board's supervision.

Risk management

The Board reviews the charity's risk register annually. The work of Sight Support Workers (SSWs) in providing guidance and support to vulnerable people implies a duty of care. Safeguarding is of paramount concern and features annually in the training schedule. The Operations Director has oversight for the planning of the curriculum for the on-going vocational training for the whole team, including volunteers. The charity recognises the importance of staff supervision, and all SSWs attend supervision meetings every two weeks. The Sight Support Team Leader focuses on induction training for new Sight Support Workers, as well as fortnightly staff supervision meetings. The Team Leader also supervises performance management to ensure that all SSWs operate within agreed quality standards. The charity also acknowledges its duty of care to its staff in relation to remote working in the community. The charity has reviewed administration and finance functions (last in February 2021) and is satisfied that systems are in place to mitigate its exposure to its major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00986407 (England and Wales)

Registered Charity number

262119

BLINDAID

**Report of the Trustees
for the Year Ended 31 December 2024**

Registered office

C/o BWBCA Limited
Office 44
A30 Business Centre
Okehampton
Devon
EX20 1BG

Trustees

A Rawal - Senior Partner EY - Chair of Trustees
R N Rutter - Capital Structure/Credit Rating Advisory Associate Director - Treasurer
R Holdsworth - Investment Manager
A Sandleson – Psychotherapist (resigned 30 July 2025)
N de Silva - CEO Age UK Wandsworth
A J Gordon - Retired
J W F Small - Associate Partner WTW PLC
D Spyridonidou - Associate Director/Credit Analyst

Company Secretary

S O'Hara

Independent Auditors

Knox Cropper LLP
Chartered Accountants and Statutory Auditors
65 Leadenhall Street
London
EC3A 2AD

Bankers

Lloyds Bank PLC
Camberwell Green Branch
25 Camberwell Green
London
SE5 7AB

Accountants

BWBCA Limited
Office 44
A30 Business Centre
Higher Stockley Mead
Okehampton
Devon
EX20 1BG

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 14/10/2025 and signed on its behalf by:

Sue O'Hara

.....
S O'Hara - Secretary

This page is intentionally left blank.

BLINDAID

**Statement of Financial Activities
for the Year Ended 31 December 2024**

		Unrestricted funds	Restricted funds	Endowment fund	31.12.24 Total funds	31.12.23 Total funds as restated
	Notes	£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	230,103	70,142	-	300,245	286,488
Investment income	3	<u>107,455</u>	<u>-</u>	<u>-</u>	<u>107,455</u>	<u>57,694</u>
Total		<u>337,558</u>	<u>70,142</u>	<u>-</u>	<u>407,700</u>	<u>344,182</u>
 EXPENDITURE ON						
Raising funds	4	30,777	-	-	30,777	68,327
Charitable activities	5					
Community Sight Support service		495,825	-	-	495,825	553,090
Camden Community Project		47,307	-	-	47,307	48,592
Wandsworth Community Project		3,208	-	-	3,208	-
Grants		15,509	31,374	-	46,883	58,032
Telephone Support service		5,851	-	-	5,851	2,606
Share London		52,861	-	-	52,861	55,798
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>183,552</u>
Total		<u>651,338</u>	<u>31,374</u>	<u>-</u>	<u>682,712</u>	<u>969,997</u>
 Net gains on investments		<u>3,467</u>	<u>-</u>	<u>87,185</u>	<u>90,652</u>	<u>1,159,567</u>
 NET INCOME/(EXPENDITURE)		(310,313)	38,768	87,185	(184,360)	533,752
 RECONCILIATION OF FUNDS						
Total funds brought forward						
As previously reported		2,080,256	56,443	397,627	2,534,326	2,000,574
Prior year adjustment	12	<u>(61,182)</u>	<u>-</u>	<u>61,182</u>	<u>-</u>	<u>-</u>
As restated		<u>2,019,074</u>	<u>56,443</u>	<u>458,809</u>	<u>2,534,326</u>	<u>2,000,574</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>1,708,761</u></u>	<u><u>95,211</u></u>	<u><u>545,994</u></u>	<u><u>2,349,966</u></u>	<u><u>2,534,326</u></u>

The notes form part of these financial statements

BLINDAID

**Balance Sheet
31 December 2024**

		Unrestricted funds	Restricted funds	Endowment fund	31.12.24 Total funds	31.12.23 Total funds as restated £
	Notes	£	£	£	£	£
FIXED ASSETS						
Tangible assets	14	1,225	-	-	1,225	1,677
Investments						
Investments	15	207,931	-	545,994	753,925	663,273
Investment property	16	1,200,000	-	-	1,200,000	1,200,000
		1,409,156	-	545,994	1,955,150	1,864,950
CURRENT ASSETS						
Debtors	17	119,015	27,642	-	146,657	148,301
Cash in hand		224,151	67,569	-	291,720	567,955
		343,166	95,211	-	438,377	716,256
CREDITORS						
Amounts falling due within one year	18	(43,561)	-	-	(43,561)	(46,880)
NET CURRENT ASSETS		299,605	95,211	-	394,816	669,376
TOTAL ASSETS LESS CURRENT LIABILITIES		1,708,761	95,211	545,994	2,349,966	2,534,326
NET ASSETS		1,708,761	95,211	545,994	2,349,966	2,534,326
FUNDS	19					
Unrestricted funds:						
General fund					-	69,511
Fixed assets					1,201,225	1,201,677
Community Sight Support Services					507,536	747,886
					1,708,761	2,019,074
Restricted funds					95,211	56,443
Endowment funds					545,994	458,809
TOTAL FUNDS					2,349,966	2,534,326

The notes form part of these financial statements

BLINDAID

**Balance Sheet - continued
31 December 2024**

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 14/10/2025 and were signed on its behalf by:



[R Rutter \(Oct 14, 2025 11:06:59 GMT+1\)](#)
R N Rutter - Trustee



[Ajay Rawal \(Oct 14, 2025 11:17:40 GMT+1\)](#)
A Rawal - Trustee

The notes form part of these financial statements

BLINDAID

**Cash Flow Statement
for the Year Ended 31 December 2024**

		31.12.24	31.12.23 as restated
	Notes	£	£
Cash flows from operating activities			
Cash generated from operations	1	<u>(311,848)</u>	<u>(489,643)</u>
Net cash used in operating activities		<u>(311,848)</u>	<u>(489,643)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(763)	-
Interest received		19,989	26,574
Dividends received		<u>16,387</u>	<u>16,044</u>
Net cash provided by investing activities		<u>35,613</u>	<u>42,618</u>
Change in cash and cash equivalents in the reporting period		<u>(276,235)</u>	<u>(447,025)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>567,955</u>	<u>1,014,980</u>
Cash and cash equivalents at the end of the reporting period		<u><u>291,720</u></u>	<u><u>567,955</u></u>

The notes form part of these financial statements

BLINDAID

Notes to the Cash Flow Statement for the Year Ended 31 December 2024

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.24	31.12.23 as restated
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(184,360)	533,752
Adjustments for:		
Depreciation charges	1,215	11,321
Loss on disposal of fixed assets	-	183,552
Interest received	(19,989)	(26,574)
Dividends received	(16,387)	(16,044)
Unrealised (gains)/loss on investments	(90,652)	(61,182)
Revaluation gain on investment property	-	(1,098,385)
Decrease in stocks	-	1,563
Decrease/(increase) in debtors	1,644	(37,104)
(Decrease)/increase in creditors	(3,319)	19,458
Net cash used in operations	(311,848)	(489,643)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.24 £	Cash flow £	At 31.12.24 £
Net cash			
Cash at bank and in hand	567,955	(276,235)	291,720
	567,955	(276,235)	291,720
Total	567,955	(276,235)	291,720

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention with the exception of investments which are included at market value. They have been prepared in accordance with applicable United Kingdom accounting standards, the requirements of the Statement of Recommended Practice' Accounting and Reporting by Charities' (SORP 2015), the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Governance costs

These represent those costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Computer & office equipment - 25% on cost

Investment property

Investment property is carried at fair value determined annually and derived from the current market rents and investment property yields for comparable real estate, adjusted if necessary for any difference in the nature, location or condition of the specific asset. No depreciation is provided for. Changes in fair value are recognised in the Statement of Financial Activities.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds - These are funds which can be used in accordance with the charity's charitable objects at the discretion of the board.

Designated funds - These comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - These funds are subject to specific restrictive conditions imposed by donors or funds received for specific purposes and projects.

Endowment funds - These are represented by a permanent endowment fund, the BlindAid Fund, which stipulates that the capital of the fund must be retained and cannot be spent. The BlindAid Fund is wholly invested in Legal & General International Index and Legal & General UK Index units (see note 15) and income arising from the Fund is used for charitable activities.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees and directors. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

Termination benefits

Termination benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises termination benefits when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time given to the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Investments

Investments are included in the Balance Sheet at bid-market value. Gains and losses on disposal and revaluation of investments are credited or charged to the Statement of Financial Activities. Investment income and gains arising on endowment funds are accounted for on a total return basis.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

2. DONATIONS AND LEGACIES

	31.12.24	31.12.23
	£	£
Clothworkers funding	50,000	50,000
Vision foundation	30,000	20,000
Corporate donations	25,457	41,815
General donations, grants and trusts	184,788	174,673
Legacies	10,000	-
	<u>300,245</u>	<u>286,488</u>

3. INVESTMENT INCOME

	31.12.24	31.12.23 as restated
	£	£
Rents received	71,079	15,076
Investment income from listed investments	16,387	16,044
Deposit account interest	19,989	26,574
	<u>107,455</u>	<u>57,694</u>

The shares in Lantern House Management Limited produce no income.

4. RAISING FUNDS

Raising donations and legacies

	31.12.24	31.12.23 as restated
	£	£
Staff costs	9,183	57,724
Advertising for legacies	1,550	550
Professional fundraising	13,224	288
Support costs	6,820	9,765
	<u>30,777</u>	<u>68,327</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Community Sight Support service	357,386	-	138,439	495,825
Camden Community Project	33,635	-	13,672	47,307
Wandsworth Community Project	2,179	-	1,029	3,208
Grants	-	31,374	15,509	46,883
Telephone Support service	-	-	5,851	5,851
Share London	37,893	-	14,968	52,861
	<u>431,093</u>	<u>31,374</u>	<u>189,468</u>	<u>651,935</u>

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
2023 Comparative				
Community Sight Support service	342,868	-	210,222	553,090
Camden Community Project	25,279	-	23,313	48,592
Grants	-	38,824	19,208	58,032
Telephone Support service	-	-	2,606	2,606
Big Lottery Share London	32,485	-	23,313	55,798
	<u>400,632</u>	<u>38,824</u>	<u>278,662</u>	<u>718,118</u>

6. GRANTS PAYABLE

	31.12.24	31.12.23 as restated
	£	£
Grants	<u>31,374</u>	<u>38,824</u>
The total grants paid to institutions during the year was as follows:		
	31.12.24	31.12.23 as restated
	£	£
1 grant to VI organisations for community projects (2023 - 3)	<u>3,000</u>	<u>7,000</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

6. GRANTS PAYABLE - continued

The total grants paid to individuals during the year was as follows:

	31.12.24	31.12.23 as restated
	£	£
113 grants for general purposes (2023 - 116)	24,812	29,198
Small grants (not greater than £50)	3,562	2,626
	<u>28,374</u>	<u>31,824</u>

The grants to individuals and grants to organisations were funded by a grant received in the current year from The Clothworkers' Foundation. The grant included a contribution of £7,500 towards the dissemination of the grant.

7. SUPPORT COSTS

	Other	Governance costs	Totals
	£	£	£
Raising donations and legacies	3,373	3,447	6,820
Community Sight Support service	79,835	58,604	138,439
Camden Community Project	8,230	5,442	13,672
Wandsworth Community Project	803	226	1,029
Grants	12,924	2,585	15,509
Telephone Support service	5,851	-	5,851
Share London	9,752	5,216	14,968
	<u>120,768</u>	<u>75,520</u>	<u>196,288</u>

2023 Comparative	Other	Governance costs	Totals
	£	£	£
Raising donations and legacies	5,314	4,451	9,765
Community Sight Support service	134,548	75,674	210,222
Camden Community Project	16,302	7,011	23,313
Grants	15,869	3,339	19,208
Telephone Support service	2,606	-	2,606
Share London	16,302	7,011	23,313
	<u>190,941</u>	<u>97,486</u>	<u>288,427</u>

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the charitable activities on the basis of time expended on each activity.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.24	31.12.23 as restated
	£	£
Depreciation - owned assets	1,215	11,322
Deficit on disposal of fixed assets	-	183,552
Independent examination	<u>3,540</u>	<u>3,480</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no expenses reimbursed to trustees for the year ended 31 December 2024 nor for the year ended 31 December 2023.

10. STAFF COSTS

	2024 £	2023 £
Wages and salaries	482,954	545,465
Social security costs	41,689	44,616
Pension costs	<u>35,764</u>	<u>37,762</u>
	<u>560,407</u>	<u>627,843</u>

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

	31.12.24	31.12.23 as restated
Office staff	4	5
Community Support Services staff	<u>17</u>	<u>14</u>
	<u>21</u>	<u>19</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.12.24	31.12.23 as restated
£60,001 - £70,000	<u>-</u>	<u>1</u>

The amount of employer's pension contribution for the highest paid employee in 2023 year was £4,750.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

10. STAFF COSTS - continued

There are two employees included in office staff that are considered to be key management personnel. Their aggregate emoluments for the year was £97,864 (2023 - £110,200).

11. 2023 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Endowment fund	Total funds as restated £
	£	£	£	
INCOME AND ENDOWMENTS FROM				
Donations and legacies	243,988	42,500	-	286,488
Investment income	<u>57,694</u>	<u>-</u>	<u>-</u>	<u>57,694</u>
Total	<u>301,682</u>	<u>42,500</u>	<u>-</u>	<u>344,182</u>
 EXPENDITURE ON				
Raising funds	68,327	-	-	68,327
Charitable activities				
Community Sight Support service	553,090	-	-	553,090
Camden Community Project	48,592	-	-	48,592
Grants	19,208	38,824	-	58,032
Telephone Support service	2,606	-	-	2,606
Share London	55,798	-	-	55,798
Other	<u>183,552</u>	<u>-</u>	<u>-</u>	<u>183,552</u>
Total	<u>931,173</u>	<u>38,824</u>	<u>-</u>	<u>969,997</u>
 Net gains on investments	<u>1,098,385</u>	<u>-</u>	<u>61,182</u>	<u>1,159,567</u>
 NET INCOME	468,894	3,676	61,182	533,752
 RECONCILIATION OF FUNDS				
Total funds brought forward	<u>1,550,180</u>	<u>52,767</u>	<u>397,627</u>	<u>2,000,574</u>
 TOTAL FUNDS CARRIED FORWARD	<u><u>2,019,074</u></u>	<u><u>56,443</u></u>	<u><u>458,809</u></u>	<u><u>2,534,326</u></u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

12. PRIOR YEAR ADJUSTMENT

There was an accounting error relating to the allocation of unapplied total return for the endowments funds during the 31 December 2023 year, the prior year adjustment has resulted in an increase in endowment funds of £61,182 and a decrease in general funds of £61,182.

13. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounts to £35,764 for the year (2023 - £37,762). There were £4,656 of contributions outstanding at the balance sheet date (2023 - £4,478).

14. TANGIBLE FIXED ASSETS

	Computer & office equipment £
COST	
At 1 January 2024	8,638
Additions	<u>763</u>
At 31 December 2024	<u>9,401</u>
DEPRECIATION	
At 1 January 2024	6,961
Charge for year	<u>1,215</u>
At 31 December 2024	<u>8,176</u>
NET BOOK VALUE	
At 31 December 2024	<u><u>1,225</u></u>
At 31 December 2023	<u><u>1,677</u></u>

15. FIXED ASSET INVESTMENTS

Listed Investments

	2024 (£)	2023 (£)
MARKET VALUE		
At 1 January 2024	662,173	600,990
Gains / (losses)	<u>90,562</u>	<u>61,183</u>
At 31 December 2024	<u><u>752,825</u></u>	<u><u>662,173</u></u>

Investments included in Unrestricted Funds are:

Shares of £1,100 (2023 - £1,100) in Lantern House Management Limited, an unlisted company.

Investments included in Endowment Funds are L&G International Index Trust of £231,385 (2023 - £390,577), L&G UK Index Trust of £286,595 (2023 - £271,596) and L&G Cash Trust of £234,845 (2023 - Nil), less an amount allocated to General Unrestricted Funds under Total Return Accounting.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

16. INVESTMENT PROPERTY

£

FAIR VALUE

At 1 January 2024
and 31 December 2024

1,200,000

NET BOOK VALUE

At 31 December 2024

1,200,000

At 31 December 2023

1,200,000

Fair value at 31 December 2024 is represented by:

£

Valuation in 2023

1,200,000

If investment property had not been revalued it would have been included at the following historical cost:

	31.12.24	31.12.23 as restated
	£	£
Cost	<u>192,325</u>	<u>192,325</u>
Aggregate depreciation	<u>(90,711)</u>	<u>(90,711)</u>

Investment property was valued on an open market basis on 21 July 2024 by Terracotta Limited.

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23 as restated
	£	£
Other debtors	<u>146,657</u>	<u>148,301</u>
	<u>146,657</u>	<u>148,301</u>

BLINDAID

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23 as restated
	£	£
Trade creditors	2,203	5,012
Social security and other taxes	9,751	13,530
Other creditors	24,527	24,858
Accruals and deferred income	7,080	3,480
	<u>43,561</u>	<u>46,880</u>

19. MOVEMENT IN FUNDS

	At 1.1.24 £	Prior year adjustment £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds					
General fund	130,693	(61,182)	(151,562)	54,409	(27,642)
Fixed assets	1,201,677	-	(1,215)	763	1,201,225
Community Sight Support Services	<u>747,886</u>	<u>-</u>	<u>(157,536)</u>	<u>(55,172)</u>	<u>535,178</u>
	2,080,256	(61,182)	(310,313)	-	1,708,761
Restricted funds					
Restricted fund	-	-	27,642	-	27,642
The Clothworkers' Foundation	<u>56,443</u>	<u>-</u>	<u>11,126</u>	<u>-</u>	<u>67,569</u>
	56,443	-	38,768	-	95,211
Endowment funds					
Endowment fund	<u>397,627</u>	<u>61,182</u>	<u>87,185</u>	<u>-</u>	<u>545,994</u>
TOTAL FUNDS	<u>2,534,326</u>	<u>-</u>	<u>(184,360)</u>	<u>-</u>	<u>2,349,966</u>

BLINDAID

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

19. 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	2,358	(157,387)	3,467	(151,562)
Fixed assets	-	(1,215)	-	(1,215)
Community Sight Support Services	<u>335,200</u>	<u>(492,736)</u>	<u>-</u>	<u>(157,536)</u>
	337,558	(651,338)	3,467	(310,313)
Restricted funds				
Restricted fund	27,642	-	-	27,642
The Clothworkers' Foundation	<u>42,500</u>	<u>(31,374)</u>	<u>-</u>	<u>11,126</u>
	70,142	(31,374)	-	38,768
Endowment funds				
Endowment fund	-	-	87,185	87,185
	<u>-</u>	<u>-</u>	<u>87,185</u>	<u>87,185</u>
TOTAL FUNDS	<u>407,700</u>	<u>(682,712)</u>	<u>90,652</u>	<u>(184,360)</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	232,015	(162,504)	69,511
Fixed assets	298,165	903,512	1,201,677
Community Sight Support Services	<u>1,020,000</u>	<u>(272,114)</u>	<u>747,886</u>
	1,550,180	468,894	2,019,074
Restricted funds			
The Clothworkers' Foundation	52,767	3,676	56,443
Endowment funds			
Endowment fund	397,627	61,182	458,809
	<u>397,627</u>	<u>61,182</u>	<u>458,809</u>
TOTAL FUNDS	<u>2,000,574</u>	<u>533,752</u>	<u>2,534,326</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

19. MOVEMENT IN FUNDS - continued

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	30,095	(192,599)	-	(162,504)
Fixed assets	-	(194,873)	1,098,385	903,512
Community Sight Support Services	<u>271,587</u>	<u>(543,701)</u>	<u>-</u>	<u>(272,114)</u>
	301,682	(931,173)	1,098,385	468,894
Restricted funds				
The Clothworkers' Foundation	42,500	(38,824)	-	3,676
Endowment funds				
Endowment fund	-	-	61,182	61,182
	<u>344,182</u>	<u>(969,997)</u>	<u>1,159,567</u>	<u>533,752</u>
TOTAL FUNDS	<u>344,182</u>	<u>(969,997)</u>	<u>1,159,567</u>	<u>533,752</u>

Designated funds comprise the following:

A fixed asset reserve, including the reclassification and revaluation of the charity's premises from freehold property to investment property.

Community Support Services reserve to cover the service delivery across 2023 to 2025 years.

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

BLINDAID

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

21. ENDOWMENT FUNDS

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2024 (as restated)	243,809	215,000	458,809
Return for the year			
Investment gain	90,652	-	90,652
Allocated to Unrestricted Income Fund	<u>(3,467)</u>	<u>-</u>	<u>(3,467)</u>
Net movement for the year	<u>87,185</u>	<u>-</u>	<u>87,185</u>
Balance as at 31 December 2024	<u>186,094</u>	<u>215,000</u>	<u>545,994</u>
2023 Comparative (as restated)	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2023	182,627	215,000	397,627
Return for the year			
Investment gain	61,182	-	61,182
Allocated to Unrestricted Income Fund	<u>-</u>	<u>-</u>	<u>-</u>
Net movement for the year	<u>-</u>	<u>-</u>	<u>-</u>
Balance as at 31 December 2023	<u>243,809</u>	<u>215,000</u>	<u>458,809</u>

Report of the Independent Auditors to the Members of Blindaid

Opinion

We have audited the financial statements of Blindaid (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Blindaid

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Members of Blindaid

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

-We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.

-We understood how the charitable company is complying with those frameworks via communication with those charged with governance, together with the review of the charity's documented policies and procedures. The charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.

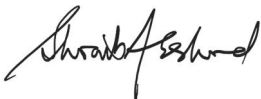
-The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override and allocation of costs to charitable activities and restricted funds.

-Our approach was to check that the income from donations, grants and legacies were properly identified and accurately disclosed, that expenditure complied with the control procedures and was appropriately charged. We confirmed the movements and income from investments, including unrealised gains/losses. We also reviewed journal adjustments and unusual transactions and considered the identification and disclosure of related party transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Shoaib Arshad (Senior Statutory Auditor)
for and on behalf of Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Date: 15/10/2025

BLINDAID

England & Wales - Charity number 262119

Accounts

REGISTERED COMPANY NUMBER: 00986407 (England and Wales)
REGISTERED CHARITY NUMBER: 262119

Report of the Trustees and
Financial Statements for the Year Ended 31 December 2023
for
BLINDAID

**Contents of the Financial Statements
for the Year Ended 31 December 2023**

	Page
Report of the Trustees	1 to 21
Independent Examiner's Report	22
Statement of Financial Activities	23
Balance Sheet	24 to 25
Cash Flow Statement	26
Notes to the Cash Flow Statement	27
Notes to the Financial Statements	28 to 39

**Report of the Trustees
for the Year Ended 31 December 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. 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).

MISSION STATEMENT

As London's oldest sight loss charity, BlindAid works to improve quality of life and promotes independence for blind and visually impaired Londoners. We provide individualised practical and emotional support to reduce the social isolation that many people living with sight loss can experience.

OBJECTIVES AND ACTIVITIES

Objectives

The charity seeks to alleviate loneliness and social isolation affecting sight impaired and severely sight impaired people. It aims to empower service users to encourage and support independent living. The charity also supports people suffering the emotional consequences of visual impairment. Services are provided free of charge.

The charity's strategic objectives for 2023 were:

- To actively seek and recruit two more new directors to complete the refresh of the charity's talent on the board of trustees.
- To implement the charity's funding strategy to focus on attaining secure future sources of external income to allow the continuation and expansion of its activities.
- To continue to evolve charity's Community Sight Support Service for the support blind and visually impaired people with a meaningful outreach service that listens to and meets the needs of its beneficiaries.
- To continue the Community Project Hub at Camden Living centre, and some popular Online Community Classes and Programmes.
- To continue to evolve the charity's ability to identify and help those who can benefit from its services in the most efficient/effective ways.
- To develop the funding streams and infrastructure, as well as the charity's capacity to achieve these aims.

Public benefit

The activities to achieve the charity's objectives are all carried out for the public benefit as described by the Charity Commission. The beneficiaries of the charity are members of the public who are in need because of health, disability or other problems arising from visual impairment and the activities of the charity seek to ensure these people can be supported by better services. The charity sets out in this report the charitable public benefit of its activities. The Board members have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

**Report of the Trustees
for the Year Ended 31 December 2023**

OBJECTIVES AND ACTIVITIES

Service Delivery:

BlindAid delivers service for people who are sight impaired or severely sight impaired people aged 18+ however, the majority profile of our beneficiaries are 50+: with a high percentage of those people also having more complex health conditions in addition to their sight impairment.

For these reasons BlindAid reaches a mostly hidden community of blind and visually impaired people, who are in need our help and are typically less independently mobile people when they are initially referred to our charity.

BlindAid's Sight Support Pathway:

Our charity offers three core services, which combined together provide vital support not offered by other sight loss charities. Our Sight Support Pathway therefore offers maximum support that often service users describe to be 'life changing' during feedback. Each individual service which may be used independently. There is greater detail on these services in the achievements section of this report.

Our service users may be referred to the charity when they have just been diagnosed, or registered with sight loss, or at a later time when their sight has deteriorated. Engaging with our Sight Support Service means they have an appointed Sight Support Worker with whom they can begin to build a relationship of trust. Sight loss is a unique and individual journey, and we work alongside our services users at their pace. In time when people feel ready, and if they choose to, they may be referred to our Community Project to enrol for a couple of classes. When our service users have completed their courses and 'graduate' from the project, they then have an opportunity to be referred to our Share London Project. They are then be matched with a volunteer with similar interests, so they can enjoy social outings together in and around London. This capitalises on and maximises service users new found independence and fosters a new social life in the Capital.

A recent analysis of BlindAid's bespoke database has evidenced that on average where service users access our Sight Support Service, as well as our Community Project, and then go on to be matched with a like minded Volunteer to experience our purely social Share London Volunteer Project, they are provided with a holistic and beneficial development pathway that tangibly improves independence and wellbeing and helps to encourage many of our beneficiaries to enjoy more fulfilled and self-sustaining lives. By investing in our services our funders play a vital role in empowering individuals to lead richer, more empowered lives, ultimately contributing to stronger communities and a lasting positive impact on the beneficiaries we serve.

Community Sight Support Service:

Our core service offers regular outreach visits for isolated service users in their own homes. Our hybrid Sight Support Service now provides vital visits from our Sight Support Workers (SSWs) for beneficiaries across three days each week, on Tuesdays, Wednesdays, and Thursdays with SSW's, travelling via public transport or walking in between visits. On Mondays and Fridays weekly, SSW's work remotely from home, providing a telephone support service for isolated service users.

BlindAid Community Project:

In 2021 The City Bridge Trust awarded BlindAid funding to provide a Community Project hub centrally based at near Kings Cross Station in Camden for three years. The initial start of the project was delayed due to C-19 pandemic early in 2021 and was launched in April 2022 and so will continue to operate through until 2025. We were invited to additionally apply for extension funding for this valuable project and were awarded funding to continue the project through until end of Q1 2026.

The project offers specifically designed classes to allow our service users to either learn new skills or re-learn lost skills and classes includes IT: beginners and intermediate, Healthy Eating & Safe Cooking, Art, Yoga and Creative Writing. All classes empower beneficiaries toward greater independence in a supportive, pro-active ambience, fostering their ability to self-sustain, with greater confidence.

**Report of the Trustees
for the Year Ended 31 December 2023**

OBJECTIVES AND ACTIVITIES

Share London Project:

This project was developed to complete BlindAid's Sight Support Pathway. It was initially funded by Big Lottery Reaching Communities in December 2019, BlindAid was awarded circa £100K for a three year project. Due to the 'currency of kindness' that was fostered during the C-19 pandemic, BlindAid's target to recruit/train/match and deploy 240 new volunteers across the three years of the project, was fully met one year and three months ahead of our target. We are now proud to be sponsored by the Vision Foundation from 2023 through until 2025 because our vibrant Share London Project closely aligns with The Vision Foundation's aims.

During 2022 the charity determined that BlindAid could no longer plan to sustain the cost of providing the Sight Support Service across 12 inner London Boroughs from its reserves for the longer term future, and to better meet the future fundraising challenge ahead, our then trustees determined that a new role be created, that of Head of Fundraising. Management launched an immediate campaign and the role was filled by 01.11.22.

At the last Board meeting of 2022 on 29.11.2022 trustees ratified a proposal to lease out BlindAid's Head Office in Bermondsey Street SE1 3UB to provide a long term sustainable income for the charity. Therefore, in January 2023, three offers and two detailed business proposals were reviewed by trustees and the best offer for the charity was accepted. Practical work then began to pack the charity's records held at Lantern House to prepare them for archiving, and all other arrangements were made to clear the charity's property which was achieved by the end of Q1 2023.

Only 6 staff roles were permanently based at Lantern House. During the pandemic prolonged lockdowns all these staff had worked very successfully from home in 2020 and 2021. This also informed/supported the overall decision to lease the building because it was evidenced during this most testing of times, there had been no dip in motivation and in fact there had been several advantages. The larger cohort of BlindAid's team being our Sight Support Worker's, who have always been remote workers. SSW's only used to visit the office once every fortnight to meet with their team leader for supervision meetings, however, these too had moved to telephone supervisions during the pandemic, with no real negatives to be noted, and a considerable benefit in time and travel costs saving for the charity. One role was made redundant in February 2023, this being the role of the Office Manager because the office was to be leased.

The legal work to lease our property was conducted concurrently, together with additional essential negotiations involving the other shareholders who similarly owned properties in Lantern House.

BlindAid is a shareholder in Lantern House Management Limited (Private Ltd Co No: 03688443). The property is an old building, last converted in 1989 when the building was wholly renovated; the whole property comprises: two commercial units, one of which is own by BlindAid, and a property known as The Live/Work Unit, together, these three units make up the ground floor, in addition there are 7 apartments over another two floors. BlindAid naturally informed all shareholders at Lantern House in November 2022 of the board's ratification and the charity's intention to lease 102 Bermondsey Street, this being the unit purchased on behalf of the charity in 1990.

The legal work was completed and the lease finally signed on 21.09.2023. The new tenant then began work to refit the unit and the property was opened as a restaurant on 21.08.2024.

The charity's property was formally valued by a qualified RICS surveyor in 2023 which evidenced that the rental agreement reached with our tenant was in keeping with the unique style and location of the property within the heart of the conservation area of Bermondsey Street.

**Report of the Trustees
for the Year Ended 31 December 2023**

OBJECTIVES AND ACTIVITIES

Our service users' needs, naturally vary and are as unique as they are themselves. A percentage of our service users also have more complex needs, and we deliver individualised support accordingly. Our SSWs provide a range of assistance from emotional support with their sight loss journey, but also very practical help to encourage service users to engage with NHS appointments, and support with more information on eye conditions/eye drops, as well as with personal admin, reading post and other admin support to ensure a smooth homelife can be maintained. They also do things like check use by dates in the fridge, and often find 'lost' items indoors; often key items are simply dropped on the floor and cannot be found again easily by a service user. Our SSW's often are the first people to be alerted to either additional health or safeguarding issues, which can then be discussed and where appropriate reported.

The initial design of the Hybrid Sight Support Service in operation today, was funded by Big Lottery Reaching Communities, who awarded BlindAid £100K in 2020 to completely reimagine our core service. The development was achieved, as always in consultation with our service users; and importantly in collaboration with our staff team who deliver the service.

We included RNIB's latest data when reflecting upon how to reach more people across our area of operation.

Latest RNIB statistics findings related to visual impairment and sight loss are:

- Over 2 million people across the UK are living with sight loss
- Of those 2 million people - only 340,000 people are registered blind or VI in the UK
- Nearly 80% are 65 or older, c60% are 75+ plus,
- BlindAid is the only charity in London delivering outreach support for blind and VI people.
- 48% of all adult sight loss is attributable to Age Related Macular Degeneration
- People from certain ethnic minority groups are at greater risk of some of the leading causes of sight loss. The 12 inner London Boroughs are very cosmopolitan and therefore so too is the demographic makeup of the profile of BlindAid service user
- In 2013 there were an estimated 1.93 million people living with sight loss in the UK
- By 2050 the number of people living with sight loss is likely to grow to 4 million

We organised 14 online Focus Groups and each group was made up of service users from all 12 inner London Boroughs, each group consisted of between 8 and 20 people and each group were asked a detailed selection of questions about our previous, current, and also wished for future services. In total we consulted with and listen carefully to in excess of 250+ beneficiaries. Our service users' responses were honest, illuminating, and informative. Most importantly by working together we defined a new way of operating more flexibly which has allowed us to reach more people than ever.

Our hybrid service facilitates leaner, more agile working methods that allow us to effectively, dial up or down, our outreach community work, which benefits us because we can now respond proactively by being agile and adapting our service to continue to meet service users' needs should there be any future pandemic or any other major service disruption. The bright ideas of both service users' and our staff team who deliver the service relating to how our service could be re-designed were collated and are now built into our new service model, which in the two subsequent years, has been proven that it is a future asset for BlindAid.

Our hybrid service model allows us to reach a far greater number of beneficiaries across our area of operation.

Sight Support Workers are now each working with an average of c70 people at any one time. We attained this uplift in support by only visiting in the community the most in need, isolated service users 3 days each week, and by supporting an additional number of people by providing telephone support and guidance on two days each week. The whole team work each Monday and Friday from home and are providing outreach in the community on Tuesdays/Wednesdays and Thursdays every week.

**Report of the Trustees
for the Year Ended 31 December 2023**

ACHIEVEMENT AND PERFORMANCE

Charitable Activities and Achievements

Trustee Recruitment During 2023:

Trustee Recruitment: In 2022 BlindAid senior management actively invested much time in recruiting a whole board of new trustees. In 2021 we had recruited one new trustee, by the end of 2022 we had appointed 5 new trustees, and we completed the refresh of the talent and skills on our Board of trustees in 2023 by appointing a further 3 trustees. There was considerable commitment to time investment made by senior management to review and reach out to many potential candidates through 2022, the charity is now reaping the rewards of their undeniable investment in BlindAid's cause and their integral involvement in the design of the future of the charity.

Team Recruitment/Resourcing in 2023:

During 2023 we experienced significant staff turnover, in what at the beginning of the year was a lean recruitment marketplace, however, the candidate pool expanded notably during the second six months of the year, and we were able to secure several excellent quality new employees.

During 2023 we had 1 redundancy, and 5 leavers, and also recruited 7 new staff.

Total staff numbers were reduced in the management team, with the largest balance of employees being in service user facing roles, the staff turnover demanded a substantive time investment from senior management.

Fundraising:

Good progress was made during 2023 with SW London ICB as BlindAid won external funding from the NHS to fully fund our Sight Support Worker role in Wandsworth. SW London were impressed with the charity's impact reporting and so we were able to secure extra funding for a second SSW role in Wandsworth, which we recruited for immediately, therefore, NHS funding continues through until 2025 in Wandsworth. We also secured funding from NHS North West London for our Sight Support Service. Other funding for the year was secured for the year for our core service included, Southwark Charities, the Weinstock Fund, Charles French, Wallace Collection, John R Murray, Elizabeth Bennett, The Postcode Lottery and one other funder who wishes to remain anonymous.

Having appointed a new Head of Fundraising at the end of 2022, expectations for more extensive income traction in 2023 did not materialise as anticipated, and the appointee resigned in Dec 2023. Senior management retain a fundraising brief, and we also fortunately have a volunteer who has extensive experience in fundraising, and also a freelance fundraiser has been appointed for the foreseeable future. Generically, all charities are experiencing a much tougher financial climate as the UK has emerged from both Brexit and the C-19 pandemic, which naturally impacts philanthropy and fundraising has proved to be a challenging arena.

BlindAid Core Services:

Community Sight Support Service:

All SSWs are carefully selected during recruitment into the charity, are all vocationally trained. SSWs, and other relevant roles all hold current enhanced, Disclosure and Barring Service (DBS) certification, which are renewable every 3 years. This is because we reach a particularly isolated, hidden community of people. We believe our service is unique and meets an clearly evidenced, otherwise unmet need in society. No other Sight Loss Charity in London provides outreach support using employed/supervised staff who provide regular visits for beneficiaries who need and receive our service free of charge, and so BlindAid continues to be a vital source of support.

The core activity of the charity for over 189 years has been to visit predominantly isolated, blind, and visually impaired people residing in the twelve inner London boroughs in their own homes.

**Report of the Trustees
for the Year Ended 31 December 2023**

Pre-Pandemic each of BlindAid's Sight Support Workers (SSWs), were responsible for supporting approximately c45-50 service users, visiting typically every fortnight. The frequency of visits may be varied to meet individual needs. SSWs typically focus on a particular borough for ease of logistics but will also visit individuals in other boroughs to optimise coverage, where capacity permits. Since the introduction of our Hybrid Service our SSWs support around 70 service users each, visiting people in most need and regularly calling others to provide telephone support and guidance, SSWs are able to make urgent ad hoc visits when essential. Service users are visited at home, in sheltered accommodation or residential/nursing homes.

BlindAid's ethos is to treat each service user as an individual, prioritising people who are isolated and living alone, and delivering support as needed and valued. Most service users have been diagnosed with sight loss in adulthood; this can be traumatic, and the individual period of adjustment can vary enormously depending upon personal resilience.

Referrals for our support are received from various sources; specialist sensory teams, local authorities, social work and community mental health teams, hospital eye clinics, and GPs, as well as from people who experience loss of vision themselves (or their friends or family). An initial assessment visit is made to understand first hand a person's individual needs, coping abilities and to determine whether the charity can be of assistance to meet those needs.

During a visit, SSWs will offer company and conversation to help alleviate loneliness and reduce isolation; practical help and guidance will also be offered where needed, appropriate and welcomed. The SSW will also encourage participation in, and signpost to both BlindAid Community & Online Projects and other suitable local social activities. Many service users who are extremely isolated have been visited consistently over many years. In most instances, the SSW will be one of the few social contacts people have. Outreach for isolated people in the community is therefore extremely important to many service users and good relationships of trust are usually established over time.

Our Sight Support Service provides greater consistency, reliability, and a high standard of quality support. The quality of service is regularly monitored through fortnightly supervision meetings, where shared decision may be taken about individual service user circumstances that may be complex. The standard of support is also monitored through key performance indicators, and annual Focus Groups with service users conducted by senior management, where feedback can be shared with SSWs afterwards.

During 2023 the charity continued both purposefully and successfully to increase in the charity's reach. We also continued to interrogate and both learn and track trends in our new hybrid service as the data on the new operating methods has become more substantial it has become easier to implement agile change where needed. The Hybrid Service has optimised visiting those with priority needs, and we have learned that a key factor in service delivery is to 'mindfully reassess' all service users regularly, agreeing with them their own needs for continued visits at home. In this way we have reduced the number of days spent visiting in the community each week, whilst in addition, maintained support via the telephone for beneficiaries for whom a clear identified need is established, that a call should be made by an experienced SSW. A longer term aim for these service users is that we support them to realise self-sustaining independence eventually, then where possible and with their agreement we may match them with a suitable Share London volunteer for regular social outings, or social telephone calls.

It should also be noted that there has always been a percentage of service users for whom making a return to enjoying a full social life is not possible due to mobility, or complex health issues, and for these people that charity has always made a commitment to continue to visit for those people who have no other family or friends.

Throughout 2023, we continued to review all service processes to ensure we are maximising key milestone re-assessments to reassure ourselves we are delivering our service consciously. We continue to review all service processes to optimise lean activity.

**Report of the Trustees
for the Year Ended 31 December 2023**

For comparison:

The onset of the C-19 Pandemic brought about radical change for our charity for the first time in our history, because it caused a radical transformation in how our charity works alongside our blind and visually impaired community. The entity known today as BlindAid has enjoyed a long and rich history that has seen it emerge from several significant and challenging historical times in London's history and also included merging with other 19th and 20th century charities, and we have been known by at least 3 other names. For 186 years and up until March 2020 our Sight Support Service worked with our blind and visually impaired residents across 12 inner London Boroughs by visiting them in their own homes only.

By 2019 our team of SSWs totalled 19 an all-time high: with just over 13,000 individual visits made in that year.

Each SSW was supporting between c48-50 service users regularly with fortnightly visits. This was a high capacity standard we maintained across our Boroughs for this and a few prior years.

Due to the uncertain financial climate prevailing then in the UK it was agreed that the charity would halt recruitment and as well as replacement of natural attrition of employees. In 2019 one full time SSW retired. By the end of 2022, a further 2 part time SSWs retired, and 1 full time SSW resigned.

Practically, this provided c200 beneficiaries who needed to be reallocated/absorbed by the remaining team of SSWs. This was successfully achieved by management, without the need to withdraw support from any service users fortunately.

Sight Support Service Achievements 2023

Visiting in all Boroughs: 5,211 visits were made to service users, an increase of 23% from 2022 (4,236)

Support Calls: 15,540 regular support calls by SSWs: an overall decrease of 26% on 2022

This was an anticipated result of increasing the volume of visits across the year.

NB: In 2023 though: the overall number of regular visits for service users were less than would have been expected due to 3 SSWs unexpectedly being on long term sick leave during the year: due to accident (1) and illness (2).

In addition, recruitment/reappointment for leavers roles took longer than usual in the first half of the year, however, this substantially picked up during the second 6 months of 2023.

3,787 instances of information provision; a decrease of 12% (2022 - 4,302)

An expected reduction above as the level of information needed about Covid19/vaccinations etc subsided.

1,974 referrals made to other appropriate local organisations: a 10% decrease from 2022 (2,215)

841 referrals to social services (in agreement with service users) a 32% increase on 2022 (637)

826 instances of supporting service users to access/engage with NHS primary care services

786 contacts with housing depts./associations for service users for repairs: an increase of 25%

187 new referrals were taken for the Sight Support Pathway, a 9% decrease from 2022 (207)

1,177 people supported on Sight Support Service: a 7% increase (2022 - 1,099)

1,353 people accessed all BlindAid services: a 1% uplift (2022 - 1,337)

Community Project Background:

The launch of BlindAid's Community Projects in 2013 was ratified by trustees initially to trial the potential with the pilot Project in Southwark firstly, and secondly when it the pilot proved successful and beneficial for service users, then as a vehicle to contribute to the lives of beneficiaries, whilst spending down some of the charity's reserves, in order to better place the charity's appeal for funders of these activities.

In March 2020, the charity's popular and well known network of 3 long established Community Projects were all closed due to the C-19 pandemic. We had gathered 8 years' experience in operating our 3 individual community hub projects each offering a variety of very popular classes that provided 16 week long terms of classes, 3 times each year at each venue. Annually, BlindAid were offering places for beneficiaries, with any vacancies being easily filled as they was always a waiting list of service users to take the spaces on all our free courses. Over 8 years BlindAid offered classes to circa 1,400 blind and visually impaired people who personally reaped many individual benefits from their attendance.

**Report of the Trustees
for the Year Ended 31 December 2023**

Due to the financial climate in the UK in 2020 trustees agreed the charity could no longer afford to continue to invest its reserves to solely fund these valuable projects going forward. Whilst at the same time recognising that our Projects Hubs are indeed a vital stage in regaining and strengthening service users' personal resilience and confidence to get out into society, and to develop/maintain self-sufficient independence. They also offer critical social contact with the ability to establish a network of friends and additional peer support. Unfortunately, they are expensive to operate, each costing between £30,000 to £50,000 per annum. (The financial variance is the difference between being offered free space or needing to rent space from local authorities). One of the most significant learnings taken from the eight years we ran 3 community Project Hubs was: each Hub was oversubscribed, always running at full capacity. The number of blind and visually impaired people needing and wanting to attend such projects outweighed our capacity each year.

In collaboration and consultation with our beneficiaries, the curriculum of courses offered has always included healthy eating and safe-cooking skills; yoga or other exercise classes; art/sculpture; creative writing and importantly IT training at both beginner and intermediate levels. Participants are encouraged to attend two classes, for a minimum of one full day each week. There is a strong social ambience during the activities to encourage participants to get to know each other both during classes and over lunch. It is an intended outcome that people form independent peer support groups and continue to meet and communicate after their courses were completed.

BlindAid Community projects are open to BlindAid service users, but also welcome other people with sight loss who may be referred by local authorities, NHS, or other local services or charities, and also people living in pan-London Boroughs, if they are able to get to the project, and where we are able to accommodate.

BlindAid has always encouraged attendees to travel independently to Project Hubs and has provided sighted guide support, from travel points to the project venues. We have also consistently worked in partnership with Dial-a-Ride for many years, to provide transport where independent travel is not possible.

All BlindAid Community based Projects were managed by a project manager and supervised day to day by a project coordinator based at each of the community venues. Classes were delivered by qualified subject tutors together with several dedicated volunteers who were on hand to assist service users where needed. Some of the charity's volunteers are themselves visually impaired people who, having joined the projects as service users, have chosen to return as volunteers to offer peer support for newcomers at the project Hubs subsequently.

The charity has a proactive framework to facilitate listening to service users and actively makes time to encourage and listen to service users' voices regularly when they are attending Community Projects. Three framed purposeful engagements with service users allows them to offer feedback and the charity a balance of measurement for the progress for all stakeholders are held in each term. Service Users' aspirations and abilities are noted during a pre-programme assessment; benchmarked again midterm and again finally before they leave the project. Service users' opinions, therefore, are fed into BlindAid's planning, preparation and inform the final choice of classes offered, helping the charity to remain relevant and meet the needs of the people attending as closely as possible.

Since the inception of our first Community Project, we have received extensive feedback from service users highlighting the transformative effects of our classes. Participation in these classes has proven to enhance self-esteem and promote independence, critical components in the journey toward self-actualisation. Over the past eight years, we have compiled comprehensive impact reports that clearly demonstrate the progress and achievements of our Community Project concept and initiatives. This wealth of experience positions us to effectively continue and expand our Community Projects, ensuring that we remain responsive to the needs of those we serve and dedicated to fostering positive change in our community. The charity will continue to seek external funding to offer more Community Projects.

Community Project - Camden 2022-2026:

This project forms part of BlindAid's Sight Support Pathway.

This Project is fully externally funded by The City Bridge Trust - until 2026:

**Report of the Trustees
for the Year Ended 31 December 2023**

Late in 2021 BlindAid successfully applied for a grant to fund one centrally based Community Project. We were successful, and funding was awarded due to the composition of our curriculum, together with our operational experience. The City Bridge Trust awarded BlindAid £81,300 sufficient to fund our project for three years. Funding was awarded in late 2021, however, the project could not commence until 22 April 2022, due to another lockdown at the beginning of 2021. The project is located at The Living Centre which is a community hub located in the Francis Crick Institute in Ousulton Street NW1 1DF, close to Kings Cross Station.

BlindAid is enormously grateful to The City Bridge Fund for their financial support for this vital Camden Community Project, and we are also grateful to the team at The Living Centre for hosting our project free of charge. BlindAid appreciates the external acknowledgment of the intrinsic value our Community Projects offer blind and visually impaired Londoners. We believe both these organisations recognise the need for this tangible support for our beneficiaries is a vital part of our Sight Support Pathway.

Future Funding:

BlindAid has now secured extension funding from The City Bridge Trust for a further year to April 2026.

2023 Outcomes:

A total of 60 service users engaged with our Camden Community Project in 2023.

33 attended 2 classes per week over 16 weeks in - IT, Safe Cooking/Healthy Eating, Creative Writing, or Yoga.

18 people attended accessible tech classes. Places at these sessions are highly sought after: we have one tutor one day per week and the maximum number that could be accommodated across the year were offered space to absorb this vital training for life.

BlindAid would welcome third party involvement to expand these sessions for all service users across our 12 inner London Boroughs.

9 service users attended a weekly art class with our talented art tutor.

Best feedback 2023 from a service user:

"I love every minute of it, I like the people, we are one group and have merged in nicely. I love the activities, it has not only helped my mental and physical health, but I am also just not as shy as I used to be. I was housebound for 20 years, and it was so hard coming out and meeting new people - now - when I am here - I don't want to go home!"

Share London Project:

This project forms the final part of BlindAid's Sight Support Pathway.

This valuable Project is fully externally funded by The Vision Foundation until 2025:

From the initial engagement with a Sight Support Worker, and then benefitting from participation in classes at our Community Project Hub, service users expand their confidence and skills to realise self-sufficient independence through their engagement with our charity. Through our knowledge and experience gained over many years working with service users through our services, we determined that a third support mechanism was needed to complete our work successfully with a service user.

We needed to ensure that the tangible development gained by service users, through engagement first with our Sight Support Service, then through our Community Projects, could then be amplified to further nurture the beginnings of new confidence and independence gradually achieved by using our first two core services.

What tended to happen initially post engagement with Sight Support Service and a term at our Community Project was that a higher percentile of service users, without the structure the Community Project provides, would stop practicing their new found independence and retire back to the confines/safety of their own homes again. We evidenced that some service users were at risk of these newly won/improved skills being eroded away again, without an additional service that would encourage them to continue to practise and use them. Our Share London Project builds upon service users newfound/regained independence and ensures they can enjoy all the culture, open spaces, galleries, and other interesting experiences that London offers with the security of a trained sighted guide alongside them.

**Report of the Trustees
for the Year Ended 31 December 2023**

This unique social project provides beneficiaries a powerful combination of the confidence to leave home knowing a matched trained sighted guide is alongside them and can provide support if difficulties are encountered during the outing, as well as having the pleasure of someone to share their interests with. The nature of activities vary widely and included outings such as visits to museums and galleries, a walk in the park, going for a coffee or a trip to the theatre for a touch tour before the performance.

Initially Share London was funded by Big Lottery Reaching Communities for three years. For the past two years BlindAid is proud to have been funded by The Vision Foundation as we share similar aims. BlindAid is now actively seeking new funding opportunities to see this extremely popular and well managed service continue into the future.

Initially Share London was funded by Big Lottery Reaching Communities for three years. For the past two years BlindAid is proud to have been funded by The Vision Foundation as we share similar aims. BlindAid is now actively seeking new funding opportunities to see this extremely popular and well managed service continue into the future.

We would like to say a huge thank you to all the volunteers who have previously, or who are currently volunteering for BlindAid through this unique and very special project. Our volunteers achieve so much for our beneficiaries, and the stories of social outings that have been enjoyed by both parties are many, varied and most of all heartwarming. Our volunteers are amazing people who share their energy and warmth of spirit with our service user, for the great benefit of both people.

In 2023 - volunteers achieved: 1,691 social contact calls, and 798 outings with service users.

Vocational Staff Training:

BlindAid remains dedicated to actively developing a broad, relevant specialist skill base for our whole team, ensuring maximum benefits are derived for our beneficiaries. BlindAid invests in its employees and the charity offers staff four full day training sessions annually. The curriculum offers a variety of relevant vocational training courses providing us all with the practical tools we need to enjoy and fulfil our roles to the best of our abilities and to ensure service users derive tangible benefits from engaging with our team. We are all now remote workers and training days also provides regular social contact for everyone which ensures thriving culture endures.

Corporate Sponsors:

We are very grateful to our Corporate Sponsor: Ernst & Young (EY) based at More London on Tooley Street, near London Bridge Station SE1, with whom we have enjoyed a very warm 9-year relationship: Collaboratively we have organised events that have matched EY employees who have volunteered to support our service users to enjoy such events as:

Annual Christmas Shopping Trips:

In 2023 we celebrated our 9th year of collaborating to provide an opportunity for our service users who would otherwise not be able to shop independently, to enjoy a sociable day where they are supported to do so. Over the years around 1,000 service users have attended this special day out, shopping with EY volunteers and sharing a buffet lunch and refreshments afterwards.

The 2023 event was the first post-pandemic Christmas Shopping Trip collaborating with our wonderful EY colleagues once again. It was a fantastic day with 25 service users being matched with EY colleagues for an enjoyable day of shopping, and then a buffet lunch and refreshments which everyone enjoyed enormously. We look forward to next year which marks a 10 year milestone for this terrific annual event.

River Walks: From London Bridge to the Royal Festival Hall. So many service users have enjoyed walking along the Southbank, with their EY volunteer alongside them, audio describing the buildings either side of the river Thames as well as what was happening on the river itself. Many service users especially like to stop where there is a shoreline to listen to the waves.

In the years that EY has been a loyal sponsor for BlindAid, our charity has trained c40-50 EY employees annually in Sighted Guiding techniques, across the 9 years to date around 360 EY employees have another significant skill for life because of their altruistic gift of time for BlindAid service users.

**Report of the Trustees
for the Year Ended 31 December 2023**

Hoare Bank:

In 2023 Hoare Bank's in house Corporate Responsibility Team reached out to BlindAid became a corporate sponsor for BlindAid. The CSR Team soon demonstrated unfailing resources in that they are a force for good. They encouraged their colleagues to engage with in planned inhouse fundraising events throughout the whole month of September 2023, which culminated in an early evening special event, held at the bank. The event was host by their CEO and attended by many of the bank's staff team. It was a truly charming and enjoyable event, which clearly evidenced the wonderful familial culture in the ambient setting of the family's library. New staff were warmly welcomed to the team, and long serving staff were spoken about fondly and thanked for their service to date. The CSR team talked about the variety of events organised during September and presented BlindAid with our first ever large cardboard cheque for the amount raised for our charity.

We are already talking with our colleagues at Hoare Bank about other charitable collaborations we will do together going forward into 2024, and with Sighted Guide Training already in the diary, we are looking forward to working with them all again soon.

Corporate Sponsor: Williams Grant Distilleries:

We have also trained many of WG employees in Sighted Guiding techniques to date and we have collaborated in organising some exciting social events including such as: An early evening cocktail event, where specially designed cocktails and mocktails were available for service users and volunteers to try. Part of the cocktail experience is usually how they look visually, and so our service users drinks were designed to be especially aromatic and have sounds (popping candy) as well as multi-level flavours.

An evening with WG brand ambassadors, who are particularly skilled in explaining their crafts. This proved to be a very popular event with our service users, who were invited to taste various spirits and learn the stories of how they are distilled.

Corporate Sponsor: Financial Times:

We have previously run a Creative Writing session jointly with the FT, where senior editors of the newspaper joined our service users to talk about their experiences of journalism and writing on behalf of this prestigious newspaper.

We have also previously run Christmas Shopping Trips for this corporate sponsor. Training their employees who volunteered to guide service users for these days out and sharing refreshments together with service users before the end of the event.

The Charterhouse Partnership:

For the past few years BlindAid has enjoyed an enduring partnership relationship with The Charterhouse, located in Farringdon. This historic former monastery (1371) was transformed by Thomas Sutton who founded his almshouse charity there in 1611. BlindAid regularly organises visits for groups of our beneficiaries to attend tours to learn about this beautiful historic Tudor mansion, and to enjoy our coffee club there. We have run our Creative Writing Class at this thought provoking venue, and also supported some of our service users to attend and engage in tours of the venue.

Touch Tours with The Tate Modern:

We have run regular Touch Tours of the Tate, and also supported some service users to attend specific exhibitions of various artists' work. These are always popular and well supported.

The British Library:

As the library is located very close to The Living Centre in Camden where we operate our Community Project for our service users, it has proved an easy collaboration for us to also work together with the team at the British Library. We have run an art class for many years as part of our Community Project Curriculum, and now we can also offer special exhibitions, and also art classes in collaboration with the British Library team which is an exciting prospect for the future.

**Report of the Trustees
for the Year Ended 31 December 2023**

Information and Advice:

The collation and dissemination of relevant information for our beneficiaries has always been an important and integral part of all the charity's activities and services, and it is also part of our Community Sight Support Workers roles, to research information required by service users and offered the provision of relevant information and guidance for service users daily during their work. In recent years, we have received some funding from certain Boroughs to ensure that BlindAid is disseminating information about local flu and C-19 vaccinations, and also winter warming campaigns for our blind and visually impaired beneficiaries.

Our general information provision may also include information relating to specific eye conditions as well as details of other services available in specific areas including social or sporting activities. Throughout the C-19 pandemic this connection was a vital service for our beneficiaries. BlindAid earned reputation for reliable unbiased quality information provision, as we were already a trusted voice within our community of service users, we were able to offer objective information from the NHS in relation to the vaccination program.

BlindAid assists people living with sight loss to obtain local authority and other statutory services or concessions to which they are entitled, and additionally acts as a broad information and guidance hub for all visually impaired people who contact the charity. For callers' resident elsewhere in the UK the charity will make referrals to other local sight loss charities via Visionary, an umbrella organisation for all small sight loss charities across the UK.

Aids and Equipment:

The charity leased its head office property in 2023 and as a result of this, we are no longer able to stock small aids and equipment that facilitate independent living. In 2023, we distributed all remaining limited stock to service users. We now refer and support service users to engage with RNIB's resource centres for these goods.

The Clothworkers Foundation Grant Award:

BlindAid has enjoyed an enduring relationship for many years with The Clothworkers Foundation and receives an annual grant of £50,000 each year for distribution to beneficiaries who are nominated for a grant award by our own SSWs, or other professional workers who are aware of the individual service user's circumstances. Applications for grants are made for aids and equipment that support and facilitate independent living. This grant funding enables the charity to provide financial support and the purchase of a variety of aids, equipment (not provided by statutory services) and other items that assist independent living.

BlindAid's Grant award was paid to bank on 25 July 2022.

In 2023 BlindAid were able to retain £7,500 to offset a percentage of the cost of disseminating this grant on their behalf.

This is specifically a grant for grants programme and BlindAid provides financial support for beneficiaries from this grant in various ways.

Grants made to small Charities, whose services are vital for the local VI communities they serve:

Blackfriars Settlement Southwark: £3,000
Lewisham Talking News: £2,000
Islington Talking News: £2,000

Individual Grants: A total of 116 individual grants were awarded total £29,198 (2022: 114 grants)
Small Grants: (under £100) 164 grants were awarded in 2023 a combined total of £2,626

Total of Clothworkers Foundation Grant Disseminated: £38,824 (2022: £38,788)

**Report of the Trustees
for the Year Ended 31 December 2023**

Collaboration and Consultation:

Vision Foundation: (previously Greater London Fund for the Blind)

BlindAid was a member charity of the Greater London Fund for the Blind (GLFB), together with 9 other local charities serving blind and visually impaired within the M25 area for many years. GLFB acted as an umbrella fundraising organisation on behalf of its member charities and made allocations to members as contributions toward the provision of their core services. In October 2019 GLFB repurposed and renamed their charity to The Vision Foundation at a formal launch event on 16 October 2019, which senior management from BlindAid attended. A consultation period followed, and on 11 March 2020 representatives of the member charities attended a meeting to vote on the dissolution of the membership. Each member charity was paid a proportionate settlement grant following this vote and the acceptance of the grant precluded any further regular allocations toward the delivery of core services for blind and visually impaired people in London. BlindAid is now a partner organisation with The Vision Foundation and continue a productive working relationship, and we do apply to Vision Foundation from time to time for funding for specific projects. In 2022 Vision Foundation merged with Fight for Sight, and BlindAid are grateful that The Vision Foundation has funded our Share London Project for the past two years.

In 2023 BlindAid won a collaborative bid with the charity Refuge, who together applied to The Vision Foundation for a grant for an education and learning project so that Refuge may better support blind or visually impaired service users seeking to use their support services in relation to domestic violence. BlindAid were acting as a consultant in collaboration with Refuge staff, who were building training resources for their own staff team who are based at and operate from the various Refuge facilities throughout the UK. The training was developed as e-learning materials, together with a handbook for staff to refer to when they are expecting a blind or visually impaired resident to arrive at a Refuge centre. The project was funded by The Vision Foundation.

In addition, there was an additional piece of consultancy provided for Refuge which was funded by The Home Office, which shared Tech Abuse Information and by attending these online sessions provided by Refuge, BlindAid Sight Support Workers became 'Tech Abuse Champions' and now have a great deal of knowledge to share with our service users in this specific niche arena.

In 2022 the NHS launched four main NHS Integrated Care Systems that quarter the 32 Boroughs of Greater London. At the end of 2022 BlindAid was awarded funding for our Community Sight Support Service in Wandsworth from South West London ICP from their Health Inequalities Funding Stream.

During 2023 we have upscaled our involvement with NHS ICB teams, and we have joined many ICB/ICP/NHS online meetings, with circa 20-30 medical professionals, ophthalmologists, as well as 3rd sector organisations attending in each region.

In addition, we have joined NHS ICB online consultation meetings relating to the transformation of a range of services that will be transferred 'from hospital to the community' either to 3rd sector organisations or private medical organisations.

Collaboration with AGE UK Wandsworth in relation to a local authority funded Healthy Eating and Safe Cooking yearlong project will finally commence in October 2024, to serve local blind and VI residents of Wandsworth, and sessions will be held at the Gwynneth Morgan Day Centre courtesy of AGE UK.

We have collaborated with 'The Place' based in Camden, in relation to dance sessions for blind and visually impaired service users.

We have long held a warm relationship with Community Connections in Lewisham and have a productive reciprocal referral relationship with them.

Part of Natural England is an organisation called 'Happier Outdoors' with whom we have collaborated in order to provide information and encouragement for all our service users resident in the 12 inner London Boroughs. For those who are able to get out and about, Happier Outdoors provide a directory listing all the events Borough by Borough that people can attend free of charge.

**Report of the Trustees
for the Year Ended 31 December 2023**

We have worked alongside Jubilee Hall Gym, based in Covent Garden, and provided Sighted Guide Training for their staff team, so they are better able to respond to blind or visually impaired members at the gym. We have entered into collaborative bids online to run some audio described yoga sessions in collaboration with the Gym, and we are also exploring other opportunities to provide additional health options in collaboration with this gym for our BlindAid Community of service users.

In 2023 we began to join a number of consortiums together with other charities and made joint funding bids to a number of inner London Boroughs for the collective provision of services for all disabled people resident in those Boroughs, and at the request of those Boroughs.

Throughout 2023 BlindAid has remained committed to actively seeking opportunities to collaborate with other charities or organisations where it may be mutually beneficial to do so. The charity, primarily through its Chief Executive, and/or its Operations Director, maintains relationships with key visual impairment forums and many other charities both local and national, within and outside the visual impairment sector. BlindAid is also a member of a number of useful voluntary sector organisations.

Importantly, BlindAid regularly consults service users using structured methods to ensure their voices are heard, and their needs are being met effectively, and this has occurred more frequently during the past few years and again during 2023. We have used Focus Groups, as previously described above. We also receive feedback from service users through our day-to-day contact with service users.

In 2023 we also created as part of the overall charity governance structure a Service User Working Group, this group is chaired by one of our trustees, Adam Sandleson, and is supported by our operations director, and a number of service users have been invited to join this forum so that the Board may hear service users views first hand via the minutes of these meetings and the reporting of the Chair of the Group.

**Report of the Trustees
for the Year Ended 31 December 2023**

ACHIEVEMENT AND PERFORMANCE

Strategy Review

BlindAid supports a total of c1,400 people annually, who are living with varying degrees of sight loss and are resident in London, with the provision of various services ranging from guidance and information to complex practical support.

To ensure BlindAid services remain relevant strategy is reviewed annually by trustees and senior management, taking account of all the charity's stakeholders, professional co-colleagues who refer to the charity regularly and we also listen to the voices of our staff and beneficiaries.

Recruitment of new Trustees - throughout 2022/23: The work to being to refresh the board of trustees for the charity began as planned in 2022, and this continued into 2023. Senior Management, met with substantial numbers of candidates informally, to select the most appointable candidates to meet with trustees on our Nominations Committee. During 2022, BlindAid appointed 5 new trustees, which included a new Chair of Trustees. Throughout the year, 4 trustees stood down from the board. The Treasurer of BlindAid had also served 9 years with the charity and graciously agreed to remain on the board until a suitable candidate could be appointed, and therefore retired on 31.03.2023. Additionally, 3 new trustees were appointed in 2023 including a new treasurer.

Previously trustees determined the charity's core activity should continue to be the alleviation of the social isolation which is present in the lives of many people with lived experience of sight loss, and to serve this aim the trustees have endorsed substantial investment from reserves into our core services in previous years. To balance this planned expenditure; in 2018 a key pillar of the strategic plan was that in conjunction with the investment from reserves to provide service for more beneficiaries year on year, the charity must also develop its own ability to generate income and identify significant sources of sustainable new funding for the future. In 2018 a fundraising consultant was commissioned to contribute to the charity's fundraising strategy, and to work with the senior management team to support learning/fundraising practice and generate additional income for the charity. This collaboration was concluded in 2020, with trustees endorsing further training investment in BlindAid staff to realise the development of the internal capacity to generate additional income for BlindAid. From January 2020 three senior staff adopted responsibility for fundraising, and whilst there is a resource/time cost to offset, this proved significantly less expensive than using external fundraisers. It remains a core aim for BlindAid to raise sufficient external funding eventually to wholly support its vital core Sight Support Service going forward and we aim to attain this within the next 2-4 years. To this specific end, BlindAid appointed a new Head of Fundraising in November 2022, whilst some new infrastructure was achieved early in 2023, the planned traction with income generation anticipated did not materialise throughout the year and the charity accepted the resignation of the HOF in December 2023.

Our new Chair of Trustees has already designed a new Governance structure for BlindAid to improve strategic work themes being managed by new working groups, chaired by new trustees with specific skills and talents to maximise efforts to support senior management to move the charity forward against strong headwinds created by C-19 pandemic plus the UK Cost of Living Crisis, which has impacted the third sector significantly, and all charities, both large and small. A new Service User Working Group, and additionally a Fundraising Working Groups have been created.

New trustees are also ambassadors for BlindAid and are tangibly working to support senior management in the challenges the charity is facing in the immediate term.

**Report of the Trustees
for the Year Ended 31 December 2023**

FINANCIAL REVIEW

Financial Mitigation 2019-2022:

In March-April 2019 the trustees acted prudently to de-risk the charity's investments by moving to safer investment funds. This action was primarily taken due to the then financial climate and impending Brexit and was completed in January 2020, unfortunately, followed swiftly by the onset of the COVID-19 pandemic. The UK continued to face a challenging economic outlook due to the financial impact of both Brexit and COVID-19 on the charity's investments, at the end of 2022 the charity suffered losses on investments of c£152,000. Therefore, in 2022 trustees prudently took the decision to encash 2 years' operating costs as a precaution against further investment losses.

At the last Board Meeting of 2022 (Dec 2022) trustees ratified a decision to capitalise on our property asset, and to lease out our head office; Lantern House 102 Bermondsey Street SE1 3UB, this to specifically provide for a sustainable income for the charity which was successfully achieved in 2023.

During 2023, the charity continued to manage finance conservatively by:

1. Making cost savings where appropriate and possible
2. Not replacing staff who retired/resigned and reallocating duties to other staff
3. Only replacing staff who left the charity in Boroughs which are externally funded
3. Renegotiating supplier contracts
4. Making significant numbers of applications for grant funding to support our core services

The prevailing financial impact relating to Brexit, global political issues, and the global COVID-19 pandemic naturally remain under constant review by the board of trustees and senior management. BlindAid's approach will continue to be prudent, conservative, and cautious in its fiscal management as always, but especially throughout this unprecedented and challenging time for all organisations.

**Report of the Trustees
for the Year Ended 31 December 2023**

FINANCIAL REVIEW

Financial Review

Total unrestricted income from donations and legacies for 2023 were £243,988 (2022 - £137,759).

The charity has in previous years received some income from legacies, often from former service users. By its nature, such income is not possible to predict and thus can vary significantly from year to year, and in the past few years legacies have been greatly reduced. In 2023 BlindAid finally received a legacy first notified in 2021, on behalf of a Westminster service users, for a total of £20,688.

In addition, the charity received a restricted grant of £50,000 from The Clothworkers' Foundation. BlindAid disburses this funding in grants for visually impaired people on behalf of The Clothworkers Foundation. This provides small grants (under £100) and individual grants (£100-£400) for the provision of items that are otherwise unaffordable for beneficiaries living with sight loss and contribute to living independently. In 2023 BlindAid was permitted to retain an administration fee of 15% £7,500 from the grant funding as a contribution toward the resource costs of disseminating the grant.

The other source of income for BlindAid is from the charity's investment portfolio and interest on deposit accounts. In 2023 the charity received £57,694 (2022: £42,776).

In 2022 the charity recorded a net loss on investments of £151,753 due to market instability. Therefore, at the end of 2022 it was agreed the charity would encash investments sufficient for 2 years of operating costs to minimise future risk of further losses in investments, whilst noting this action naturally reduces the charity's annual dividend income. Therefore, investment holdings in CCLA Diversified Income fund were sold and funds transferred to our CCLA deposit fund. The charity has drawn from these funds to support its core Sight Support Service throughout 2023. A decision to be balanced against our operational stability which is vital for our service users and crucially underpins our increasingly important fundraising campaigns. It was therefore acknowledged that transition to breakeven operating status cannot be attained in the immediate term, which reflects in part the continuation of the charity's investment in its services, but also cost savings immediately being attained year on year.

In 2023 as the charity leased its head office to secure a sustainable income for the future of the charity, the clearance of the property resulted in an additional one off loss on disposal of equipment and furniture of £190K.

As the charity leased its property asset in 2023, the property was revalued by an qualified RICS surveyor who confirmed the market value with the existing lease to be £1,275,000 and market value with vacant possession to be £1,250,000.

**Report of the Trustees
for the Year Ended 31 December 2023**

FINANCIAL REVIEW

Investment policy

The Charity's trustees manage our investments conservatively. Investments previously held in Charifund, a UK equities trust managed by M&G, were transferred to L&G in 2019 and invested in both UK and International Index Trusts, where they have remained. Investments managed by CCLA in COIF (Charities Official Investment Fund) were transferred to CCLA's new Diversified Fund in 2020, and in 2022, funds held in the Diversified Fund, were encashed to be held in CCLA's deposit account.

Given the UK emerged from the impact of both Brexit and the C-19 pandemic into a more inflationary financial environment, this produced greater investment volatility in 2022, which not only prompted a financial crisis in the UK, but also throughout 2023 has hardened the funding landscape across the UK for both national and local charities, and without doubt smaller charities are continuing to experience difficulties in fundraising.

As stated above BlindAid's investments with CCLA Diversified Fund were reviewed at the end of 2022, and for reasons of reducing risk it was agreed to hold more liquid assets (i.e. cash alternatives).

BlindAid's remaining investments held with L&G were reviewed throughout 2023 quarterly at each board meeting and will continue to be monitored in this way.

The charity's policy is to invest its assets across a range of asset classes to generate returns, through income and capital appreciation, to support its activities over the longer term.

**Report of the Trustees
for the Year Ended 31 December 2023**

FINANCIAL REVIEW

Reserves policy

BlindAid maintains a restricted endowment fund, and accumulative investment gains earned by the endowment have been saved alongside the investment itself. Trustees are permitted to allocate part of the unapplied total return to the unrestricted income fund, being mindful of striking a balance between current and future beneficiaries. In 2017 trustees agreed the total endowment fund should not be reduced below a level to keep the original endowment sum in line with inflation as measured by Retail Price Index (RPI).

The fund in total at December 2023 was £662,173 (2022: £601,991). There was no transfer to unrestricted reserves in 2023.

In previous years the trustees established designated funds to cover fixed assets (including the refurbishment costs of the charity's offices completed in 2017); and projected costs of operating the community projects, which unfortunately were all closed on 16 March 2020 due to COVID-19 pandemic. During 2020 it was decided BlindAid could not continue to cover the cost for all three Community Projects from reserves. Therefore, the charity began fundraising to secure external funding to sustain its centrally located Camden Community Project over a further five-year period. In 2021, BlindAid was awarded funding from The City Bridge Trust of £81,300 to financially support the Camden Community Project for a three year period. The project commenced in 2022 and will run through until 2025. We have subsequently then applied for one year of extension funding for this valuable project which has been granted and so the project will run until 2026.

In 2022 trustees chose to introduce a designated fund to cover the next three years of delivering the vital Community Sight Support Service. This cost totals £747,886 and has been included within the designated funds for this reporting year and the following two years, 2024 and 2025.

During previous years, trustees agreed BlindAid should operate a strategic deficit budget to invest surplus reserves to expand the charity's services in support of Londoners living with sight loss. As a result, an operating deficit (i.e. before gains or losses on investments) has been made for many years previously. Whilst our deficit was substantially reduced in 2021, it rose again in 2022 primarily due to external financial forces and due to leasing our head office in 2023 and the additional loss on disposal caused we also had an operating deficit in 2023.

The trustees have considered the minimum level of free reserves i.e., total reserves excluding restricted, endowment funds required to support the charity's operations. The free reserves as at the year-end that have not been designated towards the core service is £131K. Relevant factors to monitor include projected financial performance and an assessment of the risks to the charity's existing income streams.

It has been determined that, given the reliance of BlindAid on its investments to fund operating expenses, along with the more volatile investment environment because of higher inflation, which is also likely to increase BlindAid's costs, a higher cash/liquid asset buffer should be maintained of around 12-24 months of required expenditure (based on the average deficit of the last few years).

This policy and underlying factors are reviewed regularly and considered annually, and the minimum reserves requirement is, therefore, expected to change over time, as the investment outlook and funding position changes.

Going concern

The trustees consider the charity a going concern. There are sufficient reserves to support the planned operating activities of the charity.

**Report of the Trustees
for the Year Ended 31 December 2023**

PLANS FOR THE FUTURE

Specific objectives for 2024 are:

1. To manage the lease and landlord responsibilities for Lantern House.
2. To seek other office accommodation to provide a hub for the charity.
3. To build fundraising capacity to provide sustainable sources of income for the charity.
4. To work within the new Governance Structure for the development/benefit of BlindAid.
5. To pursue NHS ICB Trusts funding for core services.
6. Work in collaboration with other charities to win consortium bids from local authorities.
7. Continue to recruit, train, match and deploy volunteers for Share London.
8. Review investment strategy considering the current UK financial climate.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Directors/Trustees

The Members of the charity's Board who served during the year are the Directors of the Company under the Companies Act 2006. Current Members are listed on page 19.

Board Members are trustees within the meaning of the Charities Act 2011. Members are appointed by the Board; details regarding the method of appointment and removal of Members are in the Charity's Articles of Association.

New Board Members receive induction and training appropriate to their experience of trusteeship and knowledge of the field of visual impairment. All are encouraged to invest time visiting head office to understand each employee's work, and to spend time out each year with any of the Sight Support Workers meeting some of our Service Users first hand. Trustees are encouraged to attend the annual celebration of the Charity's work, to join staff training days, to visit BlindAid community projects to engage with service users and to understand the work the Charity undertakes to provide skills for blind and visually impaired people to maintain their independence.

The powers of the Board are described in the Articles of Association. The Board holds four meetings each year. Each Board Meeting is preceded by a meeting of the Finance & Resource Committee Chair: Honorary Treasurer and including the Vice Chair and the Chief Executive.

The day-to-day management of the charity is delegated to the Chief Executive under the Board's supervision.

Risk management

The Board reviews the charity's risk register annually. The work of Sight Support Workers (SSWs) in providing guidance and support to vulnerable people implies a duty of care. Safeguarding is of paramount concern and features annually in the training schedule. The Operations Director has oversight for the planning of the curriculum for the on-going vocational training for the whole team, including volunteers. The charity recognises the importance of staff supervision, and all SSWs attend supervision meetings every two weeks. The Sight Support Team Leader focuses on induction training for new Sight Support Workers, as well as fortnightly staff supervision meetings. The Team Leader also supervises performance management to ensure that all SSWs operate within agreed quality standards. The charity also acknowledges its duty of care to its staff in relation to remote working in the community. The charity has reviewed administration and finance functions (last in February 2021) and is satisfied that systems are in place to mitigate its exposure to its major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00986407 (England and Wales)

Registered Charity number

262119

**Report of the Trustees
for the Year Ended 31 December 2023**

Registered office

C/o BWBCA Limited
Office 44
A30 Business Centre
Okehampton
Devon
EX20 1BG

Trustees

A Rawal - Senior Partner EY (appointed 30.9.22) - Chair of Trustees
R N Rutter - Capital Structure/Credit Rating Advisory Associate (appointed 29.11.23) - Treasurer
M K Gaffar - (resigned 31.3.24)
A Pankhania (resigned 28.3.23)
R Holdsworth- Investment Manager
A Sandleson - Psychotherapist
N de Silva - CEO Age UK Wandsworth
A J Gordon - Retired
J W F Small - Associate Partner WTW PLC (appointed 31.1.23)
D Spyridonidou - Associate Director/Credit Analyst (appointed 29.11.23)

Company Secretary

S O'hara

Independent Examiner

Shoaib Arshad
Knox Cropper LLP
65 Leadenhall Street
London
EC3A 2AD

Bankers

Lloyds Bank PLC
Camberwell Green Branch
25 Camberwell Green
London
SE5 7AB

Accountants

BWBCA Limited
Office 44
A30 Business Centre
Okehampton
Devon
EX20 1BG

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on **25/11/2024** and signed on its behalf by:

Sue O'Hara

.....
S O'hara - Secretary

**Independent Examiner's Report to the Trustees of
Blindaid**

Independent examiner's report to the trustees of Blindaid ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Shoaib Arshad
The Institute of Chartered Accountants in England and Wales

Knox Cropper LLP
65 Leadenhall Street
London
EC3A 2AD

02/12/2024

Date:

BLINDAID

Statement of Financial Activities for the Year Ended 31 December 2023

		Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.23 Total funds £	31.12.22 Total funds £
Notes						
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	243,988	42,500	-	286,488	180,259
Investment income	3	57,694	-	-	57,694	42,776
Total		301,682	42,500	-	344,182	223,035
EXPENDITURE ON						
Raising funds	4	68,327	-	-	68,327	58,359
Charitable activities	5					
Community Sight Support service		553,090	-	-	553,090	551,365
Camden Community Project		48,592	-	-	48,592	39,264
Grants		19,208	38,824	-	58,032	50,665
Telephone Support service		2,606	-	-	2,606	-
Share London		55,798	-	-	55,798	47,618
Other		183,552	-	-	183,552	-
Total		931,173	38,824	-	969,997	747,271
Net gains/(losses) on investments		1,159,567	-	-	1,159,567	(151,753)
NET INCOME/(EXPENDITURE)		530,076	3,676	-	533,752	(675,989)
RECONCILIATION OF FUNDS						
Total funds brought forward		1,550,180	52,767	397,627	2,000,574	2,676,563
TOTAL FUNDS CARRIED FORWARD		2,080,256	56,443	397,627	2,534,326	2,000,574

The notes form part of these financial statements

Balance Sheet
31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS						
Tangible assets	13	1,677	-	-	1,677	298,165
Investments						
Investments	14	265,646	-	397,627	663,273	602,091
Investment property	15	1,200,000	-	-	1,200,000	-
		1,467,323	-	397,627	1,864,950	900,256
CURRENT ASSETS						
Stocks	16	-	-	-	-	1,563
Debtors	17	148,301	-	-	148,301	111,197
Cash in hand		511,512	56,443	-	567,955	1,014,980
		659,813	56,443	-	716,256	1,127,740
CREDITORS						
Amounts falling due within one year	18	(46,880)	-	-	(46,880)	(27,422)
NET CURRENT ASSETS		612,933	56,443	-	669,376	1,100,318
TOTAL ASSETS LESS CURRENT LIABILITIES		2,080,256	56,443	397,627	2,534,326	2,000,574
NET ASSETS		2,080,256	56,443	397,627	2,534,326	2,000,574
FUNDS	19					
Unrestricted funds:						
General fund					130,693	232,015
Fixed assets					1,201,677	298,165
Community Sight Support Services					747,886	1,020,000
					2,080,256	1,550,180
Restricted funds					56,443	52,767
Endowment funds					397,627	397,627
TOTAL FUNDS					2,534,326	2,000,574

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The notes form part of these financial statements

Balance Sheet - continued
31 December 2023

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 29/11/2024 and were signed on its behalf by:


[RRutter \(Nov 29, 2024 12:03 GMT\)](#)
R N Rutter - Trustee


[Ajay Rawal \(Nov 30, 2024 07:09 GMT\)](#)
A Rawal - Trustee

The notes form part of these financial statements

BLINDAID

**Cash Flow Statement
for the Year Ended 31 December 2023**

	Notes	31.12.23 £	31.12.22 £
Cash flows from operating activities			
Cash generated from operations	1	(489,643)	(555,493)
Net cash used in operating activities		(489,643)	(555,493)
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(1,526)
Sale of fixed asset investments		-	1,473,592
Interest received		26,574	2,917
Dividends received		16,044	39,859
Net cash provided by investing activities		42,618	1,514,842
Change in cash and cash equivalents in the reporting period			
		(447,025)	959,349
Cash and cash equivalents at the beginning of the reporting period			
		1,014,980	55,631
Cash and cash equivalents at the end of the reporting period			
		567,955	1,014,980

The notes form part of these financial statements

BLINDAID

Notes to the Cash Flow Statement for the Year Ended 31 December 2023

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.23 £	31.12.22 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	533,752	(675,989)
Adjustments for:		
Depreciation charges	11,321	16,924
Loss on disposal of fixed assets	183,552	-
Interest received	(26,574)	(2,917)
Dividends received	(16,044)	(39,859)
Unrealised (gains)/loss on investments	(61,182)	151,753
Revaluation gain on investment property	(1,098,385)	-
Decrease in stocks	1,563	-
Increase in debtors	(37,104)	(9,290)
Increase in creditors	19,458	3,885
Net cash used in operations	(489,643)	(555,493)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.23 £	Cash flow £	At 31.12.23 £
Net cash			
Cash at bank and in hand	1,014,980	(447,025)	567,955
	1,014,980	(447,025)	567,955
Total	1,014,980	(447,025)	567,955

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention with the exception of investments which are included at market value. They have been prepared in accordance with applicable United Kingdom accounting standards, the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015), the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Governance costs

These represent those costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Freehold property is accounted for on a component cost basis with each component being depreciated over its economic life as shown below.

Freehold Property

Fabric of building - Over 70 years
Doors & windows - Over 20 years
Partitioning - Over 10 years

Other Assets

Fixtures & fittings - 15% on cost & 4% on cost
Computer & office equipment - 25% on cost

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023****1. ACCOUNTING POLICIES - continued****Investment property**

Investment property is carried at fair value determined annually and derived from the current market rents and investment property yields for comparable real estate, adjusted if necessary for any difference in the nature, location or condition of the specific asset. No depreciation is provided for. Changes in fair value are recognised in the Statement of Financial Activities.

Stocks

Stocks consist mainly of small items of aids and equipment and are stated at the lower of cost and net realisable value.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds - These are funds which can be used in accordance with the charity's charitable objects at the discretion of the board.

Designated funds - These comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - These funds are subject to specific restrictive conditions imposed by donors or funds received for specific purposes and projects.

Endowment funds - These are represented by a permanent endowment fund, the BlindAid Fund, which stipulates that the capital of the fund must be retained and cannot be spent. The BlindAid Fund is wholly invested in Legal & General International Index and Legal & General UK Index units (see note 15) and income arising from the Fund is used for charitable activities.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees and directors. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

Termination benefits

Termination benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises termination benefits when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time given to the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

1. ACCOUNTING POLICIES - continued

Investments

Investments are included in the Balance Sheet at bid-market value. Gains and losses on disposal and revaluation of investments are credited or charged to the Statement of Financial Activities. Investment income and gains arising on endowment funds are accounted for on a total return basis.

2. DONATIONS AND LEGACIES

	31.12.23	31.12.22
	£	£
Clothworkers funding	50,000	50,000
Big lottery funding	-	13,349
Vision foundation	20,000	-
Corporate donations	41,815	29,805
General donations, grants and trusts	174,673	62,400
Legacies	-	24,705
	286,488	180,259

3. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Rents received	15,076	-
Investment income from listed investments	16,044	39,859
Deposit account interest	26,574	2,917
	57,694	42,776

The shares in Lantern House Management Limited produce no income.

4. RAISING FUNDS

Raising donations and legacies

	31.12.23	31.12.22
	£	£
Staff costs	57,724	46,825
Advertising for legacies	550	1,350
Professional fundraising	288	299
Support costs	9,765	9,885
	68,327	58,359

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Community Sight Support service	342,868	-	210,222	553,090
Camden Community Project	25,279	-	23,313	48,592
Grants	-	38,824	19,208	58,032
Telephone Support service	-	-	2,606	2,606
Share London	32,485	-	23,313	55,798
	<u>400,632</u>	<u>38,824</u>	<u>278,662</u>	<u>718,118</u>

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
2022 Comparative				
Community Sight Support service	354,989	-	196,376	551,365
Camden Community Project	15,016	-	24,248	39,264
Grants	-	38,788	11,877	50,665
Big Lottery Share London	23,370	-	24,248	47,618
	<u>393,375</u>	<u>38,788</u>	<u>256,749</u>	<u>688,912</u>

6. GRANTS PAYABLE

	31.12.23 £	31.12.22 £
Grants	<u>38,824</u>	<u>38,788</u>
The total grants paid to institutions during the year was as follows:		
	31.12.23 £	31.12.22 £
3 grants to VI organisations for community projects (2022 - 2)	<u>7,000</u>	<u>5,000</u>
The total grants paid to individuals during the year was as follows:		
	31.12.23 £	31.12.22 £
116 grants for general purposes (2022 - 114)	29,198	31,034
Small grants (not greater than £50)	<u>2,626</u>	<u>2,754</u>
	<u>31,824</u>	<u>33,788</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

6. GRANTS PAYABLE - continued

The grants to individuals and grants to organisations were funded by a grant received in the current year from The Clothworkers' Foundation. The grant included a contribution of £7,500 towards the dissemination of the grant.

7. SUPPORT COSTS

	Other £	Governance costs £	Totals £
Raising donations and legacies	5,314	4,451	9,765
Community Sight Support service	134,548	75,674	210,222
Camden Community Project	16,302	7,011	23,313
Grants	15,869	3,339	19,208
Telephone Support service	2,606	-	2,606
Share London	16,302	7,011	23,313
	190,941	97,486	288,427

	Other £	Governance costs £	Totals £
2022 Comparative			
Raising donations and legacies	5,810	4,075	9,885
Community Sight Support service	127,118	69,258	196,376
Camden Community Project	17,804	6,444	24,248
Grants	8,821	3,056	11,877
Big Lottery Share London	17,804	6,444	24,248
	177,357	89,277	266,634

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the charitable activities on the basis of time expended on each activity.

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.23 £	31.12.22 £
Auditors' remuneration	-	5,800
Depreciation - owned assets	11,322	16,925
Deficit on disposal of fixed assets	183,552	-
Independent examination	3,480	-

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no expenses reimbursed to trustees for the year ended 31 December 2023 nor for the year ended 31 December 2022.

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	545,465	514,055
Social security costs	44,616	41,110
Pension costs	37,762	37,295
	<u>627,843</u>	<u>592,460</u>

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

	31.12.23	31.12.22
Office staff	5	4
Community Support Services staff	14	15
	<u>19</u>	<u>19</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.12.23	31.12.22
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
	<u>1</u>	<u>1</u>

The amount of employer's pension contribution for the highest paid employee was £4,750 (2022 - £5,427).

There are two employees included in office staff that are considered to be key management personnel. Their aggregate emoluments for the year was £110,200 (2022 - £120,456).

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

11. 2022 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	137,759	42,500	-	180,259
Investment income	42,776	-	-	42,776
Total	<u>180,535</u>	<u>42,500</u>	<u>-</u>	<u>223,035</u>
EXPENDITURE ON				
Raising funds	58,359	-	-	58,359
Charitable activities				
Community Sight Support service	551,365	-	-	551,365
Camden Community Project	39,264	-	-	39,264
Grants	11,877	38,788	-	50,665
Share London	47,618	-	-	47,618
Total	<u>708,483</u>	<u>38,788</u>	<u>-</u>	<u>747,271</u>
Net gains/(losses) on investments	<u>(106,987)</u>	<u>-</u>	<u>(44,766)</u>	<u>(151,753)</u>
NET INCOME/(EXPENDITURE)	<u>(634,935)</u>	<u>3,712</u>	<u>(44,766)</u>	<u>(675,989)</u>
RECONCILIATION OF FUNDS				
Total funds brought forward	2,185,115	49,055	442,393	2,676,563
TOTAL FUNDS CARRIED FORWARD	<u><u>1,550,180</u></u>	<u><u>52,767</u></u>	<u><u>397,627</u></u>	<u><u>2,000,574</u></u>

12. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounts to £37,762 for the year (2022 - £37,295). There were £4,478 of contributions outstanding at the balance sheet date (2022 - £3,194).

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer & office equipment £	Totals £
COST				
At 1 January 2023	192,325	238,112	57,983	488,420
Disposals	-	(238,112)	(49,345)	(287,457)
Reclassification	(192,325)	-	-	(192,325)
At 31 December 2023	-	-	8,638	8,638
DEPRECIATION				
At 1 January 2023	86,864	52,762	50,629	190,255
Charge for year	3,846	4,732	2,744	11,322
Eliminated on disposal	-	(57,494)	(46,412)	(103,906)
Reclassification	(90,710)	-	-	(90,710)
At 31 December 2023	-	-	6,961	6,961
NET BOOK VALUE				
At 31 December 2023	-	-	1,677	1,677
At 31 December 2022	105,461	185,350	7,354	298,165

14. FIXED ASSET INVESTMENTS

Listed Investments

	2023 (£)	2022 (£)
MARKET VALUE		
At 1 January 2023	600,990	2,227,435
Disposals	-	(1,473,592)
Gains / (losses)	61,182	(151,753)
At 31 December 2023	662,172	602,090

Investments included in Unrestricted Funds are:

Investments included in Endowment Funds are L&G International Index Trust of £390,577 (2022 - £339,233) and L&G UK Index Trust of £271,596 (2022 - £261,757), less an amount allocated to General Unrestricted Funds under Total Return Accounting.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

15. INVESTMENT PROPERTY

	£
FAIR VALUE	
Revaluation	1,098,385
Reclassification	101,615
	<u>1,200,000</u>
At 31 December 2023	<u>1,200,000</u>
NET BOOK VALUE	
At 31 December 2023	<u>1,200,000</u>
At 31 December 2022	<u>-</u>
Fair value at 31 December 2023 is represented by:	
Valuation in 2024	<u>£ 1,200,000</u>

If investment property had not been revalued it would have been included at the following historical cost:

	31.12.23	31.12.22
	£	£
Cost	<u>192,325</u>	<u>-</u>
Aggregate depreciation	<u>(90,711)</u>	<u>-</u>

Investment property was valued on an open market basis on 21 July 2024 by Terracotta Limited.

16. STOCKS

	31.12.23	31.12.22
	£	£
Stocks	<u>-</u>	<u>1,563</u>

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Other debtors	<u>148,301</u>	<u>111,197</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Trade creditors	5,012	878
Social security and other taxes	13,530	13,122
Other creditors	24,858	7,152
Accruals and deferred income	3,480	6,270
	<u>46,880</u>	<u>27,422</u>

19. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	232,015	(101,322)	130,693
Fixed assets	298,165	903,512	1,201,677
Community Sight Support Services	1,020,000	(272,114)	747,886
	<u>1,550,180</u>	<u>530,076</u>	<u>2,080,256</u>
Restricted funds			
The Clothworkers' Foundation	52,767	3,676	56,443
Endowment funds			
Endowment fund	397,627	-	397,627
	<u>2,000,574</u>	<u>533,752</u>	<u>2,534,326</u>

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	30,095	(192,599)	61,182	(101,322)
Fixed assets	-	(194,873)	1,098,385	903,512
Community Sight Support Services	271,587	(543,701)	-	(272,114)
	<u>301,682</u>	<u>(931,173)</u>	<u>1,159,567</u>	<u>530,076</u>
Restricted funds				
The Clothworkers' Foundation	42,500	(38,824)	-	3,676
	<u>344,182</u>	<u>(969,997)</u>	<u>1,159,567</u>	<u>533,752</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	1,871,551	(618,011)	(1,021,525)	232,015
Fixed assets	313,564	(16,924)	1,525	298,165
Community Sight Support Services	-	-	1,020,000	1,020,000
	<u>2,185,115</u>	<u>(634,935)</u>	<u>-</u>	<u>1,550,180</u>
Restricted funds				
The Clothworkers' Foundation	49,055	3,712	-	52,767
Endowment funds				
Endowment fund	442,393	(44,766)	-	397,627
TOTAL FUNDS	<u>2,676,563</u>	<u>(675,989)</u>	<u>-</u>	<u>2,000,574</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	180,535	(691,559)	(106,987)	(618,011)
Fixed assets	-	(16,924)	-	(16,924)
	<u>180,535</u>	<u>(708,483)</u>	<u>(106,987)</u>	<u>(634,935)</u>
Restricted funds				
The Clothworkers' Foundation	42,500	(38,788)	-	3,712
Endowment funds				
Endowment fund	-	-	(44,766)	(44,766)
TOTAL FUNDS	<u>223,035</u>	<u>(747,271)</u>	<u>(151,753)</u>	<u>(675,989)</u>

Designated funds comprise the following:

A fixed asset reserve, including the reclassification and revaluation of the charity's premises from freehold property to investment property.

Community Support Services reserve to cover the service delivery across 2023 to 2025 years.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

21. ENDOWMENT FUNDS

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2023	182,627	215,000	397,627
Return for the year			
Investment gain	61,182	-	61,182
Allocated to Unrestricted Income Fund	(61,182)	-	(61,182)
Net movement for the year	-	-	-
Balance as at 31 December 2023	182,627	215,000	397,627
2022 Comparative	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2022	227,393	215,000	442,393
Return for the year			
Investment loss	(44,766)	-	(44,766)
Net movement for the year	(44,766)	-	(44,766)
Balance as at 31 December 2022	182,627	215,000	397,627

BLINDAID

England & Wales - Charity number 262119

Accounts

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2022
for
BLINDAID

**Contents of the Financial Statements
for the Year Ended 31 December 2022**

	Page
Report of the Trustees	1 to 20
Report of the Independent Auditors	21 to 23
Statement of Financial Activities	24
Balance Sheet	25 to 26
Cash Flow Statement	27
Notes to the Cash Flow Statement	28
Notes to the Financial Statements	29 to 39

**Report of the Trustees
for the Year Ended 31 December 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. 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).

MISSION STATEMENT

As London's oldest sight loss charity, BlindAid works to improve quality of life and promotes independence for blind and visually impaired Londoners. We provide individualised practical and emotional support to reduce the social isolation that many people living with sight loss can experience.

OBJECTIVES AND ACTIVITIES

Objectives

The charity seeks to alleviate loneliness and social isolation affecting sight impaired and severely sight impaired people. It aims to empower service users to encourage and support independent living. The charity also supports people suffering the emotional consequences of visual impairment. Services are provided free of charge.

The charity's strategic objectives for 2022 were:

- To actively seek and recruit new directors to refresh the charity's talent on the board of trustees
- To implement the charity's funding strategy to secure future sources of income to allow expansion of its activities
- To continue to evolve charity's Community Sight Support Service to support blind and visually impaired people with a meaningful outreach service that listens to and meets the needs of its beneficiaries.
- To continue the Community Project Hub at Camden Living centre, and some popular Online Community Programmes
- To continue to evolve the charity's ability to identify and help those who can benefit from its services in the most effective way
- To develop the infrastructure and charity's capacity necessary to achieve these aims

Public benefit

The activities to achieve the charity's objectives are all carried out for the public benefit as described by the Charity Commission. The beneficiaries of the charity are members of the public who are in need because of health, disability or other problems arising from visual impairment and the activities of the charity seek to ensure these people can be supported by better services. The charity sets out in this report the charitable public benefit of its activities. The Board members have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

**Report of the Trustees
for the Year Ended 31 December 2022**

OBJECTIVES AND ACTIVITIES

COVID-19 Global Pandemic 2020-2021

In February 2020, the senior management team made essential risk assessments in relation to the impact the COVID-19 (C-19) virus may have on all aspects of the charity's operations and took the decision to cease our outreach Sight Support Service ahead of the UK Government instruction 'stay at home in lockdown' at the beginning of the pandemic. The charity was fortunate to receive a good supply of free C-19 test kits and so our Sight Support Workers have been encouraged to test daily before visiting vulnerable service users. Throughout 2020/2021/2022 we continued to test, risk assess and monitor the situation carefully throughout surges or new variants of the virus, due to the vulnerability of many of our service users. Now that Government restrictions are ended, BlindAid continues to recommend to all staff that reasonable precautions in relation to testing prior to visiting service users, and to continue to carry face masks, for those service users who may be extra vulnerable and request a mask to be worn. These recommendations extend to our volunteers who also work alongside some service users. The C-19 pandemic forced rapid change within our society and also within our charity; some initial temporary changes, have now been adopted permanently, due to the unlooked for, but positive impact for our beneficiaries.

Service Delivery:

Community Sight Support Service: Our core service normally provides regular outreach visits for service users in their own homes. Each Sight Support Worker, prior to C-19, visited approximately 5-6 service users per day, travelling on public transport or walking in between visits. BlindAid delivers service for people who are sight impaired or severely sight impaired people age 18+ however, the majority profile of our beneficiaries are 50+: with a high percentage of those people also having more complex health conditions in addition to their sight impairment. For these reasons BlindAid reaches a mostly hidden community of blind and visually impaired people, who need our help and are typically less independently mobile people when they are initially referred to our charity.

BlindAid Community Projects: We operated three Community Projects in different London locations within our area of operation for 8 years prior to C-19 in 2020. Service users travelled to the Community Projects venues on Dial-a-Ride or public transport to share classes on a variety of self-sustaining topics. At the onset of C-19, our Community Projects were also determined to be high risk for service users, staff, tutors and volunteers and they were closed as a direct result of the pandemic.

In 2021 The City Bridge Trust awarded BlindAid funding to provide one Community Project hub centrally based at Kings Cross for the next three years from April 2022-2024. BlindAid took the prudent decision to only reopen additional Community Projects when external funding can be secured to do in the future.

Share London Project: This project was initially funded by Big Lottery Reaching Communities in 2019. BlindAid was awarded £99,250.

At the end of 2019 BlindAid launched a new purely social project called Share London, which has operated throughout 2020/2021/funded through until December 2022 by Big Lottery Reaching Communities. Early in 2023, BlindAid was awarded funding to continue this vital project by The Vision Foundation.

Share London was designed by BlindAid to specifically recruit 240 volunteers across the three-year life of the project. To recruit, induct, train, and match them with like minded blind and visually impaired people to experience social activities and literally 'Share London' together.

At the onset of C-19, Big Lottery encouraged BlindAid to repurpose the Share London Project in order for beneficiaries to remain safe, and we pleased to be able to continue to fund the project.

An analysis of the charity's database evidenced that on average where service users access all three of our core services concurrently, these being the Sight Support Service, our Community Project, and additionally go on to be matched with a like minded Volunteer to experience our purely social Share London Volunteer Project, they are provided with a holistic and beneficial development pathway that tangibly improves independence and wellbeing, and helps to encourage people to become self-sustaining for many of our beneficiaries.

**Report of the Trustees
for the Year Ended 31 December 2022**

OBJECTIVES AND ACTIVITIES

These Three Core Services form BlindAid's Sight Support Pathway. Services are discussed in further detail in this report.

Community Sight Support Service:

Big Lottery Reaching Communities - 2020 C-19 Response Fund Award £100K

BlindAid applied to Reaching Communities to support our core work which is our Sight Support Service, and to design a new hybrid service structure that would facilitate relevant BlindAid services to be delivered during and post pandemic.

The largest proportion of this funding (£76K) was awarded specifically to support our Community Sight Support Service. Our skilled Sight Support Workers are employed and trained by the charity to deliver a valuable outreach service for blind and visually impaired people living in the inner London Boroughs. We believe our service is unique and meets a clear, otherwise unmet need in society. No other charity in London provides the type of outreach support that BlindAid does, so for the beneficiaries who need our service, our help is vital.

The balance of this funding (£24K) was specifically awarded to reimagine the ways we have previously provided support and to design a new Hybrid Sight Support Service. We won this significant support in September 2020 and we were required to expend the funding before the year end. BlindAid is a small charity and the timing of this win presented additional challenges for the management team in resourcing both this important project whilst at the same time, dealing with the huge spike of general operational activity produced because of the C-19 virus.

The design of the new Hybrid Sight Support Service, as always, was in consultation with our service users, as well as our staff team who deliver the service. We organised 14 online Focus Groups and each group was made up of service users from all the 12 Boroughs in which we operate. Groups consisted of between 8 and 20 people and each group were asked a detailed selection of questions about our previous, current, wished for and future services. In total we consulted with approximately 250 beneficiaries.

Our service users' responses were honest, illuminating, and informative. Most importantly by working together we defined a new way of operating more flexibly which has allowed us to reach more people than ever.

It also facilitates leaner, more agile working methods and to effectively, dial up or down, our outreach community work, which benefits us because we can respond in an agile way to the C-19 or any other service disruption going forward. The service users' bright ideas for how our service could be re-shaped were collated and are now built into our new service model. We also held online consultations with our staff team to feedback service users opinions and aspirations, encouraging open dialogue and welcoming staff opinions and ideas which are also incorporated into our improved service model.

The Big Lottery COVID-19 Response Funding, was expended within the six month allocated deadline and produced a new style service that we see as a future asset for BlindAid.

BlindAid's Hybrid Sight Support Service was operated throughout 2021 as a pilot, apart from lockdown January - March 2021, and has been fully operational from 2022. Although UK Government restrictions relating to C-19 are now withdrawn, the C-19 virus is not yet over, and so the charity continues to operate mindfully in this respect. We also continue to work with our staff team as well as listening to the voices of our beneficiaries as we fine-tune our new service to ensure that this hybrid service provides the best overall performance outcomes possible for beneficiaries.

Our gratitude and thanks go to the Big Lottery Reaching Communities grant panel who assessed our bid and awarded such substantial funding that enabled BlindAid to transform our core service. This key funding helped to sustain our vital core service throughout a truly difficult period and has helped BlindAid to reach more people than ever before. The difference in our operating practices runs throughout our entire service process from the first assessment meeting, which ensures we are mindfully reassessing our interventions, and we have developed a greater agility in our day-to-day practice which delivers increased capability to successfully meet the challenges the C-19 virus, or any other service disruptor brings.

**Report of the Trustees
for the Year Ended 31 December 2022**

OBJECTIVES AND ACTIVITIES

Reduction in Resources 2019-2020 and 2021: Versus Increase in Service Provision:

For comparison, pre-pandemic:

- In 2019 BlindAid Sight Support Workers totalled 17. 14 full time & 3 part time workers.
- 31 December 2019 one full time SSW retired.
- In 2020 we recorded 2 part time staff retirements and 1 full time resignation from our SSW team, 13 full time SSWs and 1 part time SSW.

The board of trustees and senior management took a conscious decision not to replace any of the above roles to save costs due to the financial uncertainty brought about by the pandemic. Fortunately, the beneficiaries who were supported by the members of staff who left BlindAid, were absorbed by all other members of the team and we did not need to withdraw any support already allocated. This was made possible because all staff were working from home initially and there were no journeys between service users.

In 2022 BlindAid recorded the retirement of 1 part time SSW and the resignation of 1 full time SSW and in addition, these roles were not replaced. BlindAid now has a total of 12 full time SSW's, working one person per Borough.

In 2020 the Sight Support Workers way of working alongside our service users was vastly disrupted, in 2021 there was still some disruption but to a lesser degree. In addition, and due to the pandemic, referrals to our charity significantly increased. As all staff were initially working from home, and so there was no journey time between engagement with service users, our Sight Support Workers were able to support substantial numbers of additional blind and visually impaired people who were in need.

During the second half of 2021 this additional capacity became an additional challenge for management. It proved to be a delicate balance to ensure we could continue to provide service to all the blind and visually impaired people we already had a commitment to, as well as avoiding the need to withdraw service as we made the return to working in the community face to face again.

This took skilful management by our Director of Operations and our service team leader to achieve, but we have carefully realigned service users with SSWs with capacity and we have not needed to withdraw any service already pledged, which is a real accomplishment and an excellent example of management team work.

**Report of the Trustees
for the Year Ended 31 December 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable Activities and Achievements

BlindAid Core Services:

Community Sight Support Service:

The core activity of the charity for over 189 years has been to visit predominantly isolated, blind and visually-impaired people residing in the twelve inner London boroughs in their own homes.

Latest RNIB statistics findings related to visual impairment and sight loss are:

- Over 2 million people in the UK are living with sight loss
- 340,000 people are registered blind or partially sighted in the UK
- Nearly 80% are 65 or older, c60% are 75+ plus, BlindAid is the only charity focussing on outreach for these people.
- 48% of all adult sight loss is attributable to Age Related Macular Degeneration.
- In 2013 there were an estimated 1.93 million people living with sight loss in the UK.
- By 2050 with the number of people living with sight loss increasing year on year 1.93 million will grow to 4 million.

BlindAid provides service for adults aged 18+, but the largest cohort of BlindAid beneficiaries are aged 50+ years. BlindAid specialises in reaching this largely hidden community of blind and visually impaired Londoners, to alleviate the isolation that so often can result from sight loss. Our Community Sight Support Service is free of charge, for anyone with any type of visual impairment, resident in the 12 inner London Boroughs which is BlindAid's area of operation. Beneficiaries do not need to be registered (CVI: Certificate of Visual Impairment) to qualify for support. BlindAid is the only specialist outreach charity based in central London offering a defined pathway of support and social connection, that prioritises Londoners who are older and isolated in the community.

Pre-Pandemic each of BlindAid's Sight Support Workers (SSWs), were responsible for supporting approximately c45-50 service users, visiting typically every fortnight. The frequency of visits may be varied to meet individual needs. SSWs typically focus on a particular borough for ease of logistics, but will also visit individuals in other boroughs to optimise coverage, where capacity permits. Since the introduction of our Hybrid Service our SSWs support around 70 service users each, visiting people most in need and supporting other via the telephone via the telephone predominately, with ad hoc visits when essential. Service users are visited at home, in sheltered accommodation or residential/nursing homes.

BlindAid's ethos is to treat each service user as an individual, prioritising those who are isolated and living alone, and delivering support as needed and valued. Most service users have been diagnosed with sight loss in adulthood; this can be traumatic, and the individual period of adjustment can vary enormously depending upon personal resilience.

Referrals for our support are received from various sources; specialist sensory teams, social work and community mental health teams of local authorities; hospital eye clinics, and GPs, as well as from people who experience loss of vision themselves (or their friends or family). An initial assessment visit is made to understand first hand individual needs, coping abilities and to determine whether the charity can be of assistance to meet those needs.

During a visit, the SSW will offer company and conversation to help alleviate loneliness and reduce isolation; practical help and guidance will also be offered where needed, appropriate and welcomed. The SSW will also encourage participation in, and signpost to both BlindAid Community & Online Projects and other suitable local social activities. Many service users who are extremely isolated have been visited consistently over many years. In some instances, the SSW will be one of the few social contacts some people have. Outreach for isolated people in the community is therefore extremely important to many service users and good relationships of trust are usually established over time.

All SSWs are employed by BlindAid and are carefully selected; they all hold current enhanced Disclosure and Barring Certificates. Although many other charities use volunteers to undertake home visits, BlindAid believes that deploying salaried, full-time staff; provides greater consistency, reliability, and a higher standard of quality of support. SSWs receive regular vocational training, and the level and quality of service is regularly monitored through fortnightly supervision meetings, as well as through key performance indicators and annual Focus Groups with service users conducted by senior management.

**Report of the Trustees
for the Year Ended 31 December 2022**

During 2022 BlindAid continued both purposefully and successfully to increase in the charity's reach, by continuing to develop the new Hybrid service standards. The Hybrid Service has optimised visiting those with priority needs. We mindfully reassessed all service users, agreeing with them their need for visits at home. In this way we have reduced the number of days spent visiting in the community each week, whilst in addition, maintained support via the telephone for beneficiaries for whom an identified need is established that a call should be made by an experienced SSW. A longer term aim for these service users is that we support them to realise self-sustaining independence eventually, then where possible and with their agreement we could match these service users with a suitable Share London volunteer for regular social outings. We have also reviewed our initial assessment procedure and introduced key milestone re-assessments to ensure we are delivering service mindfully. We continue to review all service processes to optimise lean activity.

For comparison:

Pre COVID-19: In 2019 BlindAid's Sight Support Service made c13,000 individual visits to service users at home, with each SSW supporting c48-50 service users, which has been a high capacity standard we have maintained across the past few years.

In 2020 visiting service users was consistent up until 16.-3.2020, when at the start of the pandemic, staff started working from home and service users were supported by their SSW via weekly calls and therefore each SSW was supporting c65 people. In 2021 we introduced our new Hybrid Sight Support Service and the number of service users being supported by each SSW was defined at 70 people per SSW which is manageable due to the increased agile working. SSWs made 36,502 contacts with service users across the year (28,891 phone calls and 1,644 visits)

In 2022 the total number of contacts made with service users was 31,583 (Staff: 28490 and Volunteers: 3093) a 13% reduction from 2021 (36502). This decrease was due to 8 months of running the hybrid service, resulting in a reduction of the overall number of contacts as visit numbers increased and call numbers significantly decreased as a result. However, the number of referrals to our charity for our services rose to 575 - a 48% increase from 2021 (388).

4,236 visits were made to service users when working in the community to April - December 2022, an increase of 157% from 2021 (1,644). Due to the threat of the Omicron variant in early 2022 which caused numbers of cases of C-19 to spike, staff temporarily worked from home Jan - March 2022.

In 2022: 21,208 regular support calls were made to service users via the Sight Support Service, a decrease of 26% from 2021 - which was an anticipated result of increasing the volume of visits across the year.

As we are now supporting many more people than in previous year, we recognised we needed to simplify, the supervision of services. Management took the decision to merge what was our stand alone telephone service into two other core services.

Service users who needed the additional support of a SSW were transferred to the Sight Support Telephone Service and are now called by a trained SSW, with the activity being recorded under the Sight Support Service statistics.

Volunteers who were making peer to peer social calls became Share London Volunteers and their activity is reported under that service.

The total of Sight Support Service contacts with service users throughout 2022 was 28490, a 6% decrease from 2021 (30,555) which was anticipated due to the increasing volume of visits in comparison to calls. Via the Sight Support Service, we provided Service Users with:

- 4,302 instances of information provision including government C-19 guidelines/vaccinations programme, a decrease of 6% from 2021 (4,613)
- 2215 referrals to other appropriate local organisations, a 13% decrease from 2021 (2,548)
- 637 referrals to social services requested by beneficiaries, a 27% decrease from 2021 (878)

**Report of the Trustees
for the Year Ended 31 December 2022**

- 1,041 contacts with housing depts/associations requested by beneficiaries, a 4% increase from 2021 (1,001)
- 207 additional beneficiaries were taken onto the Sight Support Pathway, a 61% increase from 2021 (128)
- 1,099 people were supported by the Sight Support Service in 2022, a 1% decrease from 2021 (1,115)
- Across all services 1,337 people were supported by BlindAid in 2022, a 10% increase from 2021 (1,212)

Vocational Staff Training:

BlindAid remains devoted to actively driving and developing a broad, relevant specialist skill base for all SSWs ensuring maximum benefit can be derived for our beneficiaries. BlindAid believes in investing in its employees and therefore, the charity offers staff four full day training sessions each year. The curriculum offers a variety of relevant vocational training programmes providing SSWs with the practical tools they need to enjoy and fulfil their roles to the best of their abilities and to ensure that service users derive tangible benefits from engaging with our team. As our SSW team are all remote workers, training days also provide opportunity for social contact for the whole team ensuring our thriving culture endures.

BlindAid Core Services:

Community Projects:

In March 2020, the charity's popular and well known network of three long established Community Projects were all closed due to the COVID-19 pandemic. It was decided that the charity could no longer afford to continue to invest its reserves to fund these valuable projects going forward. For our community of blind and visually impaired people, our Projects Hubs are a vital stage in regaining and strengthening their personal resilience and confidence to get out into society, and to maintain self-sufficient independence. They also offer critical social contact with the ability to establish a network of friends and additional support. Unfortunately, they are expensive to operate, costing between £30,000 to £50,000 per annum. (The financial variance is the difference between being offered free space or needing to rent space from local authorities). One of the most significant learnings taken from the seven years we ran 3 community Project Hubs was that each Hub was oversubscribed, always running at full capacity. The number of blind and visually impaired people needing to attend such projects outweighed our capacity each year.

The curriculum of courses offered has always included healthy eating and safe-cooking skills; yoga or other exercise classes; art and craft; creative writing and importantly IT training at both beginner and intermediate levels. The classes typically run over 16-week terms and participants are encouraged to attend for a minimum of one full day each week. There is a strong social focus to the activities to encourage participants to get to know each other both during classes and over lunch. It is an intended outcome that people form independent peer support groups and continue to meet and communicate after their courses have ended.

All three community projects were open to BlindAid service users, but also welcomed other people with sight loss who were referred by local authorities, NHS, or other local services or charities. BlindAid has always encouraged attendees to travel independently to the centres and has provided sighted guide support, from travel points to the project hubs. We have also consistently worked in partnership with Dial-a-Ride for many years, to provide transport where independent travel is not possible.

C-19 pandemic: All BlindAid Community based Projects were managed by a project manager and supervised day to day by a project coordinator based at each of the community venues. Classes were delivered by qualified subject tutors together with several dedicated volunteers who were on hand to assist service users where needed. Some of the charity's volunteers are themselves visually-impaired people who, having joined the projects as service users, have chosen to return as volunteers to offer peer support for newcomers at the project Hubs subsequently.

During COVID-19 2020/2021/2022 BlindAid transformed classes that had been available at community based projects. Several pilot classes were made available initially for service users online including yoga and mindfulness, creative writing: and art. The pilot classes were so successful that BlindAid readily determined to retain online classes post C-19 because the service users attending online sessions, for the first time, included a cohort of people who had previously been excluded due to either extremely limited mobility and who were not able to travel to attend in person classes.

**Report of the Trustees
for the Year Ended 31 December 2022**

The charity listens to service users' voices regularly during the time they are attending Community Projects. We action three structured purposeful engagements with service users allowing for feedback and the measurement of progress for all stakeholders. Service Users aspirations and abilities are noted during a pre-programme assessment; benchmarked again midterm and again finally before they leave the project. Service users' opinions, therefore, are fed into BlindAid's planning, preparation and inform the final choice of classes offered, helping the charity to meet the needs of the people attending as closely as possible.

Some online classes piloted in 2020/21 have successfully continued throughout 2022. These proved very popular and define another agile way of working for BlindAid in the provision of online classes which appeal to an extended cohort of BlindAid service users.

Feedback from participants' who have attended BlindAid Community Projects in previous years has remained consistently and overwhelmingly positive; since 2014 and again in this year to date 100% of service users have met/connected with at least one new friend that they maintain connection with from attending our classes.

In late 2021 BlindAid successfully applied for a grant to fund one centrally based Community Project and was successfully awarded funding largely due to the composition of our curriculum, together with our operational experience. The City Bridge Trust awarded BlindAid £81,300 to fund our project for three years. Funding was awarded in late 2021, but the project could not commence until 22 April 2022, due to another lockdown at the beginning of the year. The project is located at The Living Centre which is a community hub located in the Francis Crick Institute in Ousulton Street NW1 1DF, close to Kings Cross Station.

BlindAid is grateful to The City Bridge Fund for their financial support of this vital Camden Community Project, and we are also grateful to the team at the Living Centre for hosting our project free of charge. BlindAid appreciates the external acknowledgment of the intrinsic value our Community Projects offer blind and visually impaired Londoners. We believe both these organisations recognise the need for this tangible support for our beneficiaries is a vital part of our Sight Support Pathway. BlindAid is now actively seeking third party financial support to enable these valuable activities to continue, expand and benefit a wider cohort of Londoners with lived experience of sight loss.

Share London Project:

This project forms the final part of BlindAid's Pathway of Support.

From the initial engagement with a Sight Support Worker, and then benefitting from participation in classes at our Community Project Hub, service users expand their confidence and skills to realise self-sufficient independence through their engagement with our charity. Our experiences of working with service users via our Sight Support outreach and at our Community Hub, has taught us from many years' experience, that a third support mechanism was required to ensure sight impaired and severely sight impaired people are to build sufficient confidence and independence to prevent a further retirement to the confines of their home again. We evidenced that some service users were a risk of these newly won/improved skills being eroded away if they simply retired back to their homes again without a way of continuing to use them.

Our Share London Project builds upon their newfound independence and ensures that service users can enjoy all the culture, open spaces, galleries, and other interesting experiences that London offers with the security of a trained sighted guide alongside them.

This unique social project provides beneficiaries a powerful combination of the confidence to leave home knowing their trained sighted guide is alongside them, and can provide support if difficulties are encountered during the outing, as well as someone to share their interests with. The nature of activities vary widely and included outings such as visits to museums and galleries, a walk in the park, going for a coffee or a trip to the theatre.

Since the inception of Share London our Volunteer Coordinator has, recruited, trained, matched, and deployed the volunteer applicants. All of whom hold an enhanced DBS certification. Our 240th volunteer was registered one year and three months ahead of our project target. BlindAid thanks every volunteer who stepped forward during an extremely few years to gift their time in providing support for BlindAid beneficiaries. Our volunteers achieve so much for our beneficiaries who have found themselves in need of new friends.

**Report of the Trustees
for the Year Ended 31 December 2022**

For Comparison:

- In 2019 we recorded a total of 628 varied activities undertaken by volunteer and service users partnerships.
- In 2020 volunteers collectively achieved a total of 5,055 individual social contact calls with service users*
- In 2021 volunteers achieved a total of 5,055 contact calls and outings with service users.
- In 2022 volunteers achieved a total of 5,947 contact calls and outings with service users.

*This was year one of the C-19 pandemic and we are thankful that some volunteers offered to make a greater difference during this time offering to provide social calls for more than one person each week.

Additional BlindAid Support Services:

BlindAid's Annual Celebration:

The charity's Annual Celebration had been held for over a decade up until the COVID-19 pandemic. It was the largest social event for people with sight loss in the country, and very sadly our last Annual Celebration was held in September 2019 as it was cancelled in 2020 due to C-19.

In 2019 BlindAid welcomed over 400 guests to this wonderful event. Over 300 service users came from across all 12 inner London Borough that the charity serves, and our guests included corporate sponsors, Mayors and Dignitaries from the Boroughs we operate in, our stakeholders, trustees and friends of the charity.

BlindAid has been graciously offered the Grand Hall at Westminster Central Hall for many years free of charge, which we have always fully appreciated, and we are enormously grateful that the senior team at this prestigious venue have extended their offer to host our event in the future when it is safe to do so.

We are now planning our next event to take place in 2024.

Social Events and Activities:

Prior to the COVID-19 virus pandemic, BlindAid was particularly fortunate to have been sponsored to provide many wonderful social events, all of which were free of charge for our beneficiaries, and they were incredibly popular and well attended.

Corporate Sponsors:

Corporate Sponsor: Ernst & Young (EY) based at More London on Tooley Street, which is very local to our head office in Bermondsey Street SE1 3UB, with whom we have enjoyed a warm 9-year relationship: Collaboratively we have organised such events as:

Annual Christmas Shopping Trips: For those service users who would otherwise not be able to shop independently, over 9 years over 1,100 service users have enjoyed this special day out, shopping with EY volunteers and having refreshments before being taken home.

River Walks: From London Bridge to the Royal Festival Hall. So many service users have enjoyed walking along the Southbank, with their EY volunteer alongside them, audio describing the buildings either side of the River Thames as well as what was happening on the river itself. Many service users especially like to stop where there is a shoreline to listen to the waves.

We have trained c40-50 annually in Sighted Guiding techniques and issued them with certificates. Approximately, 360 EY employees have another significant skill because of their involvement with BlindAid. In 2020 and 2021 EY corporate sponsorship team have donated to BlindAid in place of holding in person events due to C-19. We plan to organise new events in 2023.

Corporate Sponsor: Williams Grant Distilleries:

We have also trained many of WG employees in Sighted Guiding techniques to date and we have collaborated in organising some exciting social events including such as:

An early evening cocktail event, where specially designed cocktails and mocktails were available for service users and volunteers to try. Part of the cocktail experience is usually how they look visually, and so our drinks were designed to be especially aromatic and have sounds (popping candy) as well as multi-level flavours.

**Report of the Trustees
for the Year Ended 31 December 2022**

An evening with WG brand ambassadors, who are particularly skilled at their crafts. This proved to be a very popular event with our service users, who were invited to taste various spirits and learn the stories of how they are distilled.

Early in 2020, prior to COVID-19 pandemic lockdowns; in collaboration with Williams Grant Distilleries, we co-hosted a Sound Meditation session at Sound of Mind Studios in Shoreditch which was enriching. Over 30 service users benefitted from this event and our gratitude goes to Williams Grant for wholly funding these experiences for BlindAid beneficiaries. During the first lockdown of 2020 Williams Grant produced hand sanitiser and graciously provided two large boxes for use by BlindAid staff free of charge. BlindAid are very grateful to Williams Grant for making annual donations to the charity in place of events/activities during the past two years. We are planning to arrange new events with Williams Grant during 2023.

Corporate Sponsor: Financial Times:

We have previously run a splendid Creative Writing session jointly with the FT, where senior editors of the newspaper joined our service users to talk about their experiences of journalism and writing on behalf of this prestigious newspaper.

We have also previously run Christmas Shopping Trips for this corporate sponsor. Training their employees who volunteered to guide service users for these days out and sharing refreshments together with service users before the end of the event.

We are already planning further events in 2023 with the team at FT, who have agreed to be our media partner.

The Charterhouse Partnership:

For the past few years BlindAid has had an enduring partnership relationship with The Charterhouse in Farringdon. This historic former monastery (1371) was transformed by Thomas Sutton who founded his almshouse charity there in 1611. BlindAid has organised visits for many groups of our beneficiaries to attend tours to learn about this beautiful historic Tudor mansion, and to enjoy our coffee club there. We have also run our Creative Writing Class at this thought provoking venue.

Hair & Care Workshops:

A series of wonderful Hair & Care Workshops have been arranged in partnership with Anna Cofone, the founder of a small CIC charity. Workshops are open to all blind and visually impaired people living in London and have welcomed service users from several other charities as well as BlindAid.

Touch Tours with The Tate Modern:

We have run a number of Touch Tours of the Tate, and also for some exhibition's of specific artists work. These are always popular and well supported.

Information and Advice:

The collation and dissemination of relevant information for our beneficiaries has always been an important and integral part of all the charity's activities and services, and our Community Sight Support Workers have always offered the provision of relevant information and guidance for service users daily during their work.

This may include information relating to specific eye conditions as well as details of other services available in their local area including social or sporting activities. Throughout the C-19 pandemic this connection was a vital service for our beneficiaries. BlindAid earned reputation for reliable unbiased quality information provision, as we were already a trusted voice within our community of service users, we were able to offer objective information from the NHS in relation to C-19 and the vaccination program. We therefore began to record our SSWs activities particularly with respect to this subject, and during 2020/2021 we recorded the following statistics: 2020 - 4,062 instances of SSWs engaging in the provision of information relating to the pandemic. In 2021: 5391 and in 2022: 4302.

**Report of the Trustees
for the Year Ended 31 December 2022**

This feedback was gifted to us from many of the individual services users who participated in our 14 Focus Group calls undertaken in 2022 which included between 8 and 20 service users in each group who were representative of all Boroughs in the charity's area of operation. For many of our service users, the UK's vaccination programme has been a key subject of conversation for service users and SSWs have been able to ensure that all service users had adequate access to NHS sources of information to ensure they were reading or being read the most appropriate sources of information to support them in their personal decision making about having a vaccination where at all possible.

BlindAid assists people with sight loss to obtain local authority and other statutory services or concessions to which they are entitled, and additionally acts as a broad information and advice hub for all visually impaired people who contact the charity. For callers' resident elsewhere in the UK the charity will make referrals to other local sight loss charities via Visionary, an umbrella organisation for all small sight loss charities across the UK.

Aids and Equipment:

The charity aims to improve the quality of life of visually impaired people by assisting them to secure practical aids and equipment that facilitate independent living.

The Clothworkers Foundation Grant Award:

BlindAid has enjoyed an enduring relationship for many years with The Clothworkers Foundation and receives an annual grant of £50,000 each year for distribution to beneficiaries who are nominated for a grant award by SSWs, or other professional workers who know the individual service user's circumstances. Applications for grants are made for aids and equipment that support and facilitate independent living. In 2019 Clothworkers changed the grant award and reporting timing to run from April to March the following year. In previous years this had run between January and December. This grant funding enables the charity to provide financial support and the purchase of a variety of aids, equipment (not provided by statutory services) and other items that assist independent living.

In 2022 BlindAid were able to retain £7,500 to offset the cost of administration of this grant. BlindAid's Grant award was paid to bank on 25 July 2022.

This is specifically a grant for grants programme and BlindAid provides financial assistance for beneficiaries from this grant in various ways.

Small grants are awarded for items such as talking aids, microwaves and talking scales for instance, and other small items under £100.00. The total in 2022 was £2,754 (2020 £2,544).

The charity makes small awards to local organisations to help fund other social activities for visually impaired people.

- BlindAid awarded £3,000 to Blackfriars Settlement 17.11.2022
- BlindAid also awarded a grant to Lewisham Talking News of £2,000 paid in early 2022 from 2021 funding
- BlindAid awarded a grant to The VIP Singers of £2,000 paid in early 2022 from 2021 funding
- BlindAid awarded grant to The VIP Singers of £3,000 in 2023 from 2022 funding
- The charity awarded 114 individual grants in 2022 totalling £31,034. (2021 - 114 grants £29,063)
- The total for individual grants, includes costs for sending out 500 BlindAid large print calendars to beneficiaries who register to receive one each year and who rely upon them, and over 500 Christmas Cards to beneficiaries who would otherwise not receive a card.

Collaboration and Consultation:

Vision Foundation: (previously Greater London Fund for the Blind)

BlindAid was a member charity of the Greater London Fund for the Blind (GLFB), together with 9 other local charities serving blind and visually impaired within the M25 area for many years. GLFB acted as an umbrella fundraising organisation on behalf of its member charities and made allocations to members as contributions toward the provision of their core services. In October 2019 Greater London Fund for the Blind repurposed and renamed their charity to The Vision Foundation at a formal launch event on 16 October 2019, which senior management from BlindAid attended.

**Report of the Trustees
for the Year Ended 31 December 2022**

A consultation period followed, and on 11 March 2020 representatives of the member charities attended a meeting to vote on the dissolution of the membership. Each member charity was paid a proportionate settlement grant following this vote and the acceptance of the grant precluded any further regular allocations toward the delivery of core services for blind and visually impaired people in London.

BlindAid is now a partner organisation with Vision Foundation and continue a productive working relationship, and we will apply to Vision Foundation from time to time for funding for specific projects. However, in 2022 Vision Foundation merged with Fight for Sight.

Throughout 2022 BlindAid has continued to actively seek and remain open to opportunities to collaborate with other charities where it may be mutually beneficial. We have also joined more online webinars, and some online conferences which have been both informative and useful.

The charity, primarily through its Chief Executive, Operations Director, and new Head of Fundraising, maintains relationships with key visual impairment forums and many other charities both local and national, within and outside the visual impairment sector. BlindAid is also a member of Visionary, ACEVO and the Association of Chairs amongst others.

During 2022 as in previous years we have continued to work in some capacity with numerous other charities either working in the sight loss sector and/or those also supporting elderly people in the community.

BlindAid regularly consults service users using structured methods to ensure that their voices are heard, and their needs are being met effectively, and this has occurred more frequently during 2021 and 2022 with Focus Groups, as previously described above. We also receive feedback from service users through our day-to-day contact with service users.

In the past couple of years BlindAid has been approached to work with Healthwatch in the London Borough of Tower Hamlets in relation to their Community Insights Repository. Healthwatch needed additional assistance to reach specifically blind and visually impaired residents within the Borough of Tower Hamlets to complete online questionnaires relating to the digitalisation of healthcare services in the Borough. BlindAid SSWs played a key role in assisting c40 service users who wished to participate in the provision of feedback questionnaires to have their views and voices heard by the local authority. Also, BlindAid was approached to work alongside Healthwatch Wandsworth in similar joint working ventures benefiting our beneficiaries.

In 2022 the NHS launched four main NHS Independent Car Pathways Trusts that quarter the 32 Boroughs of Greater London. At the end of 2022 BlindAid was awarded funding for our Community Sight Support Service in Wandsworth from South West London ICP from their Health Inequalities Funding Stream.

British Wireless for the Blind:

BlindAid enjoyed a significant, longstanding relationship with BWFB, acting as the agent for BWFB across all 12 Inner London Boroughs which is a wide operating area. The charity held stocks of equipment and recorded/audited stock movement through many years. We also delivered and demonstrated how to use, listening devices (radios, cassette players, CD players) for registered blind or partially sighted people. All equipment is maintained or exchanged free of charge subject to BWFB criteria.

BlindAid resigned as a BWFB Agent in 2020 and in order that BlindAid beneficiaries are not deprived of the services of BWFB, the charity subsequently has continued to make referrals to BWFB, who then arrange to deliver and demonstrate the various listening devices they offer, using their own team of volunteers.

**Report of the Trustees
for the Year Ended 31 December 2022**

ACHIEVEMENT AND PERFORMANCE

Strategy Review

BlindAid supports a total of c1,400 people annually, who are living with varying degrees of sight loss and are resident in London, with the provision of various services ranging from guidance and information to complex practical support.

To ensure BlindAid services remain relevant strategy is reviewed annually by trustees and senior management, taking account of all the charity's stakeholders, professional co-colleague who refer to the charity and we also listen to the voices of our beneficiaries.

At the close of 2021 the board of trustees agreed that in 2022, Management would begin a recruitment campaign to refresh the board of trustees. A number of BlindAid Trustees joined BlindAid in 2013 and would therefore have served 9 years with the charity in 2023. In January 2022 a Skills Analysis was conducted to establish the skills and expertise that charity wanted and needed to take it forward into the future. Throughout 2022, Senior Management, met with substantial numbers of candidates informally, to select the most appointable candidates to meet with trustees on our Nominations Committee. During 2022, BlindAid appointed 5 new trustees, which included a new Chair of Trustees. Throughout the year, 4 trustees stood down from the board. The Treasurer of BlindAid has also served 9 years with the charity and graciously agreed to remain on the board until a suitable candidate can be appointed, for which the charity is grateful.

The trustees determine that the charity's core activity should continue to be the alleviation of the social isolation suffered by many people with sight loss, and to serve this aim the trustees have endorsed substantial investment from reserves into our core services in previous years. To balance this planned expenditure; a key pillar of the strategic plan was that in conjunction with the investment from reserves to provide service for more beneficiaries year on year, the charity must also develop its own ability to generate income and identify significant sources of sustainable new funding for the future.

In 2018 a fundraising consultant was commissioned to contribute to the charity's fundraising strategy, and to work with the senior management team to support learning and fundraising practice and generate additional income for the charity. This collaboration was concluded in 2020, with trustees endorsing training investment in BlindAid staff to realise the development of the internal capacity to generate additional income for BlindAid. From January 2020 three senior staff adopted responsibility for fundraising, and whilst there is a resource/time cost to offset, this proved significantly less expensive than using external fundraisers. It is a core aim for BlindAid to raise sufficient external funding eventually to wholly support its vital core services going forward and we aim to attain this within the next 2-3 years. To this end, BlindAid appointed a new Head of Fundraising in November 2022.

Our new Chair of Trustees has already designed a new Governance structure for BlindAid to improve strategic work themes being managed by new working groups, chaired by new trustees with specific skills and talents to maximise efforts to support senior management to move the charity forward against strong headwinds created by C-19 pandemic followed by the UK Cost of Living Crisis, which has impacted the third sector significantly, and all charities, both large and small.

New trustees are also ambassadors for BlindAid and are tangibly working to support senior management in the challenges the charity is facing in the immediate future.

**Report of the Trustees
for the Year Ended 31 December 2022**

FINANCIAL REVIEW

Financial Mitigation 2019-2022:

In March-April 2019 the trustees acted prudently to de-risk the charity's investments by moving to safer investment funds. This action was primarily taken due to the then financial climate and impending Brexit which was completed in January 2020, unfortunately, followed in March by the onset of the COVID-19 pandemic. It has been and continues to be impossible whilst continuous new variants of C-19 linger still, and the UK now faces a challenging economic outlook, to speculate on the eventual financial impact of both Brexit and COVID-19 on the charity's investments, at the end of 2022 the charity suffered losses on investments of c£152,000. In 2022 trustees prudently took the decision to encash 2 years' operating costs as a precaution against further investment losses.

In February 2020, senior management decided the charity had no need to furlough staff, and alternatively elected to totally redesign the way BlindAid operated due to the COVID-19 pandemic, and we completed this huge task ahead of the UK first lockdown, moving to a work from home status on Monday 16 March 2020. Simultaneously, we needed to focus upon making sustained efforts throughout 2020/2021 which continued throughout 2022 to mitigate the pandemic's financial impact on BlindAid and we did this by:

1. Making cost savings where appropriate and possible
2. Not replacing staff who retired/resigned and reallocating duties to other staff
3. Renegotiating supplier contracts
4. Making significant numbers of applications for grant funding to support our core services
5. Applying for specific Government COVID-19 funding. (2020 - £174K)
6. Considering ways of capitalising on our property asset, Lantern House which is owned by BlindAid.

In 2022 the board of trustees approved the appointment of a new Head of Fundraising, to increase BlindAid's strategic ability to develop the charity's fundraising capacity to apply for more sustainable external funding to support the expense of core services delivery for our community of beneficiaries.

The prevailing financial impact relating to Brexit, global political issues, and the global COVID-19 pandemic naturally remain under constant review by the board of trustees and senior management. BlindAid's approach will continue to be prudent, conservative, and cautious in its fiscal management as always, but especially throughout this unprecedented and challenging time for all organisations.

**Report of the Trustees
for the Year Ended 31 December 2022**

FINANCIAL REVIEW

Financial Review

Total income from donations and legacies for 2022 were £180,259, this being a decrease of almost 18.8% from 2021 of £221,953.

2022 was the first year post the COVID-19 global pandemic, 2 years post Brexit, with cost of living escalating in the UK. The funding landscape in the UK for charities has hardened considerably.

The charity has in previous years received some income from legacies, often from former service users. By its nature, such income is not possible to predict and thus can vary significantly from year to year. In the past two years legacies have been minimal. In 2022 BlindAid received total legacies of £24,705.

In addition, the charity received a grant of £50,000 from The Clothworkers' Foundation. BlindAid disburses this funding in grants for visually impaired people and some small organisations for people with sight loss on behalf of Clothworkers Foundation annually. In 2022 BlindAid was permitted to retain an administration fee as a contribution for disseminating the funding of 15% this being £7,500.

The other source of income for BlindAid is from the charity's investment portfolio and interest on deposit accounts. In 2022 the charity received £42,776 in total and this was a decrease from the previous years total investment income of £63,059.

The reduction in income yield is threefold:

1. It reflects the trustees' decision to move the charity's investment funds to more secure holdings presenting less financial risk which was completed in Spring 2019. This decision which was promoted by the prevailing financial climate driven by the then impending Brexit; the UK left the EU on 31 Jan 2020. This resulted in lower dividends.

2. The prevailing global COVID-19 pandemic declared in March 2020 and the resulting financial uncertainties.

3. BlindAid sells some of its investments annually to fund its ongoing operational activities.

For comparison: in 2021 £280,000 (2020 £200,000) whereas in 2019 when deficits were higher, investments were sold valued at £600,000 with this being a typical amount sold in the years prior to this as well.

In 2022 trustees voted to encash investments sufficient for 2 years of operating costs to minimise risk of further losses on investment. Naturally this also reduces the charities income. Therefore, holdings in CCLA Diversified Income fund were sold and funds transferred to our CCLA deposit fund. Holdings with L&G in both international and UK indexes were also sold.

In 2022 the investment portfolio saw a net loss on investments of £151,753 compared to a gain of £273,549 in the previous year.

In the past three years BlindAid has successfully significantly reduced the element of reserves invested in the direct furtherance of the charity's strategic objectives. At the outset of our previous five-year strategic financial plan, it was acknowledged, that by 2019/20 the charity would commence its own fundraising campaigns. This point in our fiscal planning was both expected and planned for. However, at this important transition point for BlindAid we also saw the impact of the onset of the COVID-19 global pandemic, which naturally brought the charity's finances further into sharp focus.

During 2022 the trustees and management have scrutinised the charity's finances regularly. It was established early in 2020 that BlindAid would employ conservative fiscal management, throughout the period of the pandemic and that this would be intentionally pursued to achieve prudent costs savings, which have been attained. It was further determined that the charity must now resolve to work to actively to reduce its deficit expenditure year on year until the charity attains a breakeven point.

**Report of the Trustees
for the Year Ended 31 December 2022**

FINANCIAL REVIEW

This to be balanced with operational stability which is vital and crucially underpins our increasingly important fundraising campaigns and it was therefore acknowledged that transition to breakeven operating status cannot be attained in the immediate term.

Therefore, in 2021 the deficit was £171,061 which was a significant decrease in expenditure of 39% (2020 £280,326) and is a saving of £109,265 on the previous year. This reflects in part the continuation of the charity's investment in its services, but also cost savings immediately being attained year on year.

However, 2022 was a harder financial year for the charity predominantly because of external forces and the financial climate in the UK, as our deficit increased again in part due to escalating costs; to £675,989 up by 295%, which also includes losses on investments of £151,753.

Investment policy

The charity's policy is to invest its assets across a range of asset classes to generate returns, through income and capital appreciation, to support its activities over the longer term.

The Charity's trustees determined to move some of the charity's investments funds to avoid undue risk which was completed in April 2019 as previously stated. For clarity, investments previously held in Charifund, a UK equities trust managed by M&G were transferred to L&G and invested in both UK and International Index Trusts. Investments managed by CCLA in COIF (Charities Official Investment Fund) were transferred to CCLA's new Diversified Fund.

Given that we emerged from the pandemic into a more inflationary environment, which has created more investment volatility, the investments with both CCLA and L&G were reviewed again in 2022 with a view to reducing risk within the investment portfolio by holding more in liquidity funds (i.e. cash alternatives). As explained in the Financial Review above.

**Report of the Trustees
for the Year Ended 31 December 2022**

FINANCIAL REVIEW

Reserves policy

BlindAid maintains a restricted endowment fund in accordance with donors' requirements. Accumulative investment gains earned by the endowment have been saved alongside the investment itself. Trustees are permitted to allocate part of the unapplied total return to the unrestricted income fund, being mindful of striking a balance between current and future beneficiaries. In 2017 trustees agreed the total endowment fund should not be reduced below a level to keep the original endowment sum in line with inflation as measured by Retail Price Index (RPI).

The fund in total at December 2022 was £600,990. The original endowment value was £215,000 at December 1996. In 2023 trustees may consider such a transfer to unrestricted reserves.

In previous years the trustees established designated funds to cover fixed assets (including the refurbishment costs of the charity's offices completed in 2017); and projected costs of operating the community projects. On 16 March 2020 all three of BlindAid's Community Projects were closed due to COVID-19 pandemic. In 2020 it was decided that BlindAid could not continue to cover the cost for all three Community Projects from reserves. Therefore, the charity began fundraising to secure external funding to sustain its centrally located Camden Community Project over a further five-year period. In 2021, BlindAid was awarded funding from The City Bridge Trust of £81,300 to support the Camden Community Project for a three year period, with an option to then apply for 2 years extension funding.

The trustees have this year chosen to introduce a designated fund to cover the next three years of delivering the vital Community Sight Support Service. This cost totals £1m and has been included within the designated funds for this reporting year and the following two years, 2024 and 2025.

During previous years, trustees agreed BlindAid should operate a strategic deficit budget to invest surplus reserves to expand the charity's services in support of Londoners living with sight loss. As a result, an operating deficit (i.e. before gains or losses on investments) has been made for the past 16 years or so. Whilst our deficit was substantially reduced in 2021, it rose again in 2022 largely due to external financial forces and therefore we additionally anticipate operating a deficit in 2023.

The trustees have considered the minimum level of free reserves i.e., total reserves excluding restricted, endowment funds required to support the charity's operations. The free reserves as at the year end that have not been designated towards the core service is £232k. Relevant factors to monitor include projected financial performance and an assessment of the risks to the charity's existing income streams.

It has been determined that, given the reliance of BlindAid on its investments to fund operating expenses, along with the more volatile investment environment because of higher inflation, which is also likely to increase BlindAid's costs, a higher cash/liquid asset buffer should be maintained of around 12-24 months of required expenditure (based on the average deficit of the last few years).

This policy and underlying factors are considered annually, and the minimum reserves requirement is, therefore, expected to change over time, as the investment outlook and funding position changes.

Going concern

The trustees consider the charity a going concern. There are sufficient reserves to support the planned operating activities of the charity.

**Report of the Trustees
for the Year Ended 31 December 2022**

PLANS FOR THE FUTURE

Specific objectives for 2023 are:

1. To lease Lantern House to provide a sustainable income for the charity.
2. To support succession planning and continue to recruit new trustees in 2023.
3. To work within a new Governance Structure for the development/benefit of BlindAid.
4. To pursue NHS ICP Trusts funding for core services.
5. Launch BlindAid's Sight Support Pathway in collaboration with partner organisations.
6. Develop BlindAid's fundraising capability to support continuing expansion of services.
7. Continue to recruit and deploy volunteers delivering ancillary services
8. Continue to review investment strategy considering the current UK financial climate.
9. Monitor BlindAid's new Hybrid Sight Support Service.
10. Secure extension funding for SHARE LONDON.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Directors/Trustees

The Members of the charity's Board who served during the year are the Directors of the Company under the Companies Act 2006. Current Members are listed on page 20.

Board Members are trustees within the meaning of the Charities Act 2011. Members are appointed by the Board; details regarding the method of appointment and removal of Members are in the Charity's Articles of Association.

New Board Members receive induction and training appropriate to their experience of trusteeship and knowledge of the field of visual impairment. All are encouraged to invest time visiting head office to understand each employee's work, and to spend time out each year with any of the Sight Support Workers meeting some of our Service Users first hand. Trustees are encouraged to attend the annual celebration of the Charity's work, to join staff training days, to visit BlindAid community projects to engage with service users and to understand the work the Charity undertakes to provide skills for blind and visually impaired people to maintain their independence.

The powers of the Board are described in the Articles of Association. The Board holds four meetings each year. Each Board Meeting is preceded by a meeting of the Finance & Resource Committee Chair: Honorary Treasurer and including the Vice Chair and the Chief Executive.

The day-to-day management of the charity is delegated to the Chief Executive under the Board's supervision.

Risk management

The Board reviews the charity's risk register quarterly currently, but at least annually. The work of Sight Support Workers (SSWs) in providing guidance and support to vulnerable people implies a duty of care. Safeguarding is of paramount concern and features annually in the training schedule. The Operations Director has oversight for the planning of the curriculum for the on-going vocational training for the whole team, including volunteers. The charity recognises the importance of staff supervision, and all SSWs attend supervision meetings every two weeks. The Sight Support Team Leader focuses on induction training for new Sight Support Workers, as well as fortnightly staff supervision meetings. The Team Leader also supervises performance management to ensure that all SSWs operate within agreed quality standards. The charity also acknowledges its duty of care to its staff in relation to remote working in the community. The charity has reviewed administration and finance functions (last in February 2021) and is satisfied that systems are in place to mitigate its exposure to its major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00986407 (England and Wales)

**Report of the Trustees
for the Year Ended 31 December 2022**

Registered Charity number
262119

Registered office
C/o Bwbca Limited
Dukes Court
Duke Street
Woking
Surrey
GU21 5BH

Trustees
T Barnard (resigned 5.12.22)
M K Gaffar - Corporate Consultant
F M Hibbert (resigned 31.12.22)
A Pankhania (resigned 28.3.23)
K Ramo (resigned 31.12.22)
A Saunders (resigned 30.9.22)
R Holdsworth- Investment Manager
A Rawal - Senior Partner EY (appointed 30.9.22) Chair of Trustees
A Sandleson - Psychotherapist (appointed 30.9.22)
N de Silva - CEO Age UK (appointed 30.9.22)
A J Gordon - Retired (appointed 30.9.22)
J W F Small - Associate Partner WTW PLC (appointed 31.1.23)

Company Secretary
S O'hara

Auditors
Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Bankers
Lloyds Bank PLC
Camberwell Green Branch
25 Camberwell Green
London
SE5 7AB

Accountants
BWBCA Limited
Dukes Court
Duke Street
Woking
Surrey
GU21 5BH

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Blindaid for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**Report of the Trustees
for the Year Ended 31 December 2022**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26/09/2023 and signed on its behalf by:

Sue O'Hara

Sue O'Hara (Sep 26, 2023 16:16 GMT+1).....
S O'hara - Secretary

Report of the Independent Auditors to the Members of Blindaid

Opinion

We have audited the financial statements of Blindaid (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Blindaid

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Members of Blindaid

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

-We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.

-We understood how the charitable company is complying with those frameworks via communication with those charged with governance, together with the review of the charity's documented policies and procedures. The charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.

-The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override and allocation of costs to charitable activities and restricted funds.

-Our approach was to check that the income from donations, grants and legacies were properly identified and accurately disclosed, that expenditure complied with the control procedures and was appropriately charged. We confirmed the movements and income from investments, including unrealised gains/losses. We also reviewed journal adjustments and unusual transactions and considered the identification and disclosure of related party transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Shoaib Arshad (Senior Statutory Auditor)
for and on behalf of Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Date: 27/09/2023

BLINDAID

**Statement of Financial Activities
for the Year Ended 31 December 2022**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.22 Total funds £	31.12.21 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	137,759	42,500	-	180,259	221,953
Investment income	3	42,776	-	-	42,776	63,059
Total		180,535	42,500	-	223,035	285,012
EXPENDITURE ON						
Raising funds	4	58,359	-	-	58,359	62,793
Charitable activities						
Community Sight Support service	5	551,365	-	-	551,365	562,963
Camden Community Project		39,264	-	-	39,264	-
Grants		11,877	38,788	-	50,665	45,038
Big Lottery Share London		47,618	-	-	47,618	58,828
Total		708,483	38,788	-	747,271	729,622
Net gains/(losses) on investments		(106,987)	-	(44,766)	(151,753)	273,549
NET INCOME/(EXPENDITURE)		(634,935)	3,712	(44,766)	(675,989)	(171,061)
RECONCILIATION OF FUNDS						
Total funds brought forward		2,185,115	49,055	442,393	2,676,563	2,847,624
TOTAL FUNDS CARRIED FORWARD		1,550,180	52,767	397,627	2,000,574	2,676,563

The notes form part of these financial statements

Balance Sheet
31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.22 Total funds £	31.12.21 Total funds £
FIXED ASSETS						
Tangible assets	13	298,165	-	-	298,165	313,564
Investments	14	204,464	-	397,627	602,091	2,227,436
		502,629	-	397,627	900,256	2,541,000
CURRENT ASSETS						
Stocks	15	1,563	-	-	1,563	1,563
Debtors	16	111,197	-	-	111,197	101,907
Cash in hand		962,213	52,767	-	1,014,980	55,631
		1,074,973	52,767	-	1,127,740	159,101
CREDITORS						
Amounts falling due within one year	17	(27,422)	-	-	(27,422)	(23,538)
NET CURRENT ASSETS		1,047,551	52,767	-	1,100,318	135,563
TOTAL ASSETS LESS CURRENT LIABILITIES		1,550,180	52,767	397,627	2,000,574	2,676,563
NET ASSETS		1,550,180	52,767	397,627	2,000,574	2,676,563
FUNDS						
Unrestricted funds:	18					
General fund					232,015	1,871,551
Fixed assets					298,165	313,564
Community Sight Support Services					1,020,000	-
					1,550,180	2,185,115
Restricted funds					52,767	49,055
Endowment funds					397,627	442,393
TOTAL FUNDS					2,000,574	2,676,563

The notes form part of these financial statements

Balance Sheet - continued
31 December 2022

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27/09/2023 and were signed on its behalf by:



.....
M K Gaffar - Trustee



.....
A Rawal - Trustee

The notes form part of these financial statements

BLINDAID

**Cash Flow Statement
for the Year Ended 31 December 2022**

	Notes	31.12.22 £	31.12.21 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(555,493)</u>	<u>(594,026)</u>
Net cash used in operating activities		<u>(555,493)</u>	<u>(594,026)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,526)	(8,706)
Sale of fixed asset investments		1,473,592	460,000
Interest received		2,917	-
Dividends received		<u>39,859</u>	<u>63,059</u>
Net cash provided by investing activities		<u>1,514,842</u>	<u>514,353</u>
Change in cash and cash equivalents in the reporting period		<u>959,349</u>	<u>(79,673)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>55,631</u>	<u>135,304</u>
Cash and cash equivalents at the end of the reporting period		<u><u>1,014,980</u></u>	<u><u>55,631</u></u>

The notes form part of these financial statements

BLINDAID

**Notes to the Cash Flow Statement
for the Year Ended 31 December 2022**

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.22	31.12.21
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(675,989)	(171,061)
Adjustments for:		
Depreciation charges	16,924	19,981
Interest received	(2,917)	-
Dividends received	(39,859)	(63,059)
Realised and unrealised (gains)/loss on	151,753	(273,549)
Increase in debtors	(9,290)	(101,860)
Increase/(decrease) in creditors	3,885	(4,478)
Net cash used in operations	<u>(555,493)</u>	<u>(594,026)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.22	Cash flow	At 31.12.22
	£	£	£
Net cash			
Cash at bank and in hand	55,631	959,349	1,014,980
	<u>55,631</u>	<u>959,349</u>	<u>1,014,980</u>
Total	<u>55,631</u>	<u>959,349</u>	<u>1,014,980</u>

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention with the exception of investments which are included at market value. They have been prepared in accordance with applicable United Kingdom accounting standards, the requirements of the Statement of Recommended Practice' Accounting and Reporting by Charities' (SORP 2015), the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Governance costs

These represent those costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Freehold property is accounted for on a component cost basis with each component being depreciated over its economic life as shown below.

Freehold Property

Fabric of building - Over 70 years
Doors and windows - Over 20 years
Partitioning - Over 10 years

Other Assets

Fixtures & fittings - 15% on cost & 4% on cost
Computer & office equipment - 25% on cost

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES - continued

Stocks

Stocks consist mainly of small items of aids and equipment and are stated at the lower of cost and net realisable value.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds - These are funds which can be used in accordance with the charity's charitable objects at the discretion of the board.

Designated funds - These comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - These funds are subject to specific restrictive conditions imposed by donors or funds received for specific purposes and projects.

Endowment funds - These are represented by a permanent endowment fund, the BlindAid Fund, which stipulates that the capital of the fund must be retained and cannot be spent. The BlindAid Fund is wholly invested in Legal & General International Index and Legal & General UK Index units (see note 15) and income arising from the Fund is used for charitable activities.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees and directors. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

Termination benefits

Termination benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises termination benefits when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time given to the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Investments

Investments are included in the Balance Sheet at bid-market value. Gains and losses on disposal and revaluation of investments are credited or charged to the Statement of Financial Activities. Investment income and gains arising on endowment funds are accounted for on a total return basis.

BLINDAID**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022****2. DONATIONS AND LEGACIES**

	31.12.22	31.12.21
	£	£
Clothworkers funding	50,000	50,000
Big lottery funding	13,349	28,898
Corporate donations	29,805	1,683
General donations, grants and trusts	62,400	141,172
Legacies	24,705	200
	<u>180,259</u>	<u>221,953</u>

During the year the charity was the beneficiary in four estates which the charity has recognised income of £20,689 (shown above). As at the year end there was £20,689 outstanding.

3. INVESTMENT INCOME

	31.12.22	31.12.21
	£	£
Investment income from listed investments	39,859	63,059
Deposit account interest	2,917	-
	<u>42,776</u>	<u>63,059</u>

The shares in Lantern House Management Limited produce no income.

4. RAISING FUNDS**Raising donations and legacies**

	31.12.22	31.12.21
	£	£
Staff costs	46,825	51,459
Advertising for legacies	1,350	675
Professional fundraising	299	249
Support costs	9,885	10,410
	<u>58,359</u>	<u>62,793</u>

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Community Sight Support service	354,989	-	196,376	551,365
Camden Community Project	15,016	-	24,248	39,264
Grants	-	38,788	11,877	50,665
Big Lottery Share London	23,370	-	24,248	47,618
	393,375	38,788	256,749	688,912

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
2021 Comparative				
Community Sight Support service	343,317	-	219,646	562,963
Grants	-	33,607	11,431	45,038
Big Lottery Share London	30,155	-	28,673	58,828
	373,472	33,607	259,750	666,829

6. GRANTS PAYABLE

	31.12.22	31.12.21
	£	£
Grants	38,788	33,607
The total grants paid to institutions during the year was as follows:		
	31.12.22	31.12.21
	£	£
2 grants to VI organisations for community projects (2021 - 1)	5,000	2,000
The total grants paid to individuals during the year was as follows:		
	31.12.22	31.12.21
	£	£
114 grants for general purposes (2021 - 114)	31,034	29,063
Small grants (not greater than £50)	2,754	2,544
	33,788	31,607

The grants to individuals and grants to organisations were funded by a grant received in the current year from The Clothworkers' Foundation. The grant included a contribution of £7,500 towards the dissemination of the grant.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2022

7. SUPPORT COSTS

	Other £	Governance costs £	Totals £
Raising donations and legacies	5,810	4,075	9,885
Community Sight Support service	127,118	69,258	196,376
Camden Community Project	17,804	6,444	24,248
Grants	8,821	3,056	11,877
Big Lottery Share London	17,804	6,444	24,248
	<u>177,357</u>	<u>89,277</u>	<u>266,634</u>

2021 Comparative	Other £	Governance costs £	Totals £
Raising donations and legacies	6,262	4,148	10,410
Community Sight Support service	142,621	77,025	219,646
Grants	8,318	3,113	11,431
Big Lottery Share London	22,209	6,464	28,673
	<u>179,410</u>	<u>90,750</u>	<u>270,160</u>

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the charitable activities on the basis of time expended on each activity.

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.22	31.12.21
	£	£
Auditors' remuneration	5,800	5,680
Depreciation - owned assets	<u>16,925</u>	<u>19,981</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no expenses reimbursed to trustees for the year ended 31 December 2022 nor for the year ended 31 December 2021.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

10. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	514,055	509,027
Social security costs	41,110	42,995
Pension costs	37,295	38,005
	<u>592,460</u>	<u>590,027</u>

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

	31.12.22	31.12.21
Office staff	4	4
Community Support Services staff	15	15
	<u>19</u>	<u>19</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.12.22	31.12.21
£70,001 - £80,000	1	1

The amount of employer's pension contribution for the highest paid employee was £5,427 (2021 - £5,427).

There are two employees included in office staff that are considered to be key management personnel. Their aggregate emoluments for the year was £120,456 (2021 - £127,985).

11. 2021 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	171,953	50,000	-	221,953
Investment income	63,059	-	-	63,059
Total	<u>235,012</u>	<u>50,000</u>	<u>-</u>	<u>285,012</u>
EXPENDITURE ON				
Raising funds	62,793	-	-	62,793
Charitable activities				
Community Sight Support service	562,963	-	-	562,963
Grants	11,431	33,607	-	45,038
Big Lottery Share London	58,828	-	-	58,828
Total	<u>696,015</u>	<u>33,607</u>	<u>-</u>	<u>729,622</u>

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

11. 2021 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
Net gains on investments	265,599	-	7,950	273,549
NET INCOME/(EXPENDITURE)	(195,404)	16,393	7,950	(171,061)
RECONCILIATION OF FUNDS				
Total funds brought forward	2,380,519	32,662	434,443	2,847,624
TOTAL FUNDS CARRIED FORWARD	<u>2,185,115</u>	<u>49,055</u>	<u>442,393</u>	<u>2,676,563</u>

12. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounts to £37,295 for the year (2021 - £38,005). There were £3,194 of contributions outstanding at the balance sheet date (2021 - £3,046).

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer & office equipment £	Totals £
COST				
At 1 January 2022	192,325	238,112	56,457	486,894
Additions	-	-	1,526	1,526
At 31 December 2022	<u>192,325</u>	<u>238,112</u>	<u>57,983</u>	<u>488,420</u>
DEPRECIATION				
At 1 January 2022	83,017	43,300	47,013	173,330
Charge for year	3,847	9,462	3,616	16,925
At 31 December 2022	<u>86,864</u>	<u>52,762</u>	<u>50,629</u>	<u>190,255</u>
NET BOOK VALUE				
At 31 December 2022	<u>105,461</u>	<u>185,350</u>	<u>7,354</u>	<u>298,165</u>
At 31 December 2021	<u>109,308</u>	<u>194,812</u>	<u>9,444</u>	<u>313,564</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

14. FIXED ASSET INVESTMENTS**Listed Investments**

	2022	2021
	(£)	(£)
MARKET VALUE		
At 1 January 2021	2,227,435	2,413,887
Disposals	(1,473,592)	(460,000)
Gains / (losses)	(151,753)	273,548
	<u>602,090</u>	<u>2,227,435</u>

Investments included in Unrestricted Funds are:

COIF Income Units of £Nil (2021 - £8,780) and Diversified Income Fund - Class 3 of £Nil (2021 - £1,183,827), which are invested in the COIF Charity Funds managed by CCLA Investment Limited.

L&G International Index Trust of £Nil (2021 - £193,703) and L&G UK Index Trust of £Nil (2021 - £194,268).

Shares of £1,100 (2021 - £1,100) in Lantern House Management Limited, an unlisted company.

Investments included in Endowment Funds are L&G International Index Trust of £339,233 (2021 - £376,097) and L&G UK Index Trust of £261,757 (2021 - £269,660), less an amount allocated to General Unrestricted Funds under Total Return Accounting.

15. STOCKS

	31.12.22	31.12.21
	£	£
Stocks	1,563	1,563
	<u>1,563</u>	<u>1,563</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Other debtors	111,197	101,907
	<u>111,197</u>	<u>101,907</u>

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Trade creditors	878	960
Social security and other taxes	13,122	11,716
Other creditors	7,152	5,387
Accruals and deferred income	6,270	5,475
	<u>27,422</u>	<u>23,538</u>

18. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds	At 31.12.22
	£	£	£	£
Unrestricted funds				
General fund	1,871,551	(618,011)	(1,021,525)	232,015
Fixed assets	313,564	(16,924)	1,525	298,165
Community Sight Support Services	-	-	1,020,000	1,020,000
	<u>2,185,115</u>	<u>(634,935)</u>	<u>-</u>	<u>1,550,180</u>
Restricted funds				
The Clothworkers' Foundation	49,055	3,712	-	52,767
Endowment funds				
Endowment fund	442,393	(44,766)	-	397,627
TOTAL FUNDS	<u>2,676,563</u>	<u>(675,989)</u>	<u>-</u>	<u>2,000,574</u>

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	180,535	(691,559)	(106,987)	(618,011)
Fixed assets	-	(16,924)	-	(16,924)
	<u>180,535</u>	<u>(708,483)</u>	<u>(106,987)</u>	<u>(634,935)</u>
Restricted funds				
The Clothworkers' Foundation	42,500	(38,788)	-	3,712
Endowment funds				
Endowment fund	-	-	(44,766)	(44,766)
TOTAL FUNDS	<u>223,035</u>	<u>(747,271)</u>	<u>(151,753)</u>	<u>(675,989)</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2022

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	1,155,680	(175,423)	891,294	1,871,551
Fixed assets	324,839	(19,981)	8,706	313,564
Strategic planned deficit	900,000	-	(900,000)	-
	<u>2,380,519</u>	<u>(195,404)</u>	<u>-</u>	<u>2,185,115</u>
Restricted funds				
The Clothworkers' Foundation	32,662	16,393	-	49,055
Endowment funds				
Endowment fund	434,443	7,950	-	442,393
TOTAL FUNDS	<u>2,847,624</u>	<u>(171,061)</u>	<u>-</u>	<u>2,676,563</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	235,012	(676,034)	265,599	(175,423)
Fixed assets	-	(19,981)	-	(19,981)
	<u>235,012</u>	<u>(696,015)</u>	<u>265,599</u>	<u>(195,404)</u>
Restricted funds				
The Clothworkers' Foundation	50,000	(33,607)	-	16,393
Endowment funds				
Endowment fund	-	-	7,950	7,950
TOTAL FUNDS	<u>285,012</u>	<u>(729,622)</u>	<u>273,549</u>	<u>(171,061)</u>

Designated funds comprise the following:

A fixed asset reserve, including the refurbishment costs for the charity's premises in 2017;

A strategic planned deficit reserve to cover projected deficits over the next two years, reflecting the trustees' decision to use surplus reserves to expand charitable activities. The fund balance was revised following the impact of COVID-19. The strategy is to secure third party income to fund ongoing charitable activities and therefore the strategic planned deficit has been transferred back the general fund.

Community Support Services reserve to cover the next three years of service delivery.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

20. ENDOWMENT FUNDS

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2022	227,393	215,000	442,393
Return for the year			
Investment loss	(44,766)	-	(44,766)
Allocated to Unrestricted Income Fund	-	-	-
Net movement for the year	(44,766)	-	(44,766)
Balance as at 31 December 2022	182,627	215,000	397,627
2021 Comparative	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2021	219,443	215,000	434,443
Return for the year			
Investment gain	97,529	-	97,529
Allocated to Unrestricted Income Fund	(89,578)	-	(89,578)
Net movement for the year	7,951	-	7,951
Balance as at 31 December 2021	227,393	215,000	442,393

BLINDAID

England & Wales - Charity number 262119

Accounts

REGISTERED COMPANY NUMBER: 00986407 (England and Wales)
REGISTERED CHARITY NUMBER: 262119

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2021
for
BLINDAID

Supporting Londoners with Sight Loss



BLINDAID

Contents of the Financial Statements for the Year Ended 31 December 2021

	Page
Report of the Trustees	1 to 20
Report of the Independent Auditors	21 to 23
Statement of Financial Activities	24
Balance Sheet	25
Cash Flow Statement	26
Notes to the Cash Flow Statement	27
Notes to the Financial Statements	28 to 38

**Report of the Trustees
for the Year Ended 31 December 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. 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).

MISSION STATEMENT

As London's oldest sight loss charity, BlindAid works to improve quality of life and promotes independence for blind and visually impaired Londoners. We provide individualised practical and emotional support to reduce the social isolation that many people living with sight loss can experience.

OBJECTIVES AND ACTIVITIES

Objectives

The charity seeks to alleviate loneliness and social isolation affecting visually-impaired people. It aims to empower service users to encourage and support independent living. The charity also supports people suffering the emotional consequences of visual impairment. Services are provided free of charge.

The charity's strategic objectives are:

- To develop the charity's Community Sight Support Service to reach blind and visually impaired people with a support service that takes account of their feedback.
- To develop a central Community Project Hub at Camden Living centre, and also Online Community Programmes.
- To improve the charity's ability to identify and help those who can benefit from its services in the most effective way.
- To implement the charity's funding strategy to secure future sources of income to allow expansion of its activities.
- To develop the infrastructure and charity's capacity necessary to achieve these aims.

Public benefit

The activities to achieve the charity's objectives are all carried out for the public benefit as described by the Charity Commission. The beneficiaries of the charity are members of the public who are in need because of health, disability or other problems arising from visual impairment and the activities of the charity seek to ensure these people can be supported by better services. The charity sets out in this report the charitable public benefit of its activities. The Board members have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

**Report of the Trustees
for the Year Ended 31 December 2021**

COVID-19 Global Pandemic 2020-2021

In February 2020, the senior management team made essential risk assessments in relation to the impact the COVID-19 virus may have on all aspects of the charity's operations, and those risk assessments have been continued throughout 2021. BlindAid has attained more days working in the community with our service users than in 2020, but service was still disrupted, as dictated by the virus and surges in case numbers, a further lockdown period early in the year, and the arrival of the Omicron variant causing higher case numbers toward the end of 2021.

BlindAid delivers service to blind and visually impaired people age 18+ however, the majority profile of our beneficiaries is 50+: with a high percentage of those people also having more complex health conditions in addition to a sight impairment. Therefore, a proportionate number of our beneficiaries were themselves instructed to shield from exposure to C-19 periodically. Our Community Sight Support Service normally provides regular outreach visits to service users in their own homes. Each Sight Support Worker has historically, prior to C-19, visited approximately 5-6 service users per day, travelling on public transport in between visits. The proximity for people within those homes, with no opportunities to affect/manage conditions was determined to be high risk for both service users as well as our staff.

For 7 years prior to March 2020, BlindAid operated three Community Projects in London locations within our area of operation. Service users travelled to the Community Projects venues on public transport or Dial-a-Ride to share classes on a variety of subjects; our Community Projects were therefore also determined to be high risk for service users, staff, tutors and volunteers and so they were closed as a direct result of the pandemic. In 2021 BlindAid was awarded funding from The City Bridge Trust to provide a Community Project hub centrally placed at Kings Cross for the next three years from April 2022-2024. BlindAid has taken the prudent decision to only reopen additional Community Projects if external funding can be secured to do in the future.

BlindAid operates a social project called Share London, where fully trained sighted guide volunteers are matched with service users to enable them to get out to enjoy a variety of social outings around London; this service also was determined to be high risk, and with agreement from our funder, Big Lottery Reaching Communities, we converted the project to provide social telephone calls during the COVID-19 pandemic in 2020 and 2021 during periods where C-19 cases were considered too high to safely continue to support accompanied social outings in London.

The UK Government determined that C-19 virus was most highly transmissible indoors in enclosed areas. From Monday 16 March 2020 all community based BlindAid services were ceased, and as all staff began working from home, there was no requirement to furlough any staff. All relevant operating policies, Job Descriptions, Work Instructions were redrafted, and some new documents specifically relating to working from home during COVID-19 were issued. Senior management devised a work plan and an initial 'scripted framework' for Sight Support Workers to work through as they began calling service users, during a time of national pandemic. Calls were made initially, a minimum of once per week to offer company, conversation, and as much practical assistance as and where possible. BlindAid made significant contributions during the lockdowns of 2020 by making a significant number of safeguarding reports to local authorities throughout its area of operation. The safeguarding reports alerted local authorities to people who were previously otherwise unknown to social services but were now in immediate need of assessment for essential services to be set up for them such as medication deliveries. Our team worked tirelessly to connect people to food deliveries and for those in dire financial need to food banks and free food delivery services.

Throughout 2020/2021 we have continued to risk assess and monitor the situation carefully throughout peaks, troughs, and new surges of the virus. Regular risk assessments and all reasonable precautions such as gloves and mask wearing for all face to face work, will continue until BlindAid is confident that these precautions are no longer needed for the protection of our staff, their families, volunteers, including trustees, and naturally our vulnerable service users.

Until that time, BlindAid remains agile, adaptable, and flexible. We are keeping under review all other means of connecting with our beneficiaries to continue to deliver meaningful support for them throughout this difficult time. The sight loss world is particularly tactile and therefore many of our service users are experiencing additional anxiety which we can and must help to mitigate.

**Report of the Trustees
for the Year Ended 31 December 2021**

COVID-19 Global Pandemic 2020-2021 (continued)

In September 2020 BlindAid bid for and was awarded £100K funding by Big Lottery to develop a 'Hybrid Sight Support Service' which was part of their COVID Response Programme. There was a stipulation that this funding should be expended within the year and activities in this respect are detailed in the achievements section of this report.

In 2020 the Sight Support Workers way of working alongside our service users was largely disrupted by the C-19 pandemic, in 2021 it was disrupted too but to a lesser degree. In addition, and due to the pandemic, referrals to our charity increased significantly and because all staff were working from home, our Sight Support Workers were able to support substantial numbers of additional blind and visually impaired people who were in need. During 2021 this additional capacity became an additional challenge, it was a delicate management balance to ensure we could continue to provide service to all the blind and visually impaired people we already had a commitment to, and to avoid the need to withdraw service as we made the return to working in the community face to face again. This took skilful management by our Operations Director and our service team leader to achieve, but we have carefully realigned service users with SSWs with capacity and we have not needed to withdraw any service already pledged, which is a real accomplishment and an excellent example to teamwork.

Financial Mitigation:

In March-April 2019 the trustees acted prudently to de-risk the charity's investments by moving to safer investment funds. This action was primarily taken due to the then financial climate and impending Brexit and was completed before the onset of the COVID-19 pandemic. It has been and continues to be impossible whilst the pandemic continues, to speculate on the eventual financial impact of COVID-19 on the charity's investments.

Senior management decided the charity had no need to furlough staff, and alternatively we elected to totally redesign the way BlindAid operated due to the COVID-19 pandemic, and we completed this huge task ahead of the UK first lockdown, moving to a work from home status on Monday 16 March 2020. Simultaneously, we needed to focus upon making sustained efforts throughout 2020/2021 to mitigate the pandemic's financial impact on BlindAid and we did this by:

1. Making cost savings where appropriate and possible.
2. Not replacing staff who retired/resigned and reallocating duties to other staff.
3. Renegotiating supplier contracts.
4. Making significant numbers of applications for grant funding to support our core services.
5. Applying for specific Government COVID-19 funding. (2020 - £174K).

The prevailing circumstances relating to the global COVID-19 pandemic naturally remain under constant review by the board of trustees and senior management. BlindAid's approach will continue to be prudent, conservative, and cautious in its fiscal management as always, but especially throughout this unprecedented and challenging time for all organisations.

**Report of the Trustees
for the Year Ended 31 December 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable Activities and Achievements

The core activity of the charity for over 188 years has been to visit predominantly isolated, blind and visually-impaired people across the twelve inner London boroughs in their own homes.

Latest RNIB statistics findings related to visual impairment and sight loss are:

- Children 0-25 years = 0.2% approx 2 in every 1,000 children
- 48% of all adult sight loss is attributable to Age Related Macular Degeneration.
- In 2013 there were an estimated 1.93 million people living with sight loss in the UK.
- By 2050 with the number of people living with sight loss increasing year on year 1.93 million will grow to 4 million.

BlindAid provides service for adults aged 18+, but the largest cohort of BlindAid beneficiaries are aged 50 years and above. BlindAid specialises in reaching this largely hidden community of blind and visually impaired Londoners, to alleviate the isolation that can result from sight loss. Our Community Sight Support Service is free of charge, for anyone with any type of visual impairment, resident in any of the 12 inner London Boroughs which is BlindAid's area of operation. Beneficiaries do not need to be registered to qualify for our support. BlindAid is the only specialist outreach charity based in central London offering a defined pathway of support and social connection, that prioritises Londoners who are older and isolated in the community.

In previous years, each of BlindAid's Sight Support Workers (SSWs), was responsible for supporting approximately 45-50 service users, visiting typically every fortnight. The frequency of visits may be varied to meet individual needs. SSWs typically focus on a particular borough, for ease of logistics but will also visit individuals in other boroughs to optimise coverage, where capacity permits. Service users are visited at home, in sheltered accommodation or residential/nursing homes.

BlindAid's ethos is to treat each service user as an individual, prioritising those who are isolated and living alone, and delivering support as required and valued. The majority of service users have been diagnosed with sight loss in adulthood; this can be traumatic, and the individual period of adjustment can vary enormously depending upon personal resilience.

Referrals for our support are received from various sources; specialist sensory, social work and community mental health teams of local authorities; hospital eye clinics, and GPs, as well as from people who experience loss of vision (or their friends or family). An initial assessment visit is made to understand first hand individual needs, coping abilities and to determine whether the charity can be of assistance to meet those needs.

During a visit, the SSW will offer company and conversation to help alleviate loneliness and reduce isolation; practical help and guidance will also be offered where needed, appropriate and welcomed. The SSW will also encourage participation in, and signpost to both BlindAid Community & Online Projects and other suitable local social activities. Many service users who are extremely isolated have been visited consistently over many years. In some instances, the SSW will be one of the few social contacts some people have. Reaching out to people in the community is therefore very important to many service users and good relationships are usually established over time.

All SSWs are employed by BlindAid and are carefully selected; they all hold current enhanced Disclosure and Barring Certificates. Although many other charities use volunteers to undertake similar visits, BlindAid believes that deploying salaried, full-time staff; provides greater consistency, reliability, and quality of support. SSWs receive regular vocational training, and the level and quality of service is regularly monitored through supervision meetings as well as through key performance indicators and annual audit telephone calls and Focus Groups with service users.

Between 1 January and 13 March 2020 inclusive, SSWs visited service users at home primarily fortnightly. Thereafter, all SSWs began working from home due to lockdown restrictions imposed by the UK Government and BlindAid complied throughout 2020 and 2021 with these restrictions. As there was no reason to furlough any staff, SSWs made regular weekly telephone calls to all service users in place of visits.

**Report of the Trustees
for the Year Ended 31 December 2021**

Core Service: Community Sight Support Service:

Big Lottery Reaching Communities - C-19 Response Fund Award £100K

BlindAid applied to Reaching Communities to support our core work, our Sight Support Service, and to design a new hybrid service structure that would facilitate BlindAid services to be delivered during and post pandemic.

A proportion of this funding (£76K) was awarded specifically to support our Community Sight Support Service. Our trained, skilled Sight Support Workers are employed by the charity to deliver a valuable service for blind and visually impaired Londoners. We believe our service is unique and meets a clear, otherwise unmet need in society. No other charity in London provides the type of outreach support that BlindAid does for its beneficiaries.

The balance of this funding (£24K) was specifically awarded to reimagine the ways we have previously provided support and to design our Hybrid Sight Support Service. We won this significant support in September 2020 and we were required to expend the funding before the year end. BlindAid is a small charity and the timing of this win presented additional challenges for the management team in resourcing both this important project whilst at the same time, dealing with the huge spike of general operational activity produced as a result of the C-19 virus.

When we worked on the design of the new Hybrid Sight Support Service, as always, we consulted with our service users, as well as our staff team who deliver the service. We organised 14 online Focus Groups and each group was made up of service users from all the 12 Boroughs in which we work. Groups consisted of between 8 and 20 people and each group were asked a detailed selection of questions about our previous, current, wished for and future services. In total we consulted with approximately 300 beneficiaries. Our service users' responses were illuminating, informative, and honest. Most importantly, working together we defined a new way of operating more flexibly which has allowed us to reach more people than ever. It also assists us to remain agile and to dial up/down our outreach community work, which benefits us because we are able to respond in an agile way to the virus as it peaks and troughs. The service users' bright ideas for how our service could be re-shaped were collated and are now built into our new service model. We also held online consultations with our staff team to feedback service users opinions and aspirations, encouraging open dialogue and welcoming staff opinions and ideas which are also incorporated into our improved service model.

The Big Lottery COVID-19 Response Funding, was expended within the six month allocated deadline and produced a new style service that we know is a future asset for BlindAid.

BlindAid's Hybrid Sight Support Service has been operating throughout 2021 as a pilot, with the exception of lockdown January - March 2021. Due to the Omicron variant of the C-19 virus, in December 2021 BlindAid did not operate its outreach service due to the very high transmission numbers for safety reasons. The C-19 virus is not yet over, and so we are still working with our staff team as well as listening to the voices our beneficiaries as we finesse our new service to ensure that this hybrid service provides the best overall performance outcomes possible for beneficiaries.

Our gratitude and thanks go to the Big Lottery Reaching Communities grant panel who assessed our bid and awarded this substantial funding that enabled BlindAid to revolutionise our core service. This key funding helped to sustain our vital core service throughout a truly difficult period and has helped BlindAid to reach more people than ever before. The difference in our operating practices runs throughout our entire service process from the first assessment meeting, which ensures we are mindfully reassessing our interventions, and we have developed a greater agility in our practice which delivers increased capability to meet all the challenges the C-19 virus brings.

Reduction in Resources 2019-2020 and 2021: Increase in Service Provision:

For comparison, pre-pandemic, in 2019 BlindAid Sight Support Workers totalled 17: 14 full time and 3 part time workers. At the end of December 2019 one full time SSW retired. In 2020 we recorded 2 further part time staff retirements and one full time resignation from our SSW team, leaving a total of 13 full time SSWs and 1 part time. None of the roles were replaced to save costs due to the uncertainty of the pandemic. Fortunately, the beneficiaries who were supported by the members of staff who left BlindAid, were absorbed by all other members of the team and we did not withdraw any support already allocated. This was made possible because all staff were working from home initially and there were no journeys between service users.

**Report of the Trustees
for the Year Ended 31 December 2021**

Throughout the COVID-19 pandemic, BlindAid continued both purposefully and successfully to increase in the charity's reach, by developing the new Hybrid service standards, which has optimised visiting logistics, by reassessing all service users and agreeing with them their need for visits at home. In this way we have reduced the number of days spent visiting in the community each week, whilst in addition maintaining a smaller number of beneficiaries being called by an experienced SSW, who can also be connected with a Share London volunteer for social outings if they choose. We have also reviewed our initial assessment procedure and introduced key milestone re-assessments to ensure we are delivering service mindfully. We continue to review all service processes to optimise lean activity.

For comparison:

Pre COVID-19: In 2019 BlindAid's Sight Support Service made c13,000 individual visits to service users at home, with each SSW supporting c48. Service users, which had been a high capacity standard we have maintained across the past few years.

In 2020 visiting service users was consistent up until 16.03.2020, when staff started working from home and service users were supported by their SSW via weekly calls and therefore each SSW was supporting c65 people.

In 2021 we rolled out our new Hybrid Sight Support Service and the number of service users being supported by each SSW was defined at 70 people per SSW which is manageable due to more agile ways of working.

The total number of COVID-19 specific activities undertaken during 2021 was 4,624.

In 2021 the total number of contacts made with service users was a total of: 36,502 (Staff: 30,555 and Volunteers: 5,947) which includes Share London activities conducted by volunteers.

This remarkable uplift was accomplished with significantly fewer resources in 2021 and during C-19 in addition to:

An increase in the number of referrals for our services of 388 (2020 256).

Working Differently in 2021: Rolling out the New Hybrid Sight Support Service:

Resourcing: There were 3 SSWs fewer than in 2020 plus a 2 month gap in service provision in one Borough due to the need for a recruitment campaign.

1,644 visits were made to service users when working in the community to December 2021 except for the lockdown regulations when the Omicron variant caused numbers of cases of COVID-19 to spike, and staff temporarily worked from home once again.

In 2021: 28,891 regular support calls were made to service users.

The total of contacts with service users throughout 2021 was 30,555, a productivity increase of 6%.

4,613 instances: providing information about government C-19 guidelines and vaccinations programme (2020 4,062).

2,548: referrals to other appropriate local organisations (2020 2,645).

80 referrals to food banks or registered for new food sources significant decrease (2020 406).

878 referrals to social services requested by beneficiaries (2020 768).

1,001 contact with housing depts/associations requested by beneficiaries a significant increase (2020 727).

128 additional beneficiaries were referred and served by the Sight Support Pathway and 1,115 people were supported in 2021.

Across all services 1,212 people were supported by BlindAid in 2021.

**Report of the Trustees
for the Year Ended 31 December 2021**

Vocational Training:

BlindAid remains keen to actively develop a broad specialist skill base for all SSWs to ensure maximum benefit for our beneficiaries. BlindAid invests in its employees and therefore, the charity offers staff four full day training sessions each year. The curriculum offers a variety of relevant vocational training programmes providing SSWs with the practical tools they need to enjoy and fulfil their roles to the best of their abilities and to ensure that service users derive tangible benefits.

Core Service: Community Projects:

In March 2020, the charity's well known network of three well established Community Projects were all closed due to the COVID-19 pandemic, and it was decided that the charity could no longer afford to fund these projects from its reserves going forward. For blind and visually impaired people Community Projects are a vital stage in regaining and strengthening their personal resilience and confidence to get out into society. They also offer critical social contact with the ability to establish a network of friends and additional support. Unfortunately, they are expensive to operate, costing between £30,000 to £50,000 per annum, this difference being the cost of renting space from local authorities.

The curriculum of courses offered have always included healthy eating and safe-cooking skills; yoga or other exercise classes; art and craft; creative writing and importantly IT training at both beginner and intermediate levels. The classes typically run over 16-week terms and participants are encouraged to attend for a minimum of one full day each week. There is a strong social focus to the activities to encourage participants to get to know each other both during classes and over lunch. It is an intended outcome that people form independent peer support groups and continue to meet and communicate after their courses have ended.

All three community projects were open to BlindAid service users, but also welcomed other people with sight loss who were referred by local authority, NHS or other local services or charities. BlindAid has always encouraged attendees to travel independently to the centres and has provided sighted guide support, from travel points to the project hubs. We have consistently worked in partnership with Dial-a-Ride for many years, to provide transport where independent travel is not possible.

During COVID-19 2020/2021 BlindAid converted classes that had been available at community based projects. Several pilot classes were made available initially to service users online including yoga and mindfulness, creative writing; and art. The pilot classes were so successful that BlindAid has already determined that post COVID-19 we will retain online classes, because the service users attending online sessions, for the first time, included a cohort of people who have been previously excluded due to extremely limited mobility and who were not able to travel to in person classes. Our 2020 art project was called Sterognosis and was sponsored by John Lewis. At the end of 2020 we were delighted to host an online Art Exhibition entitled 'Blue Postcards'. It was a simple but powerful concept; each service user was given a postcard size canvas together with only blue paint. The standard and sheer variety of work was both inspired and excellent. The artist and course tutor, Scott, narrated an audio description for the 50 people who attended online. The artists were invited to talk about their individual pieces of art, the comradery between artists was tangible, as was the positivity about the weekly art sessions. We acknowledge the talent of our tutor, who rapidly adapted his teaching style, most remarkably to work with blind and visually impaired people via an online platform, gently guiding and encouraging our service users emerging artistic talents.

Pre COVID-19 pandemic: All BlindAid Community based Projects were managed by a project manager and supervised day to day by project coordinator based at each of the community venues. Classes were delivered by qualified subject tutors together with several dedicated volunteers who were on hand to assist service users where needed. Some of the charity's volunteers are themselves visually-impaired who, having joined the projects as service users, have chosen to return as volunteers to offer peer support for newcomers to the Projects subsequently.

The charity listens to service users' voices regularly during the time they are attending Community Projects. We create three structured purposeful engagements with service users allowing for feedback and the measurement of progress for all stakeholders. Service Users aspirations and abilities are noted during a pre-programme assessment; benchmarked again midterm and again finally before they leave the project. Service users' opinions, therefore, are fed into BlindAid's planning, preparation and inform the final choice of classes offered, helping the charity to meet the needs of the people attending as closely as possible.

**Report of the Trustees
for the Year Ended 31 December 2021**

During the seven years our Community Projects have been part of our core service programme, all three project locations operated at full capacity. During the first three months of 2020 all three of the Charity's Community Projects were extremely popular and oversubscribed as always.

Some online classes piloted in 2020 and have successfully continued throughout 2021. These proved very popular and defined another agile way of working for BlindAid in the provision of online classes which appealed to an extended cohort of BlindAid service users.

Feedback from participants' who have attended BlindAid Community Projects in previous years has remained consistently and overwhelmingly positive; since 2014 and again in this year to date 100% of service users have met/connected with at least one new friend that they maintain connection with from attending our classes. The total cost of the provision of our Community Projects from inception to date has been borne by BlindAid from its reserves.

During 2021 BlindAid successfully applied for a grant to fund one centrally based Community Project and was successful. The City Bridge Trust awarded BlindAid £81,300 to fund a three year project which will be available from 22 April 2022 located at The Living Centre which is a community hub located in the Francis Crick Institute in Ousulton Street NW1 1DF, close to Kings Cross Station.

BlindAid is grateful to The City Bridge Fund for their financial support of this vital Camden Community Project, and we are also grateful for the team at the Living Centre for hosting our project free of charge. BlindAid appreciates the external acknowledgment of the intrinsic value our Community Projects offer blind and visually impaired Londoners. We believe both these organisations recognise the need for this tangible support for our beneficiaries is a vital part of our Sight Support Pathway:

BlindAid is now actively seeking third party financial support to enable these valuable activities to continue, expand and benefit a wider cohort of Londoners with lived experience of sight loss.

Additional BlindAid Support Services:

Telephone Support Service:

The charity offers a telephone support service for:

- service users who prefer to have a regular social call in place of a visit.
- service users who are on the waiting list for the Community Sight Support Service.
- service users who wish to participate in peer support on the telephone.

In the past two years BlindAid has made Telephone Support more widely available to service users by delivering this via an ever-growing number of volunteers, and the combined number of volunteers registered in the past three years is just over 300. BlindAid has two types of volunteers:

1. Volunteers who are themselves experiencing poor sight, registered severely sight impaired or blind, and so deliver peer to peer telephone support and guidance. The charity has a good number of service users who are competent and willing to offer peer support for others. Volunteers are primarily matched with people who share similar interests and for whom they are well placed to offer a regular social and support call.
2. BlindAid uses a bespoke web-based Telephone Contact System that facilitates a safe telephone connection that ensures confidentiality for both volunteers and service users. Volunteers received a short training on how to use the software as part of their induction, and both contact numbers are recorded in the software. The volunteer is then able to call the service user without either person sharing personal telephone numbers for safeguarding purposes.

For comparison:

During 2019 the number of service users enjoying our telephone service was 67.

During 2020 the number of service users enjoying our telephone support was 110.

During 2021 the number of service users enjoying our telephone support was 120.

**Report of the Trustees
for the Year Ended 31 December 2021**

In part due to the COVID-19 pandemic a particular 'currency of kindness' was more prevalent throughout 2020 and 2021. As a result, BlindAid experienced a much higher number of service users being referred to the charity for support, and also people self-referring, independently reaching out for support during exceptionally difficult times. At the same time higher numbers of new volunteers were contacting the charity wanting to provide help and support for our community. Therefore, we were able to recruit, train and match a significantly increased number of volunteers, and so the total number of calls to service users recorded in 2021 was 5,947.

Almost all, isolated service users have been receiving regular weekly social calls during the pandemic from their peer group volunteer. Some volunteers have also supported more than one service user.

During periods of restrictions and lockdowns, when our Share London Volunteers were not able to socialise and take service users out to enjoy the City, they too called their service users each week to ensure that no service user was isolated throughout those difficult times.

BlindAid intends to continue to promote our telephone support service to continue to grow the number of service users who can enjoy this valuable source of contact.

Share London Project - funded by Big Lottery Reaching Communities in 2019 BlindAid was awarded £99,250

In late 2019 BlindAid launched a new purely social project called Share London, which has operated throughout 2020-2021 and is funded through until October 2022.

Share London was designed by BlindAid to recruit 240 volunteers across the three-year life of the project and to recruit, induct, train and match them with likeminded blind and visually impaired Londoners to experience social activities and literally 'Share London' together. This project ensures that service users can enjoy all the culture, open spaces, galleries, and other interesting experiences that London offers with the security of a trained sighted guide alongside them.

This unique social project offers beneficiaries a powerful combination of the confidence to leave home knowing their sighted guide will provide support if difficulties are encountered during the outing, as well as someone to share their interests with. In the first year (Share London attracted over 132 new volunteers who applied to join the project and BlindAid recorded a total of 682 (2019) varied activities undertaken by volunteer and service user partnerships. The nature of activities varied widely and included outings such as visits to museums and galleries, a walk in the park, going for a coffee or a trip to the theatre.

In 2020, external outings took place between 01.01.2020 and 16.03.2020, when social outings using sighted guide volunteers were suspended due to the COVID-19 pandemic.

Due to COVID-19 pandemic the Share London Project was not able to operate in the usual way in matching volunteers with service users face to face, and to allow them to enjoy the varied range of activities London has to offer together. The project is funded by Big Lottery Reaching Communities, who reached out to BlindAid early in 2020 to offer us an opportunity to repurpose our project, without loss of funding already awarded or funding due to be paid in 2021/22. BlindAid is grateful to Big Lottery for this opportunity as our volunteers stepped up and wasted no chances to support the service users that they had been matched with throughout 2020 and 2021.

In 2020 BlindAid's Volunteer Specialist, recruited, trained and deployed the remaining 108 volunteers needed to attain the total of new volunteers we were aiming to recruit at the start of this project. Our 240th volunteer was registered one year and three months ahead of our project target. BlindAid thanks each of the wonderful Volunteers who stepped forward during an extremely difficult year to gift their time in providing support for BlindAid service users as this year you all achieved so much for our beneficiaries who have found themselves in need of new friends. Our volunteers collectively achieved a total during 2020 of 5,055 individual social contact calls with service users, with some volunteers offering to make a bigger difference and call more than one person each week.

**Report of the Trustees
for the Year Ended 31 December 2021**

BlindAid's Annual Celebration:

The charity's Annual Celebration had been held for many years prior to the COVID-19 pandemic. It was the largest social event for people with sight loss in the country, and very sadly our last Annual Celebration was held in September 2019 as it was cancelled in 2020 due to C-19. This wonderful event previously gathered over 400 service users from across all 12 inner London Boroughs that the charity serves. We were graciously offered the Grand Hall at Westminster Central Hall for many years free of charge, which we have always fully appreciated, and we are enormously grateful that the senior team at this prestigious venue have extended their offer to host our event in the future when it is safe to do so.

Social Events and Activities:

Prior to the COVID-19 virus pandemic, BlindAid was particularly fortunate to have been sponsored to provide many wonderful social events, which were free of charge for our beneficiaries, which were incredibly popular and well attended.

Corporate Sponsor: Ernst & Young (EY) based at More London on Tooley Street, which is very local to our head office in Bermondsey Street SE1 3UB, with whom we have enjoyed a warm 8-year relationship: Collaboratively we have organised such events as:

Annual Christmas Shopping Trips: For those service users who would otherwise not be able to shop independently, over 8 years over 1,000 service users have enjoyed this special day out, shopping with EY volunteers and having refreshments before being taken home.

River Walks: From London Bridge to the Royal Festival Hall. So many service users have enjoyed walking along the Southbank, with their EY volunteer alongside them, audio describing the buildings either side of the River Thames as well as what was happening on the river itself. Many service users especially like to stop where there is a shoreline to listen to the waves.

We have trained c40-50 annually in Sighted Guiding techniques and issued them with certificates. Approximately, 360 EY employees have another significant skill because of their involvement with BlindAid. In 2020 and 2021 EY corporate sponsorship team have donated to BlindAid in place of holding in person events due to C-19. We plan to organise new events in 2023.

Corporate Sponsor: Williams Grant Distilleries:

We have also trained many of WG employees in Sighted Guiding techniques to date and we have collaborated in organising some exciting social events including such as:

An early evening cocktail event, where specially designed cocktails and mocktails were available for service users and volunteers to try. Part of the cocktail experience is usually how they look visually, and so our drinks were designed to be especially aromatic and have sounds (popping candy) as well as multi-level flavours.

An evening with WG brand ambassadors, who are showmen/women and particularly skilled at their crafts. This proved to be a very popular event with our service users, who were invited to taste various spirits and learn the stories of how they are distilled.

Early in 2020, prior to COVID-19 pandemic lockdowns; in collaboration with Williams Grant Distilleries, we co-hosted a Sound Meditation session at Sound of Mind Studios in Shoreditch which was enriching. Over 30 service users benefitted from this event and our gratitude goes to Williams Grant for wholly funding these experiences for BlindAid beneficiaries. During the first lockdown of 2020 Williams Grant produced hand sanitiser and graciously provided two large boxes for use by BlindAid staff free of charge. BlindAid are very grateful to Williams Grant for making annual donations to the charity in place of events/activities during the past two years.

**Report of the Trustees
for the Year Ended 31 December 2021**

Information and Advice:

The collation and dissemination of relevant information for our beneficiaries has always been an important and integral part of all the charity's activities and services. Community Sight Support Workers have always offered the provision of advice and guidance for service users daily during their work. This may include information relating to specific eye conditions as well as details of other services available in their local area including social or sporting activities. In 2020/2021 this connection became a vital service for our beneficiaries especially in relation to the COVID-19 pandemic and we began tracking the SSWs activities particularly in this respect and so in 2021 we recorded 4,426 (2020 4,062) instances of information provision relating to C-19 pandemic and vaccine roll-out. This being a total of 8,488 individual engagements with service users specifically to information relating to the pandemic and equals an increase of over 600 additional calls made by each Sight Support Worker.

As a result, BlindAid has earned a reputation for solid unbiased quality information relating to many aspects of the pandemic and this feedback was gifted to us from many of the individual services users who participated in our 14 Focus Group calls undertaken in October and November 2020 and included between 8 and 20 service users in each group who were representative of all Boroughs in the charity's area of operation.

In February and March 2020, SSW's called every service user registered with BlindAid to ascertain their personal situation relating to food and medication arrangements. SSWs registered those service users who had never previously registered themselves for supermarket home deliveries of food as priority customers. SSWs also registered those service users in financial difficulties with free food delivery services and food banks where necessary. SSWs registered service users who had not previously had their medication regularly delivered to them at home with their local NHS pharmacy to ensure that there was no hiatus in them receiving the medication they needed throughout numerous lockdowns. In 2021 this work has continued with in relation to new beneficiaries being referred to BlindAid for support.

Since 2020 and throughout 2021, the UK's vaccination programme has been a key subject of conversation for service users and SSWs have been able to ensure that all service users had adequate access to NHS sources of information to ensure they were reading or being read the most appropriate sources of information to support them in their personal decision making about having a vaccination where at all possible.

BlindAid assists people with sight loss to obtain local authority and other statutory services or concessions to which they are entitled, and additionally acts as a broad information and advice hub for all visually impaired people who contact the charity. For callers' resident elsewhere in the UK the charity will make referrals to other local sight loss charities through our membership of Visionary, an umbrella organisation for all small sight loss charities across the UK.

BlindAid has also provided Coffee mornings in both Tower Hamlets and Lambeth which are open to any blind or visually impaired residents in the area who wishes to attend. These social events have proved an ideal forum through which we are able to disseminate a variety of relevant information and connect service users with other local agencies regarding a variety of topics. Our well-established coffee mornings were closed in March 2020, however, they continued seamlessly as online line events for the remainder of 2020 and in 2021 proved even more popular as a great number of attendees were able to join online than do usually in person.

BlindAid provided several social events online during 2020 and 2021.

During the first quarter of 2020 we ran 12 sessions of our very exciting Hearing Differently Project tutored by the composer Roberto David Rusconi and hosted by The Bloomsbury Theatre. Through the passion and dedication of both Roberto and our Project Manager, Clarissa, this project was rapidly converted to an online provision, and so our service users did not lose access to this valuable project for the remainder of the year.

Similarly, our Art Project, named Stereognosis, is tutored by Scott Atkins, a sculptor and artist who has exhibited in both London and Venice and the project was initially sponsored by John Lewis. Due to Scott's enthusiastic tuition, this was an exceptionally popular class.

Converting the art project to an online practical class that could continue to offer demonstrable tutoring for blind and visually impaired service users only via an online platform was challenging, but so successfully achieved.

**Report of the Trustees
for the Year Ended 31 December 2021**

As a result, an online Art Exhibition was held in December 2020 to showcase the exceptional standard of creativity attained by our service users. The exhibition was entitled Blue Postcards, based upon a simple concept of a postcard size canvas and the use of blue paint. The diversity of artistic interpretation using the limited concept was impressive. Around forty people attended the evening Art Exhibition, which provided a forum for social connection in addition to formally showcasing and providing an audio description of individual pieces of work as they were shown on camera.

When we closed our Community Project venues in 2020 due to COVID-19 pandemic, our Creative Writing class tutor decided to gift her time to BlindAid, so that the class could continue online throughout 2021. The attendees from this class created some of the most poignant and beautifully crafted written work and poetry this year. It has undoubtedly provided a much-needed creative outlet for our vulnerable service users, most of whom were shielding for the greater part of 2020/2021 due to additional health conditions. We thank our tutor Nichola and respect the gift of time on behalf of our service users during a very difficult year.

Aids and Equipment:

The charity aims to improve the quality of life of visually impaired people by assisting them to secure practical aids and equipment that facilitate independent living. BlindAid maintains a small stock of the most popular visual aids and equipment for demonstration or distribution to service users and upon request, orders for other products from various specialist suppliers are made where needed.

The Clothworkers Foundation Grant Award:

BlindAid has enjoyed an enduring relationship for many years with The Clothworkers Foundation and receives an annual grant of £50,000 each year for distribution to beneficiaries who are nominated for a grant award by SSWs, or other professional workers who know the individual service user's circumstances. Applications for grants are made for aids and equipment that specifically support independent living. In 2019 Clothworkers changed the grant award and reporting timing to run from April to March the following year. In previous years this had run between January and December. This grant funding enables the charity to provide financial support and the purchase of a variety of aids, equipment (not provided by statutory services) and other items that assist independent living.

In 2020 Clothworkers Foundation awarded BlindAid £50,000 and due to COVID-19 pandemic Clothworkers Foundation awarded an additional £6,000 to BlindAid as a one-off contribution toward the increasing costs of distributing their funding during the pandemic.

It was noted that in 2020, for the first time and due specifically to COVID-19 pandemic restrictions, BlindAid encountered timing and practical difficulties in getting aids and equipment delivered and installed as seamlessly as in previous years. Many deliveries required rearranging and some several times, due to numerous lockdowns, and many beneficiaries were also anxious about having workmen in their homes to remove/install equipment. Even though additional BlindAid resources were invested which increased cost of distribution of the funding to BlindAid. The funding simply could not be expended as efficiently as usual and therefore, £22,476 was pledged but not spent by 31 March 2021. In 2021 BlindAid experienced similar patterns of difficulties resulting in an amount of funding being pledged but not delivered at the time of reporting amounting to: £12,420. BlindAid provides financial assistance for beneficiaries from this grant in various ways.

Small grants are awarded for items such as talking aids, microwaves and talking scales for instance, and other small items under £50.00. The total in 2021 was £2,544 (2020 £3,420).

The charity makes small awards to local organisations to help fund other social activities for visually impaired people.

- BlindAid awarded £2,000 to Blackfriars Settlement paid in 2021 (2020 £2,000).
- BlindAid also awarded a grant to Lewisham Talking News of £2,000 paid in early 2022 from 2021 funding.
- BlindAid awarded a grant to The VIP Singers of £2,000 paid in early 2022 from 2021 funding.

The charity awarded 114 individual grants totalling £29,063 (2020 98 grants £22,106).

**Report of the Trustees
for the Year Ended 31 December 2021**

The total for individual grants, includes costs for sending out 500 BlindAid large print calendars to beneficiaries who register to receive one each year and who rely upon them, and over 500 Christmas Cards to beneficiaries who would otherwise not receive a card.

British Wireless for the Blind:

BlindAid enjoyed a significant, longstanding relationship with BWFB, acting as the agent for BWFB across all 12 Inner London Boroughs which is a wide operating area. The charity held stocks of equipment and recorded/audited stock movement through many years. We also delivered and demonstrated how to use, listening devices (radios, cassette players, CD players) for registered blind or partially sighted people. All equipment is maintained or exchanged free of charge subject to BWFB criteria.

In 2020 BlindAid resigned as a BWFB Agent in 2020 and in order that BlindAid beneficiaries are not deprived of the services of BWFB, the charity subsequently has continued to make referrals to BWFB, who then arrange to deliver and demonstrate the various listening devices they offer, using their own team of volunteers.

Vision Foundation: (previously Greater London Fund for the Blind)

BlindAid was a member charity of the Greater London Fund for the Blind (GLFB), together with 9 other local charities serving blind and visually impaired within the M25 area for many years. GLFB acted as an umbrella fundraising organisation on behalf of its member charities and made allocations to members as contributions toward the provision of their core services. In October 2019 Greater London Fund for the Blind repurposed and renamed their charity to The Vision Foundation at a formal launch event on 16 October 2019, which senior management from BlindAid were in attendance. A consultation period followed, and on 11 March 2020 representatives of the member charities attended a meeting to vote on the dissolution of the membership. Each member charity was paid a proportionate settlement grant following this vote and the acceptance of the grant precluded any further regular allocations toward the delivery of core services for blind and visually impaired people in London.

BlindAid is a partner organisation with Vision Foundation and continue a cordial and productive working relationship, and we will apply to Vision Foundation from time to time for funding for specific projects. BlindAid has subsequently established its own inhouse fundraising team.

Collaboration and Consultation:

Throughout 2021 BlindAid has continued to actively seek and remain open to opportunities to collaborate with other charities and organisations where it is mutually beneficial and serves the charity's aims. This has remained more challenging during the COVID-19 pandemic; however, we have also joined more online webinars, and some online conferences which have been both informative and useful.

The charity, primarily through its Chief Executive, Operations Director, and our Fundraising Manager, maintains relationships with key visual impairment forums and many other charities both local and national, within and outside the visual impairment sector. BlindAid is also a member of Visionary, ACEVO and the Association of Chairs amongst others.

During 2021 as in previous years we have continued to work in some capacity with numerous other charities either working in the sight loss sector and/or those also supporting elderly people in the community.

BlindAid regularly consults service users using structured methods to ensure that their voices are heard, and their needs are being met effectively, and this has occurred more frequently during 2021 with Focus Groups, as previously described above. This has included providing service users with an independent voice through our day-to-day contact with service users.

In 2020 BlindAid was approached to work with Healthwatch in the London Borough of Tower Hamlets in relation to their Community Insights Repository. Healthwatch needed additional assistance to reach specifically blind and visually impaired residents within the Borough of Tower Hamlets to complete online questionnaires relating to the digitalisation of healthcare services in the Borough. BlindAid SSWs played a key role in assisting c40 service users who wished to participate in the provision of feedback questionnaires to have their views and voices heard by the local authority. In 2021 BlindAid was approached to work alongside Healthwatch Wandsworth in similar joint working ventures benefiting our beneficiaries.

**Report of the Trustees
for the Year Ended 31 December 2021**

ACHIEVEMENT AND PERFORMANCE

Strategy Review

In 2016 the findings of significant independent research commissioned by BlindAid were carefully considered and almost all recommendations were included by the Strategy Committee in 2017. This resulted in a significant review of all the charity's activities. BlindAid continues to diligently deliver to the agreed five-year strategic plan. To ensure relevance and continuity strategy is reviewed annually by trustees and senior management, taking account of beneficiaries' feedback, but regularly throughout 2020 exceptionally.

BlindAid supports a total of c1,800 people throughout 2020, who are living with varying degrees of sight loss and are resident in London, with the provision of various services ranging from guidance and information to complex practical support. An analysis of the charity's database evidenced that on average service users most typically access two of the charity's services, Sight Support Service and Community Projects. These two services accessed concurrently provide a holistic and beneficial development pathway for many of our beneficiaries.

RNIB Statistics (2021) indicate there are c65,000 people resident in the 12 inner London Boroughs who are registered blind and visually impaired, however, it is also accepted, there are many more people living with sight impairment who are not registered. BlindAid consistently seeks to increase the charity's reach with the trustees' endorsement of this charitable aim.

The trustees determine that the charity's core activity should continue to be the alleviation of the social isolation suffered by many people with sight loss, and to serve this aim the trustees have endorsed substantial investment from reserves into our core services in previous years. To balance this planned expenditure; a key pillar of the strategic plan was that in conjunction with the investment from reserves to provide service for more beneficiaries year on year, the charity must also develop its own ability to generate income and identify significant sources of sustainable new funding for the future.

In 2018 a fundraising consultant was commissioned to contribute to the charity's fundraising strategy, and to work with the senior management team to support learning and generate additional income for the charity. This collaboration was concluded in 2019, with trustees endorsing training investment in BlindAid staff to realise the development of the internal capacity to generate additional income for BlindAid. From January 2020 three senior staff adopted responsibility for fundraising, and whilst there is a resource/time cost to offset, this is significantly less than using external fundraisers. It is imperative the charity raises sufficient external funding eventually to wholly support its vital core services going forward and we aim to attain this within 2-3 years. The revenue generated in 2020 made a positive impact upon the charity's income for the year with a total of £240,000 secured to support core services.

The charity continues to invest the time essential for pursuing referrals proactively and so engages with other organisations in its area of operation as well as local authorities to secure as many referrals on behalf of people in need as possible. BlindAid welcomes referrals from any organisations across its area of operation. People living with sight loss do not need to be registered to be supported by BlindAid and beneficiaries may also self-refer, or their family/friends may make referrals on their behalf with their permission.

Throughout the past few years, the charity has undertaken specific analysis with both beneficiaries and staff to evidence and identify primary categories of beneficiaries. Whilst four broad groups were established for practical working methodologies; these can be generically split into two main cohorts of beneficiaries.

1. People (18-60) who may be newly diagnosed and/or suffering acute impacts from sight loss and who, with guidance and support can work with their Sight Support Worker toward establishing and regaining a greater range of independent living.
2. People (60-100+) who have significant/severe sight loss; but also suffer from additional complex health conditions, who because they are also particularly isolated, will have need of long-term support from BlindAid, some to the end of their lives. It is for this second category of beneficiaries who are living with chronic sets of circumstances that whilst they may be improved, may not be readily resolved that BlindAid must retain some more substantial reserves to continue to offer longer term service where there is enduring identified need in the community. For these people, we mindfully reassess at regular milestone intervals to determine if it continues to be appropriate that service is not time limited.

**Report of the Trustees
for the Year Ended 31 December 2021**

ACHIEVEMENT AND PERFORMANCE *(continued)*

In addition to serving our beneficiaries, BlindAid's key strategic objective is to continue its best endeavours to source sufficient external funding to finance its vital Sight Support Service.

FINANCIAL REVIEW

Total incoming resources for 2021 were £285,012 this being a decrease of 103% from 2020. (2020 - £580,846).

2021 was the second year of the COVID-19 virus global pandemic. In 2020 the Government made grants available for the support of charities and BlindAid benefitted from the specific C-19 funding as we successfully secured £174,200 for BlindAid.

For many years BlindAid was a member of the Vision Foundation, previously Greater London Fund for the Blind (GLFB) which used to undertake public fundraising on behalf of its members; 9 smaller visual impairment charities. As a member, BlindAid received 10% of Vision Foundation's income each year. In 2020 The Vision Foundation dissolved the membership and paid each member charity a transition grant, which for BlindAid was £180,000. This was a final settlement figure. Therefore, 2021 is the first year that BlindAid did not receive any allocations toward BlindAid's core Sight Support Service.

The charity receives income from legacies, often from former service users. By its nature, such income is not possible to predict and thus can vary significantly from year to year. In 2020 the charity received a small legacy of £200, from the son of a service user. (2020 - £1,000)

The charity also received donations totalling £221,753 an increase of 52% on (2020 - £146,080). This figure includes a grant of £50,000 from The Clothworkers' Foundation. BlindAid disburses this funding in grants for visually impaired people and some small organisations for people with sight loss on behalf of Clothworkers Foundation annually.

The other source of income for BlindAid is from the charity's investment portfolio. In 2021 the charity received £63,059 in dividends, this being a small decrease (2020 - £68,366). The reduction in income yield is threefold:

1. It reflects the trustees' decision to move the charity's investment funds to more secure holdings presenting less financial risk which was completed in Spring 2019. This decision which was promoted by the prevailing financial climate driven by the then impending Brexit; the UK left the EU on 31 Jan 2022.
2. The prevailing global COVID-19 pandemic and the resulting financial uncertainties.
3. BlindAid sells some of its investments annually to fund its ongoing operational activities; in 2021 £460,000 investments were sold to fund the charity's operations. For comparison: in 2020 £200,000 and in 2019 £600,000 - this being the more typical amount sold in the previous few years.

In 2020 the investment portfolio saw a net gain on investments of £273,549 and improvement on the 2020 net loss of £50,688.

In the past two years BlindAid has significantly reduced the element of reserves invested in the direct furtherance of the charity's strategic objectives. At the outset of our previous five-year strategic financial plan, it was acknowledged, that by 2019/20 the charity would commence its own fundraising campaigns. This point in our fiscal planning was both expected and planned for. However, at this important transition point for BlindAid we also saw the impact of the onset of the COVID-19 global pandemic, which naturally brought the charity's finances into to sharp focus.

**Report of the Trustees
for the Year Ended 31 December 2021**

FINANCIAL REVIEW *(continued)*

During 2020 and again in 2021 the trustees and senior management have scrutinised the charity's finances regularly. It was established early in 2020 that BlindAid would employ conservative fiscal management, throughout the period of the pandemic and that this would be intentionally pursued to achieve prudent costs savings, which have been attained. It was further determined that due to the long-term financial consequences/impact that may result from the COVID-19 pandemic, that the charity must now resolve to work to actively reduce its deficit expenditure year on year until the charity attains a breakeven point.

Operational stability is vital and crucially underpins our increasingly important fundraising campaigns and it was therefore acknowledged that transition to breakeven operational status cannot be attained in the immediate term.

Therefore, in 2021 the deficit was £171,061 was a decrease in expenditure of 39% (2020 £280,326) and is a saving of £109,265 on the previous year. This reflects in part the continuation of the charity's investment in its services, but also cost savings being attained year on year.

Total resources expended were £729,622, a decrease of 10% (2020 £810,484), and (2019 £1,036,567).

The approved budgeted expenditure for 2021 at £710,446 and so the year closed ahead of budget by £19,176, much of which can be offset by unlooked for and therefore not budgeted for repairs at Lantern House.

Investment policy

The charity's policy is to invest its assets across a range of asset classes to generate returns, through income and capital appreciation, to support its activities over the longer term.

The Charity's trustees determined to move some of the charity's investments funds to avoid undue risk which was completed in April 2019 as previously stated. For clarity, investments previously held in Charifund, a UK equities trust managed by M&G were transferred to L&G and invested in both UK and International Index Trusts. Investments managed by CCLA in COIF (Charities Official Investment Fund) were transferred to CCLA's new Diversified Fund.

Given that we have emerged from the pandemic into a more inflationary environment, which creates more investment volatility, the investments with both CCLA and L&G have been reviewed in 2022 with a view to reducing risk within the investment portfolio by holding more in liquidity funds (i.e. cash alternatives).

FINANCIAL REVIEW

Reserves policy

BlindAid maintains a restricted endowment fund in accordance with donors' requirements. We are currently analysing whether the excess funds held in the endowment funds (i.e. above the level of indexed funds required to stay in the endowment) may be withdrawn to fund some of the increased cash/liquid asset requirement.

In previous years the trustees established designated funds to cover: fixed assets (including the refurbishment costs of the charity's offices completed in 2017); and projected costs of operating the community projects.

On 16 March 2020 all three of BlindAid's Community Projects were closed due to COVID-19 pandemic. During the year, it was decided that BlindAid cannot continue to cover the cost for all three Community Projects from its own reserves. Therefore, the charity began fundraising to secure external funding to sustain its centrally located Camden Community Project over a further five-year period. In 2021, BlindAid was awarded funding from The City Bridge Trust of £81,300 to support the Camden Community Project for a three year period, with an option to then apply for 2 years extension funding.

For many previous years, trustees agreed BlindAid should operate a strategic deficit budget to invest surplus reserves to expand the charity's services in support of Londoners living with sight loss. As a result, an operating deficit (i.e. before gains or losses on investments) has been made for the past 16 years or so.

**Report of the Trustees
for the Year Ended 31 December 2021**

Reserves policy *(continued)*

The trustees acknowledge that building and attaining the capacity inhouse to secure sufficient external income streams to support BlindAid's core services, will take time. This financial transformation cannot be achieved quickly without substantial impact to BlindAid's prevailing excellent reputation for consistent, quality service delivery. Therefore, it is agreed that the charity will work consistently to reduce costs resulting in substantial reductions in the size of the deficit budgets year on year to support this transition which is now BlindAid's financial goal. It is our aim to reduce our expenditure where possible year on year whilst simultaneously increasing external funding, making the operational transitions essential to attain first, a breakeven budget and second a surplus.

The trustees have considered the minimum level of free reserves i.e., total reserves excluding restricted, endowment funds required to support the charity's operations. Relevant factors include projected financial performance and an assessment of the risks to the charity's existing income streams.

It has been determined that, given the reliance of BlindAid on its investments to fund operating expenses, along with the more volatile investment environment as a result of higher inflation (which is also likely to increase BlindAid's costs), a higher cash/liquid asset buffer should be maintained of around 12-24 months of required expenditure (based on the average deficit of the last few years). This is to be actioned following the trustee meeting if a majority are in agreement.

The policy and underlying factors are considered annually, and the minimum reserves requirement is, therefore, expected to change over time, as the investment outlook and funding position changes.

Going concern

The trustees consider the charity a going concern. There are sufficient reserves to support the planned operating activities of the charity.

PLANS FOR THE FUTURE

Specific objectives for 2022 are:

1. To continue to guide BlindAid through the legal, economic, emotional, and practical factors that the COVID-19 global pandemic will present to the charity throughout 2022 and beyond.
2. Continue to review finance and investment strategy to move to a financial breakeven from 2023 forward.
3. To support succession planning, recruit a number of new trustees.
4. Launch BlindAid's Sight Support Pathway in collaboration with partner organisations.
5. Develop BlindAid's fundraising capability to source external funding for the Sight Support Service.
6. Continue to recruit and deploy volunteers delivering ancillary services.
7. Monitor BlindAid's new Hybrid Sight Support Service.
8. Secure extension funding for SHARE LONDON.

**Report of the Trustees
for the Year Ended 31 December 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Directors/Trustees

The Members of the charity's Board who served during the year are the Directors of the Company under the Companies Act 2006. Current Members are listed on page 19.

Board Members are trustees within the meaning of the Charities Act 2011. Members are appointed by the Board; details regarding the method of appointment and removal of Members are in the Charity's Articles of Association.

New Board Members receive induction and training appropriate to their experience of trusteeship and knowledge of the field of visual impairment. All are encouraged to invest time visiting head office to understand each employee's work, and to spend time out each year with any of the Sight Support Workers meeting some of our Service Users first hand. Trustees are encouraged to attend the annual celebration of the Charity's work, to join staff training days, to visit BlindAid community projects to engage with service users and to understand the work the Charity undertakes to provide skills for blind and visually impaired people to maintain their independence.

The powers of the Board are described in the Articles of Association. The Board holds four meetings each year. Each Board Meeting is preceded by a meeting of the Finance & Resource Committee Chair: Honorary Treasurer and including the Vice Chair and the Chief Executive.

The day-to-day management of the charity is delegated to the Chief Executive under the Board's supervision.

Risk management

The Board reviews the charity's risk register quarterly currently, but at least annually. The work of Sight Support Workers (SSWs) in providing guidance and support to vulnerable people implies a duty of care. Safeguarding is of paramount concern and features annually in the training schedule. The Operations Director has oversight for the planning of the curriculum for the on-going vocational training for the whole team, including volunteers. The charity recognises the importance of staff supervision, and all SSWs attend supervision meetings every two weeks. The Sight Support Team Leader focuses on induction training for new Sight Support Workers, as well as fortnightly staff supervision meetings. The Team Leader also supervises performance management to ensure that all SSWs operate within agreed quality standards. The charity also acknowledges its duty of care to its staff in relation to remote working in the community. The charity has reviewed administration and finance functions (last in February 2021) and is satisfied that systems are in place to mitigate its exposure to its major risks.

BLINDAID (REGISTERED NUMBER: 00986407)

**Report of the Trustees
for the Year Ended 31 December 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
00986407 (England and Wales)

Registered Charity number
262119

Registered office
Lantern House
102 Bermondsey Street
London
SE1 3UB

Trustees
A Pankhania – Chair
M Gaffar – Hon. Treasurer
T Barnard
F M Hibbert
K Ramo
A Saunders
R Holdsworth (appointed 24.11.21)
D Brecker (resigned 24.2.21)
K Cox (resigned 30.6.21)

Company Secretary
S O'Hara – Chief Executive Officer

Auditors
Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Bankers
Lloyds Bank PLC
Camberwell Green Branch
25 Camberwell Green
London
SE5 7AB

Accountants
Brayne, Williams & Barnard Limited
Rosemount House
Rosemount Avenue
West Byfleet
Surrey
KT14 6LB

**Report of the Trustees
for the Year Ended 31 December 2021**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Blindaid for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on Sep 20, 2022 and signed on its behalf by:

Sue O'Hara

Sue O'Hara (Sep-20, 2022 15:06 GMT+1)

S O'Hara – Chief Executive

Report of the Independent Auditors to the Members of Blindaaid

Opinion

We have audited the financial statements of Blindaaid (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Blindaid

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Members of Blindaid

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

-We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.

-We understood how the charitable company is complying with those frameworks via communication with those charged with governance, together with the review of the charity's documented policies and procedures. The charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.

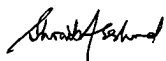
-The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override and allocation of costs to charitable activities and restricted funds.

-Our approach was to check that the income from donations, grants and legacies were properly identified and accurately disclosed, that expenditure complied with the control procedures and was appropriately charged. We confirmed the movements and income from investments, including unrealised gains/losses. We also reviewed journal adjustments and unusual transactions and considered the identification and disclosure of related party transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Shoaib Arshad (Senior Statutory Auditor)
for and on behalf of Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Date: Sep 20, 2022

BLINDAID

**Statement of Financial Activities
for the Year Ended 31 December 2021**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	171,953	50,000	-	221,953	338,280
Investment income	3	63,059	-	-	63,059	68,366
Other income	4	-	-	-	-	174,200
Total		235,012	50,000	-	285,012	580,846
EXPENDITURE ON						
Raising funds	5	62,793	-	-	62,793	57,156
Charitable activities	6					
Community Sight Support service		562,963	-	-	562,963	589,202
Southwark Community Project		-	-	-	-	24,821
Camden Community Project		-	-	-	-	18,894
Tower Hamlets Community Project		-	-	-	-	20,854
Grants		11,431	33,607	-	45,038	39,681
Big Lottery Share London		58,828	-	-	58,828	59,876
Total		696,015	33,607	-	729,622	810,484
Realised & unrealised gains / (losses) on investments		265,599	-	7,950	273,549	(50,688)
NET INCOME/(EXPENDITURE)		(195,404)	16,393	7,950	(171,061)	(280,326)
RECONCILIATION OF FUNDS						
Total funds brought forward		2,380,519	32,662	434,443	2,847,624	3,127,950
TOTAL FUNDS CARRIED FORWARD		<u>2,185,115</u>	<u>49,055</u>	<u>442,393</u>	<u>2,676,563</u>	<u>2,847,624</u>

The notes form part of these financial statements

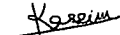
Balance Sheet
31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS						
Tangible assets	14	313,564	-	-	313,564	324,839
Investments	15	<u>1,785,043</u>	<u>-</u>	<u>442,393</u>	<u>2,227,436</u>	<u>2,413,887</u>
		2,098,607	-	442,393	2,541,000	2,738,726
CURRENT ASSETS						
Stocks	16	1,563	-	-	1,563	1,563
Debtors	17	101,907	-	-	101,907	47
Cash in hand		<u>6,576</u>	<u>49,055</u>	<u>-</u>	<u>55,631</u>	<u>135,304</u>
		110,046	49,055	-	159,101	136,914
CREDITORS						
Amounts falling due within one year	18	<u>(23,538)</u>	<u>-</u>	<u>-</u>	<u>(23,538)</u>	<u>(28,016)</u>
NET CURRENT ASSETS		<u>86,508</u>	<u>49,055</u>	<u>-</u>	<u>135,563</u>	<u>108,898</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,185,115</u>	<u>49,055</u>	<u>442,393</u>	<u>2,676,563</u>	<u>2,847,624</u>
NET ASSETS		<u>2,185,115</u>	<u>49,055</u>	<u>442,393</u>	<u>2,676,563</u>	<u>2,847,624</u>
FUNDS	19					
Unrestricted funds:						
General fund					1,871,551	1,155,680
Fixed assets					313,564	324,839
Strategic planned deficit					<u>-</u>	<u>900,000</u>
					<u>2,185,115</u>	<u>2,380,519</u>
Restricted funds					49,055	32,662
Endowment funds					<u>442,393</u>	<u>434,443</u>
TOTAL FUNDS					<u>2,676,563</u>	<u>2,847,624</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on Sep 20, 2022 and were signed on its behalf by:


A Pankhania – Trustee


K Gaffar – Trustee

The notes form part of these financial statements

BLINDAID

**Cash Flow Statement
for the Year Ended 31 December 2021**

	Notes	31.12.21 £	31.12.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(594,026)</u>	<u>(279,750)</u>
Net cash used in operating activities		<u>(594,026)</u>	<u>(279,750)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(8,706)	(2,815)
Sale of fixed asset investments		460,000	200,000
Dividends received		<u>63,059</u>	<u>68,366</u>
Net cash provided by investing activities		<u>514,353</u>	<u>265,551</u>
Change in cash and cash equivalents in the reporting period		<u>(79,673)</u>	<u>(14,199)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>135,304</u>	<u>149,503</u>
Cash and cash equivalents at the end of the reporting period		<u><u>55,631</u></u>	<u><u>135,304</u></u>

The notes form part of these financial statements

BLINDAID

Notes to the Cash Flow Statement for the Year Ended 31 December 2021

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.21 £	31.12.20 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(171,061)	(280,326)
Adjustments for:		
Depreciation charges	19,981	21,533
Dividends received	(63,059)	(68,366)
Realised and unrealised (gains)/loss on	(273,549)	50,688
(Increase)/decrease in debtors	(101,860)	12,864
Decrease in creditors	<u>(4,478)</u>	<u>(16,143)</u>
Net cash used in operations	<u>(594,026)</u>	<u>(279,750)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.21 £	Cash flow £	At 31.12.21 £
Net cash			
Cash at bank and in hand	<u>135,304</u>	<u>(79,673)</u>	<u>55,631</u>
	<u>135,304</u>	<u>(79,673)</u>	<u>55,631</u>
Total	<u>135,304</u>	<u>(79,673)</u>	<u>55,631</u>

The notes form part of these financial statements

BLINDAID

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention with the exception of investments which are included at market value. They have been prepared in accordance with applicable United Kingdom accounting standards, the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015), the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Governance costs

These represent those costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 8.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Freehold property is accounted for on a component cost basis with each component being depreciated over its economic life as shown below.

Freehold Property

Fabric of building - Over 70 years
Doors and windows - Over 20 years
Partitioning - Over 10 years

Other Assets

Fixtures & fittings - 15% on cost & 4% on cost
Computer & office equipment - 25% on cost

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES - continued

Stocks

Stocks consist mainly of small items of aids and equipment and are stated at the lower of cost and net realisable value.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds - These are funds which can be used in accordance with the charity's charitable objects at the discretion of the board.

Designated funds - These comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - These funds are subject to specific restrictive conditions imposed by donors or funds received for specific purposes and projects.

Endowment funds - These are represented by a permanent endowment fund, the BlindAid Fund, which stipulates that the capital of the fund must be retained and cannot be spent. The BlindAid Fund is wholly invested in Legal & General International Index and Legal & General UK Index units (see note 15) and income arising from the Fund is used for charitable activities.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees and directors. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

Termination benefits

Termination benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises termination benefits when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time given to the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Investments

Investments are included in the Balance Sheet at bid-market value. Gains and losses on disposal and revaluation of investments are credited or charged to the Statement of Financial Activities. Investment income and gains arising on endowment funds are accounted for on a total return basis.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

2. DONATIONS AND LEGACIES

	31.12.21	31.12.20
	£	£
Allocations by Greater London Fund for the Blind	-	191,200
Clothworkers funding	50,000	56,000
Big lottery funding	28,898	30,098
Corporate donations	1,683	14,865
General donations, grants and trusts	141,172	45,117
Legacies	<u>200</u>	<u>1,000</u>
	<u>221,953</u>	<u>338,280</u>

3. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Investment income from listed investments	<u>63,059</u>	<u>68,366</u>

The shares in Lantern House Management Limited produce no income.

4. OTHER INCOME

	31.12.21	31.12.20
	£	£
COVID-19 Grants	<u>-</u>	<u>174,200</u>

5. RAISING FUNDS

Raising donations and legacies	31.12.21	31.12.20
	£	£
Staff costs	51,459	46,367
Advertising for legacies	675	-
Professional fundraising	249	532
Support costs	<u>10,410</u>	<u>10,257</u>
	<u>62,793</u>	<u>57,156</u>

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Community Sight Support service	343,317	-	219,646	562,963
Grants	-	33,607	11,431	45,038
Big Lottery Share London	30,155	-	28,673	58,828
	<u>373,472</u>	<u>33,607</u>	<u>259,750</u>	<u>666,829</u>

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
2020 Comparative				
Community Sight Support service	368,378	-	220,824	589,202
Southwark Community Project	10,423	-	14,398	24,821
Camden Community Project	4,496	-	14,398	18,894
Tower Hamlets Community Project	6,456	-	14,398	20,854
Grants	-	27,526	12,155	39,681
Big Lottery Share London	29,253	-	30,623	59,876
	<u>419,006</u>	<u>27,526</u>	<u>306,796</u>	<u>753,328</u>

7. GRANTS PAYABLE

	31.12.21 £	31.12.20 £
Grants	<u>33,607</u>	<u>27,526</u>
The total grants paid to institutions during the year was as follows:		
	31.12.21 £	31.12.20 £
1 grant to VI organisations for community projects (2020 - 1)	<u>2,000</u>	<u>2,000</u>
The total grants paid to individuals during the year was as follows:		
	31.12.21 £	31.12.20 £
114 grants for general purposes (2020 - 98)	29,063	22,106
Small grants (not greater than £50)	<u>2,544</u>	<u>3,420</u>
	<u>31,607</u>	<u>25,526</u>

The grants to individuals and grants to organisations were funded by a grant of £50,000 received in the current year from The Clothworkers' Foundation (2020 - £56,000).

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

8. SUPPORT COSTS

	Other	Governance	Totals
	£	costs £	£
Raising donations and legacies	6,262	4,148	10,410
Community Sight Support service	142,621	77,025	219,646
Grants	8,318	3,113	11,431
Big Lottery Share London	<u>22,209</u>	<u>6,464</u>	<u>28,673</u>
	<u>179,410</u>	<u>90,750</u>	<u>270,160</u>
2020 Comparative	Other	Governance	Totals
	£	costs £	£
Raising donations and legacies	6,016	4,241	10,257
Community Sight Support service	148,160	72,664	220,824
Southwark Community Project	12,276	2,122	14,398
Camden Community Project	12,276	2,122	14,398
Tower Hamlets Community Project	12,276	2,122	14,398
Grants	8,972	3,183	12,155
Big Lottery Share London	<u>23,738</u>	<u>6,885</u>	<u>30,623</u>
	<u>223,714</u>	<u>93,339</u>	<u>317,053</u>

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the charitable activities on the basis of time expended on each activity.

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.21	31.12.20
	£	£
Auditors' remuneration	5,680	5,153
Depreciation - owned assets	<u>19,981</u>	<u>21,533</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no expenses reimbursed to trustees for the year ended 31 December 2021 nor for the year ended 31 December 2020.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	509,027	556,280
Social security costs	42,995	46,182
Pension costs	<u>38,005</u>	<u>41,835</u>
	<u>590,027</u>	<u>644,297</u>

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

	31.12.21	31.12.20
Office staff	4	6
Community Support Services staff	<u>15</u>	<u>16</u>
	<u>19</u>	<u>22</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.12.21	31.12.20
£70,001 - £80,000	<u>1</u>	<u>1</u>

The amount of employer's pension contribution for the highest paid employee was £5,427 (2020 - £5,318).

There are two employees included in office staff that are considered to be key management personnel. Their aggregate emoluments for the year was £127,985 (2020 - £124,995).

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. 2020 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	288,280	50,000	-	338,280
Investment income	68,366	-	-	68,366
Other income	174,200	-	-	174,200
Total	530,846	50,000	-	580,846
 EXPENDITURE ON				
Raising funds	57,156	-	-	57,156
Charitable activities				
Community Sight Support service	589,202	-	-	589,202
Southwark Community Project	24,821	-	-	24,821
Camden Community Project	18,894	-	-	18,894
Tower Hamlets Community Project	20,854	-	-	20,854
Grants	12,155	27,526	-	39,681
Big Lottery Share London	59,876	-	-	59,876
Total	782,958	27,526	-	810,484
Realised & unrealised gains / (losses) on investments	(46,804)	-	(3,884)	(50,688)
NET INCOME/(EXPENDITURE)	(298,916)	22,474	(3,884)	(280,326)
 RECONCILIATION OF FUNDS				
Total funds brought forward	2,679,435	10,188	438,327	3,127,950
TOTAL FUNDS CARRIED FORWARD	<u>2,380,519</u>	<u>32,662</u>	<u>434,443</u>	<u>2,847,624</u>

13. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounts to £38,005 for the year (2020 - £41,835). There were £4,293 of contributions outstanding at the balance sheet date (2020 - £4,564).

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

14. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer & office equipment £	Totals £
COST				
At 1 January 2021	192,325	238,112	51,063	481,500
Additions	-	-	8,706	8,706
Disposals	-	-	(3,312)	(3,312)
At 31 December 2021	<u>192,325</u>	<u>238,112</u>	<u>56,457</u>	<u>486,894</u>
DEPRECIATION				
At 1 January 2021	79,171	33,838	43,652	156,661
Charge for year	3,846	9,462	6,673	19,981
Eliminated on disposal	-	-	(3,312)	(3,312)
At 31 December 2021	<u>83,017</u>	<u>43,300</u>	<u>47,013</u>	<u>173,330</u>
NET BOOK VALUE				
At 31 December 2021	<u>109,308</u>	<u>194,812</u>	<u>9,444</u>	<u>313,564</u>
At 31 December 2020	<u>113,154</u>	<u>204,274</u>	<u>7,411</u>	<u>324,839</u>

15. FIXED ASSET INVESTMENTS

Listed Investments

	2021 (£)	2020 (£)
MARKET VALUE		
At 1 January 2021	2,413,887	2,664,574
Disposals	(460,000)	(200,000)
Gains / (losses)	<u>273,548</u>	<u>(50,687)</u>
	<u>2,227,435</u>	<u>2,413,887</u>

Investments included in Unrestricted Funds are:

COIF Income Units of £8,780 (2020 - £238,520) and Diversified Income Fund - Class 3 of £1,183,827 (2020 - £1,105,960), which are invested in the COIF Charity Funds managed by CCLA Investment Limited.

L&G International Index Trust of £193,703 (2020 - £295,171) and L&G UK Index Trust of £194,268 (2020 - £224,908).

Shares of £1,100 (2020 - £1,100) in Lantern House Management Limited, an unlisted company.

Investments included in Endowment Funds are L&G International Index Trust of £376,097 (2020 - £311,147) and L&G UK Index Trust of £269,660 (2020 - £237,081), less an amount allocated to General Unrestricted Funds under Total Return Accounting.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

16. STOCKS

	31.12.21	31.12.20
	£	£
Stocks	<u>1,563</u>	<u>1,563</u>

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Other debtors	<u>101,907</u>	<u>47</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade creditors	960	2,831
Social security and other taxes	11,716	11,983
Other creditors	5,387	8,067
Accruals and deferred income	<u>5,475</u>	<u>5,135</u>
	<u>23,538</u>	<u>28,016</u>

19. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	Transfers between funds	At 31.12.21
	£	£	£	£
Unrestricted funds				
General fund	1,155,680	(175,423)	891,294	1,871,551
Fixed assets	324,839	(19,981)	8,706	313,564
Strategic planned deficit	<u>900,000</u>	<u>-</u>	<u>(900,000)</u>	<u>-</u>
	2,380,519	(195,404)	-	2,185,115
Restricted funds				
The Clothworkers' Foundation	32,662	16,393	-	49,055
Endowment funds				
Endowment fund	434,443	7,950	-	442,393
TOTAL FUNDS	<u>2,847,624</u>	<u>(171,061)</u>	<u>-</u>	<u>2,676,563</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

19. 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	235,012	(676,034)	265,599	(175,423)
Fixed assets	-	(19,981)	-	(19,981)
	235,012	(696,015)	265,599	(195,404)
Restricted funds				
The Clothworkers' Foundation	50,000	(33,607)	-	16,393
Endowment funds				
Endowment fund	-	-	7,950	7,950
TOTAL FUNDS	285,012	(729,622)	273,549	(171,061)

Designated funds comprise the following:

- A fixed asset reserve, including the refurbishment costs for the charity's premises in 2017;
- A community projects reserve that was created to cover the projected costs of the four community projects over the next 4 years up to 2023. Due to COVID-19 these projects were forced to cease and remaining reserve balance transferred to the general fund during 2020 year.
- A strategic planned deficit reserve to cover projected deficits over the next two years, reflecting the trustees' decision to use surplus reserves to expand charitable activities. The fund balance was revised following the impact of COVID-19. The strategy is to secure third party income to fund ongoing charitable activities and therefore the strategic planned deficit has been transferred back the general fund.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

20. ENDOWMENT FUNDS

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2021	219,443	215,000	434,443
Return for the year			
Investment gain	97,529	-	97,529
Allocated to Unrestricted Income Fund	<u>(89,578)</u>	<u>-</u>	<u>(89,578)</u>
Net movement for the year	<u>-</u>	<u>-</u>	<u>-</u>
Balance as at 31 December 2021	<u>227,393</u>	<u>215,000</u>	<u>442,393</u>

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
2020 Comparative			
Balances as at 1 January 2020	223,327	215,000	438,327
Return for the year			
Investment loss	(3,884)	-	(3,884)
Allocated to Unrestricted Income Fund	<u>-</u>	<u>-</u>	<u>-</u>
Net movement for the year	<u>(3,884)</u>	<u>-</u>	<u>(3,884)</u>
Balance as at 31 December 2020	<u>219,443</u>	<u>215,000</u>	<u>434,443</u>

The Trustees have exercised their powers under Section 104A(2) of the Charities Act 2011 to apply a total return basis for endowment funds.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

BLINDAID

England & Wales - Charity number 262119

Accounts

REGISTERED COMPANY NUMBER: 00986407 (England and Wales)
REGISTERED CHARITY NUMBER: 262119

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2020
for
BLINDAID

Supporting Londoners with Sight Loss

**Contents of the Financial Statements
for the Year Ended 31 December 2020**

	Page
Report of the Trustees	1 to 17
Report of the Independent Auditors	18 to 21
Statement of Financial Activities	22
Balance Sheet	23
Cash Flow Statement	24
Notes to the Cash Flow Statement	25
Notes to the Financial Statements	26 to 36

**Report of the Trustees
for the Year Ended 31 December 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. 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).

MISSION STATEMENT

As London's oldest sight loss charity, BlindAid works to improve quality of life and promotes independence for blind and visually impaired Londoners. We provide individualised practical and emotional support to reduce the social isolation that many people living with sight loss can experience.

OBJECTIVES AND ACTIVITIES

Objectives

The charity seeks to alleviate loneliness and social isolation affecting visually-impaired people. It aims to empower service users to encourage and support independent living. The charity also supports people suffering the emotional consequences of visual impairment. Services are provided free of charge.

The charity's strategic objectives are:

- To develop the charity's Community Sight Support Service and Online Community Programmes
- To improve the charity's ability to identify and help those who can benefit from its services in the most effective way
- To implement the charity's funding strategy to secure future sources of income to allow expansion of its activities
- To develop the infrastructure and charity's capacity necessary to achieve these aims

Public benefit

The activities to achieve the charity's objectives are all carried out for the public benefit as described by the Charity Commission. The beneficiaries of the charity are members of the public who are in need because of health, disability or other problems arising from visual impairment and the activities of the charity seek to ensure these people can be supported by better services. The charity sets out in this report the charitable public benefit of its activities. The Board members have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

**Report of the Trustees
for the Year Ended 31 December 2020**

COVID-19 Global Pandemic 2020

During February 2020, the senior management team made essential risk assessments in relation to the impact the COVID-19 virus may have on all aspects of the charity's operations.

We deliver service to blind and visually impaired people age 18+ however, the majority profile of our beneficiaries is 60+: with a high percentage of those people also having additional and/or complex health conditions. Therefore, a high percentage of our beneficiaries were themselves instructed to shield from the virus. Our Community Sight Support Service normally provides regular outreach visits to service users in their own homes. Each Sight Support Worker visits approximately 5 service users per day, travelling on public transport in between visits. The proximity of those environments with no opportunities to affect conditions was determined to be high risk for both service users and staff.

We had operated three Community Projects in separate locations in London within our area of operation. Service users travelled to centres on public transport or Dial-a-Ride to share classes on a variety of subjects; our Community Projects were therefore determined to be high risk for service users, staff, and tutors.

BlindAid also operates a Share London Project where trained volunteers are matched with service users to take them out on a variety of social outings around London; this service also was determined to be high risk.

The UK Government determined that C-19 virus was most highly transmissible indoors in enclosed areas. From Monday 16 March 2020 all community based BlindAid services were ceased, and all staff began working from home. All job descriptions, work instructions and relevant operating policies specifically relating to working from home during COVID-19 were issued. Senior management devised a work plan and an initial 'scripted framework' for Sight Support Workers to work through as they began calling service users. Calls were made initially, a minimum of once per week to offer company, conversation, and as much practical assistance as and where possible. BlindAid made significant contributions during the lockdowns of 2020 by making a significant number of safeguarding reports to local authorities throughout its area of operation. The safeguarding reports alerted local authorities to people who were previously otherwise unknown to social services but were now in immediate need of assessment for essential services to be set up for them such as medication deliveries. Our team worked tirelessly to connect people to food deliveries and for those in dire financial need to food banks and food delivery services.

We continued to make regular risk assessments throughout 2020 and to monitor the situation carefully throughout peaks, troughs, and new surges of the virus. Assessments and all reasonable precautions will continue to be essential until such time as the UK Government considers the pandemic is under control and receding. BlindAid will not return to working in the community until it is evidenced safe to do so. Until that time, BlindAid remains agile, adaptable, and flexible. We are keeping under review all other means of connecting with our beneficiaries to continue to deliver meaningful support for them throughout this difficult time. The sight loss world is particularly tactile and therefore many of our service users are experiencing additional anxiety which we can and must help mitigate.

In September 2020 BlindAid was awarded significant funding by Big Lottery to develop a 'Hybrid Sight Support Service'. A proportion of this funding was specifically to financially support our trained, skilled Sight Support Workers, employed by BlindAid to deliver a unique, vital, and valuable service for blind and visually impaired Londoners. We believe that no other charity in London provides the type of support that BlindAid does for its beneficiaries. To design our Hybrid Service, as always, we consulted with our service users and held 14 online Focus Groups. Each group was made up of service users from each borough in which we work. Groups were between 8 and 20 people and each group were asked a detailed selection of questions about our previous, current, and future services. The service users' responses were illuminating, informative, honest and most importantly provided the spine of a new way of operating in the future when it is deemed safe for our service users and us to make a return to working in the community once again. The service users' bright ideas for how our service should be shaped have been collated and are now built into our new service model, which will be put into operation when we make a return to working in the community once again. Our gratitude and thanks go to the Big Lottery Reaching Communities grant panel who assessed and awarded the grant that has helped BlindAid to revolutionise our core service.

**Report of the Trustees
for the Year Ended 31 December 2020**

COVID-19 Global Pandemic 2020 (*continued*)

During 2020 the Sight Support Workers way of working alongside our service users was diverted by the COVID-19 pandemic. In addition, and due to the pandemic, referrals to our charity increased significantly and because all staff were working from home, our Sight Support Workers were able to support a substantial number of additional blind and visually impaired people who were in need.

Financial Mitigation:

In March-April 2019 the trustees acted prudently to de-risk the charity's investments by moving to safer investment funds. This action was primarily taken due to the then financial climate and impending Brexit and was completed before the onset of the COVID-19 pandemic. It has been and continues to be impossible whilst the pandemic continues, to speculate on the eventual financial impact of COVID-19 on the charity's investments.

Senior management decided the charity would not furlough staff, but alternatively we elected to totally redesign the way BlindAid operated due to the COVID-19 pandemic, and we completed this task ahead of the UK first lockdown, moving to a work from home status on Monday 16 March 2020. Simultaneously, we needed to focus upon making sustained efforts throughout 2020 to mitigate its financial impact on BlindAid. Whilst making cost savings where appropriate and possible, we also made significant numbers of applications for funding to support our core services to many grant and trust organisations as well as applying for Government funding specifically for charities struggling due to COVID-19 pandemic which were available for charities via a wide variety of sources.

The prevailing circumstances relating to the COVID-19 global pandemic naturally remain under constant review by the board of trustees and senior management. BlindAid's approach will continue to be prudent, conservative, and cautious in its fiscal management as always, but especially throughout this unprecedented and challenging time for all organisations.

**Report of the Trustees
for the Year Ended 31 December 2020**

**ACHIEVEMENT AND PERFORMANCE
Charitable Activities and Achievements**

The core activity of the charity for over 186 years has been to visit blind and visually-impaired people across the twelve inner London boroughs in their own homes.

Latest RNIB statistics findings are:

Children 0-25 years = 0.2% approx 2 in every 1,000 children

48% of all adult sight loss is attributable to Age Related Macular Degeneration

In 2013 there were an estimated 1.93 million people living with sight loss in the UK.

The number of people living with sight loss is increasing year upon year and is set to double to around 4 million by 2050.

BlindAid provides service for adults aged 18+, but the largest cohort of BlindAid beneficiaries are aged 45 years and above. BlindAid specialises in reaching this largely hidden community of blind and visually impaired Londoners, to alleviate the isolation that can result from sight loss. We deliver our Community Sight Support Service free of charge, for anyone with any type of visual impairment, resident in any of the 12 inner London Boroughs which is BlindAid's area of operation. Other major sight loss charities in London are currently focussing their activities upon services designed specifically for children, young people, and employment for blind and visually impaired people. BlindAid is the only sight loss charity based in central London offering a defined pathway of support and social connection, prioritising people who are isolated in the community.

In previous years, each of BlindAid's Sight Support Workers (SSWs), were responsible for supporting approximately 45-50 service users, visiting typically every fortnight. The frequency of visits may be varied to meet individual needs. SSWs typically focus on a particular borough, primarily for ease of logistics but will also visit individuals in other boroughs to optimise coverage, where capacity permits. Service users are visited at home, in sheltered accommodation or residential/nursing homes.

BlindAid's ethos is to treat each service user as an individual, prioritising those who are isolated and living alone, and delivering support as required and valued. Most service users have been diagnosed with sight loss in adulthood; this can be traumatic, and the individual period of adjustment can vary enormously depending upon personal resilience.

Referrals for our support are received from various sources; specialist sensory, social work and community mental health teams of local authorities; hospital eye clinics, and GPs, as well as from people who experience loss of vision (or their friends or family). An initial assessment visit is made to understand first hand individual needs, coping abilities and to determine whether the charity can be of assistance to meet those needs.

During a visit, the SSW will offer company and conversation to help alleviate loneliness and reduce isolation; practical help and guidance will also be offered where needed, appropriate and welcomed. The SSW will also encourage participation in, and signpost to both BlindAid Community & Online Projects and other suitable local social activities. Many service users who are extremely isolated have been visited consistently over many years. In some instances, the SSW will be one of the few social contacts some people have. Reaching out to people in the community is therefore very important to many service users and good relationships are usually established over time.

All SSWs are employed by BlindAid and are carefully selected; they all hold current enhanced Disclosure and Barring Certificates. Although many other charities use volunteers to undertake similar visits, BlindAid believes that deploying salaried, mainly full-time staff; provides greater consistency, reliability, and quality of support. SSWs receive regular vocational training, and the level and quality of service is regularly monitored through supervision meetings as well as through key performance indicators and annual audit telephone calls and Focus Groups with service users.

In 2020 SSWs visited service users between 01 January and 13 March 2020 inclusive. Thereafter, all SSWs began working from home. Regular weekly telephone calls were made to all service users in place of visits.

**Report of the Trustees
for the Year Ended 31 December 2020**

BlindAid's policy of facilitating coffee mornings in various Boroughs had been very successful since its inception in 2018. Naturally, these gatherings were ceased from March 2020, but were successfully re-established as online meetings and as they have attracted a wider cohort of people who physically could not have attended a coffee morning, the charity will continue to run the online social sessions post COVID-19 as it has proved to be extremely beneficial for the people who are truly isolated.

In 2019 BlindAid Sight Support Workers totalled 17, 14 full time and 3 part time workers. During 2020 through 2 retirements and one resignation our SSW team was reduced to 13 full time SSW and 1 part time as none of the roles were replaced. Fortunately, the beneficiaries who were supported by the members of staff who departed BlindAid, were absorbed by all other members of the team, and this was made possible as we were working from home and SSWs were not journeying between service users. In 2019 BlindAid's Sight Support Service made c13,000 individual visits to service users' residing in the twelve inner London boroughs and the City of London.

BlindAid has purposefully and successfully increased in the charity's reach each year, by optimising visiting logistics and reviewing processes to optimise lean activity. In 2019 the average number of people living with sight loss being supported per full time SSW was 48. In 2020 and due to the global pandemic and the charity's altered methods of working, this jumped to 65-70 per SSW.

The reasons for this were:

In 2020, SSWs conducted individual visits to service users only for the first 10 weeks of the year.

From 16.03.2020 all employees began working from home and SSWs were supporting service users by telephone.

Fortnightly visits were replaced by weekly calls and the numbers of beneficiaries per SSW increased sharply to 65-70.

This remarkable uplift was accomplished as two part time and one full time SSWs left the charity in 2020 and were not replaced to save resourcing costs due to the financial climate. The beneficiaries of those SSWs had already been assessed as needing BlindAid support, but we did not need to withdraw service from those service users because visits at home had been suspended due to the pandemic and all staff were working from home. This facilitated the reallocation of those service users who were accommodated across the SSW team.

Working Differently in 2020 - COVID-19 specific stats:

2,754 home visits were made in the first 10 weeks of 2020.

Throughout the remainder of 2020 SSWs made 27,927 calls to support beneficiaries.

A total of 30,681 contacts with our service users.

Waiting lists across all 12 Inner London Boroughs were reduced from 47 to just 6.

BlindAid sadly recorded a significant increase in the number of service users who passed away in 2020, over 100 service users passed away, all of whom are well known to our small team and our thoughts are with them and their families who suffered due to the pandemic.

By the time BlindAid transitioned to working from home (16.03.2020), we had completed a thorough search of our database and identified and contacted all service users who we established were not currently known to social services and with permission, the charity made over 300 safeguarding reports to local authorities, ensuring these isolated people were notified to their local authority and as a result would get the additional help they needed.

The charity provided vital ancillary services for beneficiaries during 2020 which, amongst others included:

- 239 additional beneficiaries were taken onto the Sight Support Service & 1,103 people supported in 2020.
- 4,062 instances of providing information relating to government C-19 guidelines & vaccination programme.
- 2,645 instances of referring beneficiaries to other appropriate local organisations/charities.
- 406 direct referrals to food banks and registered for additional new food sources.
- 768 contacts with social services at the request of beneficiaries.
- 727 contacts made to housing departments/associations at the request of beneficiaries.

**Report of the Trustees
for the Year Ended 31 December 2020**

BlindAid are keen to actively develop a broad specialist skill base for all SSWs to ensure maximum benefit for our beneficiaries. BlindAid invests in its employees and therefore, the charity offers staff four full day training sessions each year. The curriculum offers a variety of relevant vocational training sessions providing SSWs with the practical tools they need to fulfil their roles and to ensure that service users benefit.

The support provided by BlindAid's Community Sight Support team is not replicated by any other charity or organisation in London.

Collaboration with other charities in the Visual Impairment Sector has benefited Sight Support Workers as they have enjoyed accessible technology training provided by RNIB, who provided in-depth 'train the trainer' sessions that have allowed our team to share this important training for the past two years. SSWs also attended; two exceptional days training provided by The Macular Society who designed specific training for sight loss professionals called 'Skills for Seeing'. This training offered BlindAid SSWs additional new skills to work alongside service users to ensure they can learn to maximise even limited residual sight. These techniques utilise both skills and good light sources to maintain the use of residual sight for as long as possible.

Telephone Support Service:

The charity offers a telephone support service for:

- service users who choose simply to have a regular social call
- service users who are on the waiting list for the Community Sight Support Service

During 2020 the charity has made Telephone Support more widely available to service users by delivering this via an ever growing number of volunteers. A percentage of our volunteers are themselves experiencing poor sight or are registered severely sight impaired or blind and so deliver peer to peer telephone support and guidance.

The charity has a good number of service users who are competent and willing to offer such peer support. Volunteers are primarily matched with people who share similar interests and for whom they are well placed to offer a regular social call. Training is provided on web based bespoke software that facilitates a telephone connection without either service user or volunteer needing to share telephone numbers for safeguarding purposes.

During 2019, the number of service users enjoying our telephone supports was 67. However, due to the COVID-19 pandemic BlindAid saw an unprecedented number of applications from new volunteers for our Share London Project and because we were unable to offer face to face volunteering due to the pandemic many new volunteers chose to contribute by making social calls weekly to service users. Therefore, we were able to recruit, train and match a significantly increased number of volunteers, and so the number of service users enjoying Telephone Support regularly at the end of 2020 was 110. Most service users have been receiving a purely social call from their volunteers each week, and we intend to continue to promote our telephone support service to continue to grow the number of service users who can enjoy this valuable source of contact.

Community Based Projects:

In March 2020, the charity's network of three well established Community Projects all had to be closed due to the COVID-19 pandemic.

Our courses included healthy eating and safe-cooking skills; yoga or other exercise classes; art and craft; creative writing and importantly IT training at both beginner and intermediate levels. The classes typically run over 16-week terms and participants are encouraged to attend for a minimum of one full day each week. There is a strong social focus to the activities to encourage participants to get to know each other both during classes and over lunch. It is an intended outcome that people form independent peer support groups and continue to meet and communicate after their courses have ended.

All three community projects are open to BlindAid service users, but also welcome other people with sight loss who may be referred by local authority, NHS or other local services or charities. BlindAid encourages attendees to travel independently to the centres and provides sighted guide support, but also works in partnership with Dial-a-Ride to provide transport where independent travel is not possible.

**Report of the Trustees
for the Year Ended 31 December 2020**

From 16 March 2020 BlindAid worked to convert classes that had been available at community based projects. Several pilot classes were made available initially to service users online including yoga and mindfulness, creative writing: and art. The pilot classes were so successful that BlindAid has already determined that post COVID-19 we will retain online classes, because the service users attending online sessions, for the first time, included a cohort of people who have been previously excluded due to extremely limited mobility and who were not able to travel to classes at all.

During 2020 we were lucky enough to have hosted an online Poetry workshop, in collaboration with the poet and tutor, Erin Bolens. This session allowed service users to read and share the incredible pieces of work they had been working on during their course. Our 2020 art project is called Stereognosis and was sponsored by John Lewis. At the end of 2020 we were delighted to host an online Art Exhibition entitled 'Blue Postcards'. It was a simple but powerful concept; each service user was given a postcard size canvas together with blue paint. The standard and sheer variety of work was both inspired and excellent. The artist and course tutor, Scott, narrated an audio description for the 50 people who attended online. The artists were invited to talk about their individual pieces of art, the comradery between artists was tangible, as was the positivity about the weekly art sessions. We acknowledge the talent of our tutor, who rapidly adapted his teaching style, most remarkably to work with blind and visually impaired people via an online platform, gently guiding and encouraging our service users emerging artistic talents. Pre-COVID-19 pandemic: All BlindAid Community based Projects were managed by a project manager and supervised day to day by project coordinators who were based at each of the community venues. Classes were delivered by qualified subject tutors together with several dedicated volunteers who were on hand to assist service users where needed. Some of the charity's volunteers are themselves visually-impaired who, having joined the projects as service users, have chosen to return as volunteers to offer peer support for newcomers to the Projects subsequently.

The charity listens to service users' voices regularly during the time they are attending Community Projects. We create three structured purposeful engagements with service users allowing for feedback and the measurement of progress for all stakeholders. Service Users aspirations and abilities are noted during a pre-programme assessment; benchmarked again midterm and again finally before they leave the project. Service users' opinion, therefore, are fed into BlindAid's planning, preparation and feature in the final choice of the types of classes offered, helping the charity to meet the needs of the people attending as closely as possible.

During the first three months of 2020 all three of the Charity's Community Projects were extremely popular and oversubscribed as always. During the six years our Community Projects have been part of our core service programme, all three project locations have operated at full capacity.

On 13 March 2020, all three Community Projects were closed due to COVID-19 pandemic. BlindAid management team conducted risk assessments of each location, the various ways everyone involved in projects journeyed to the three individual venues. It was recognised and accepted that all Community Project must be closed to preserve the health and safety of all participants.

Therefore, Community Projects were only open between 1 January and 13 March 2020. The total number of service users attending was reduced due to COVID-19 pandemic:

Southwark - usually operates two days per week 2020: 37 SUs, 242 attendances (2019 - 111 SUs)
Camden - usually operates one day per week 2020: 29 SUs, 139 attendances (2019 - 63 SUs)
Tower Hamlets - operates one and a half days per week: 18 SUs, 154 attendances (2019 - 46 SUs)

Some classes were piloted as online classes during 2020. This proved very popular and defined another agile way of working for BlindAid. The provision of online classes appealed to an extended cohort of BlindAid service users. Online classes were attended by service users, who have previously simply not been able to physically attend our Community Projects due to lack of confidence to travel at all or a variety of additional health conditions.

**Report of the Trustees
for the Year Ended 31 December 2020**

Feedback from participants' who have attended BlindAid Community Projects in previous years has remained consistently and overwhelmingly positive; since 2014 and again this year to date 100% of service users have met/connected with at least one new friend from attending our classes. The total cost of the provision of our Community Projects from inception to date has been borne by BlindAid from its reserves. The charity is now actively looking for third party financial support to enable these valuable activities to continue, expand and benefit a wider cohort of people living with sight loss.

Information and Advice:

The collation and dissemination of relevant information for our beneficiaries has always been an important and integral part of all the charity's activities and services. Community Sight Support Workers have always offered the provision of advice and guidance for service users daily during their work. This may include information relating to specific eye conditions as well as details of other services available in their local area including social or sporting activities. In 2020 this connection became a vital service for our beneficiaries especially in relation to the COVID-19 pandemic and we began tracking the SSWs activities particularly in this respect and so during 2020 we recorded 4,062 instances of SSWs engaging in the provision of information relating to the pandemic.

As a result, BlindAid has earned a reputation for solid unbiased quality information relating to many aspects of the pandemic and this feedback was gifted to us from many of the individual services users who participated in our 14 Focus Group calls undertaken in October and November 2020 and included between 8 and 20 service users in each group who were representative of all Boroughs in the charity's area of operation.

In February and March 2020, SSW's called every service user registered with BlindAid to ascertain their personal situation relating to food and medication arrangements. SSWs registered those service users who had never previously registered themselves for supermarket home deliveries of food as priority customers. SSWs also registered those service users in financial difficulties with free food delivery services and food banks where necessary. SSWs registered service users who had not previously had their medication regularly delivered to them at home with their local NHS pharmacy to ensure that there was no hiatus in them receiving the medication they needed throughout numerous lockdowns.

The UK's vaccination programme has been a key subject of conversation for service users and SSWs have been able to ensure that all service users had adequate access to NHS sources of information to ensure they were reading or being read the most appropriate sources of information to support them in their personal decision making about having a vaccination where at all possible.

The charity assists people with sight loss to obtain local authority and other statutory services or concessions to which they are entitled, and additionally acts as a broad information and advice hub for all visually-impaired people who contact the charity. For callers' resident elsewhere in the UK the charity will make referrals to other local sight loss charities through our membership of Visionary, an umbrella organisation for all small sight loss charities across the UK.

The Community Sight Support Service has also included the provision of local coffee morning events which are open to any blind or visually impaired residents in the area that can attend. These social events have proved an ideal forum through which we are able to disseminate a variety of relevant information and connect service users with local agencies regarding a variety of topics. Well established coffee mornings were closed in March 2020, however, they continued seamlessly as online line events for the remainder of 2020 and proved even more popular as a great number of attendees were able to join.

Social Activities:

In early February 2021; in collaboration with our corporate sponsor Williams Grant Distilleries, we co-hosted a Sound Meditation session at Sound of Mind Studios in Shoreditch and enjoyed refreshments at a nearby whole food café. Over 30 service users benefitted from this event and our gratitude goes to Williams Grant for funding this experience for BlindAid service users.

During the first lockdown of 2020 Williams Grant produced hand sanitiser and graciously provided two large boxes for use by BlindAid staff free of charge.

**Report of the Trustees
for the Year Ended 31 December 2020**

The charity's Annual Celebration is the largest social event for people with sight loss in the country and is an event that has been held for many years. Very sadly, our Annual Celebration was cancelled in September 2020 specifically due to COVID-19 pandemic. This event has previously gathered over 400 service users from across all the London boroughs it serves. We hope to be able to return to offering this wonderful event again in the future when it is safe to do so.

BlindAid provided several social events online during 2020.

During the first quarter of 2020 we ran 12 sessions of our very exciting Hearing Differently Project tutored by the composer Roberto David Rusconi and hosted by The Bloomsbury Theatre. Through the passion and dedication of both Roberto and our Project Manager, Clarissa, this project was rapidly converted to an online provision, and so our service users did not lose access to this valuable project for the remainder of the year.

Similarly, our Art Project, named Stereognosis, is tutored by Scott Atkins, a sculptor and artist who has exhibited in both London and Venice and the project was sponsored by John Lewis. Due to Scott's enthusiastic tuition, this was an exceptionally popular class.

Converting the art project to an online practical class that could continue to offer demonstrable tutoring for blind and visually impaired service users only via an online platform was challenging, but so successfully achieved.

As a result, an online Art Exhibition was held in December 2020 to showcase the exceptional standard of creativity attained by our service users. The exhibition was entitled Blue Postcards, based upon a simple concept of a postcard size canvas and the use of blue paint. The diversity of artistic interpretation using the limited concept was impressive. Around fifty people attended the evening Art Exhibition, which provided a forum for social connection in addition to formally showcasing and providing an audio description of individual pieces of work as they were shown on camera.

When we closed our Community Project venues in 2020 due to COVID-19 pandemic, our Creative Writing class tutor decided to gift her time to BlindAid, so that the class could continue online. This attendees from this class have created some of the most poignant and beautifully crafted written work and poetry this year. It has undoubtedly provided a much needed creative outlet for our vulnerable service users, most of whom were shielding for the greater part of 2020 due to additional health conditions. We thank and respect the gift of time on behalf of our service users during a very difficult year.

Share London Project:

In 2019 BlindAid launched a new social project called Share London. The project is funded by Big Lottery Reaching Communities and spans three years 2019 - until Q1 2022.

Share London was designed by BlindAid to recruit 240 volunteers throughout the three year life of the project and to induct, train and match them with likeminded blind and visually impaired Londoners to experience social activities and literally 'Share London' together. This project ensures that service users can enjoy all the culture, open spaces, galleries, and other interesting experiences that London offers with the security of a trained sighted guide alongside them. This unique social project offers beneficiaries a powerful combination of the confidence to leave home knowing their sighted guide will provide support if difficulties are encountered during the outing, as well as someone to share their interest with. In the first year (Share London attracted over 132 new volunteers who applied to join the project and BlindAid recorded a total of 682 (2019) varied activities undertaken by volunteer and service user partnerships. The nature of activities varied widely and included outings such as visits to museums and galleries, a walk in the park, going for a coffee or a trip to the theatre.

In 2020 external outings took place between 01.01.2020 and 16.03.2020, when social outings using sighted guide volunteers were suspended due to the COVID-19 pandemic.

**Report of the Trustees
for the Year Ended 31 December 2020**

Due to COVID-19 pandemic Share London Project was not able to operate in the usual way in matching volunteers with service users face to face, and to allow them to enjoy the wonderful range of activities London has to offer together. The project is funded by Big Lottery Reaching Communities, who reached out to BlindAid early in 2020 to offer us an opportunity to repurpose our project, without loss of funding already awarded or funding due to be paid in 2021/2. BlindAid thanks Big Lottery for this opportunity as our volunteers stepped up and wasted no chances to support the service users that they had been matched with throughout 2020.

In 2020 BlindAid's Volunteer Specialist, recruited, trained and deployed the remaining 108 volunteers needed to attain the total of new volunteers we were aiming to recruit at the start of this project. Our 240th volunteer was registered one year and three months ahead of our project target. BlindAid thanks each of the wonderful Volunteers who stepped forward during an extremely difficult year to gift their time in providing support for BlindAid service users as this year you all achieved so much for our beneficiaries who have found themselves in need of new friends. Our volunteers collectively achieved a total during 2020 of 5,055 individual social contact calls with service users, with some volunteers offering to make a bigger difference and call more than one person each week.

Corporate Sponsors:

Ernst & Young (EY):

EY colleagues have worked with BlindAid each year for the past six years to provide an annual winter shopping trip which is a social event specifically designed for service users who would otherwise not be able to go out shopping independently. This event could not run in 2020 due to COVID-19 restrictions. BlindAid were grateful to receive an unrestricted donation from EY Foundation in May 2020 of £1,000.

Williams Grant Distilleries:

BlindAid have also been very fortunate to work with Williams Grant employees on several sponsored events since 2018. In 2019 two events took place; BlindAid offered training for Williams Grant volunteers and those volunteers used their new skills to become sighted guides for BlindAid service users throughout the events and around 60 beneficiaries and volunteers enjoyed the two events. Early in 2020 BlindAid and Williams Grant co-hosted an event; a Sound Meditation session at Sound of Mind Studios in Shoreditch and enjoyed refreshments at a nearby whole food café. Over 30 service users benefitted from this event and our gratitude goes to Williams Grant for funding this experience for BlindAid service users. There were no further events during 2020 due to COVID-19 restrictions.

In place of another event Williams Grant volunteers undertook some in-house fundraising activities and BlindAid were grateful to receive an unrestricted donation of £528.

Aids and Equipment:

The charity aims to improve the quality of life of visually-impaired people by assisting them to secure practical aids and equipment that facilitate independent living. The charity maintains a small stock of the most popular visual aids and equipment for demonstration or distribution to service users and upon request, orders for other products from various specialist suppliers are made where needed.

The Clothworkers Foundation Grant Award:

BlindAid had received funding annually from The Clothworkers Foundation. In 2019 the grant award and reporting timing was changed by Clothworkers Foundation and so the period of grant awards now runs from April to March annually. In previous years this had run between January and December. This grant funding enables the charity to provide financial support and the purchase of a variety of aids, equipment (not provided by statutory services) and other items that assist independent living.

In 2020 Clothworkers Foundation awarded BlindAid £50,000 and due to COVID-19 pandemic Clothworkers Foundation awarded an additional £6,000 to BlindAid as a contribution toward the increasing costs of distributing their funding.

**Report of the Trustees
for the Year Ended 31 December 2020**

It should be noted that in 2020, for the first time and due specifically to COVID-19 pandemic restrictions, BlindAid encountered timing and practical difficulties in getting aids and equipment delivered and installed as seamlessly as in previous years. Many deliveries required rearranging and some several time, due to numerous lockdowns, and many beneficiaries were also anxious about having workmen in their homes to remove/install equipment. Whilst additional BlindAid resources needed to be invested, which increased cost to the charity, funding could not be expended as efficiently as usual and so £22,476 was pledged but not spent by 31 March 2021.

BlindAid provides financial assistance for beneficiaries from this grant in various ways.

Small grants are awarded for items such as talking aids, microwaves and talking scales for instance, and other small items under £100.00. The total in 2020 was £3,420 (2019 - £3,327).

The charity makes small awards to local organisations to help fund other social activities for visually-impaired people. This totalled £2,000 in 2020 paid in one grant, (2019 - £4,000).

The charity awarded 98 individual grants totalling £22,106 (2019 -140)

The total for individual grants, includes costs for sending out 500 BlindAid large print calendars to beneficiaries who register to receive one each year and who rely upon them.

British Wireless for the Blind:

BlindAid enjoyed a significant, longstanding relationship with BWFB, acting as the agent for BWFB across all 12 Inner London Boroughs which is a wide operating area. The charity held stocks of equipment and recorded/audited stock movement through many years. We also delivered and demonstrated how to use, listening devices (radios, cassette players, CD players) for registered blind or partially sighted people. All equipment is maintained or exchanged free of charge subject to BWFB criteria.

The BWFB agents grant received by BlindAid has gradually been reduced throughout the past decade, whilst at the same time, year on year, BlindAid increasingly subsidised BWFB charitable activities. At the end of 2019 BlindAid provided notice of its intention to cease its agency agreement with BWFB, and so effective 01 January 2020 BlindAid is no longer an agent for BWFB.

BlindAid beneficiaries will nevertheless continue to benefit from BWFB equipment because BlindAid will continue to promote and introduce BWFB services when new assessments for our own service are conducted. The charity will refer any beneficiaries who qualify for a free long term loan of audio equipment directly to BWFB. BWFB will manage the maintenance of the equipment and continue to deliver and demonstrate to blind and visually impaired people using their own recently recruited volunteers.

Greater London Fund for the Blind:

BlindAid has been a member charity of the Greater London Fund for the Blind (GLFB), together with 9 other local charities serving blind and visually impaired within the M25 area for many years. GLFB acted as an umbrella fundraising organisation on behalf of its member charities and made allocations to members as contributions toward the provision of their core services. BlindAid has participated in members meetings over a period of years with other GLFB member charities, all of whom provide a range of similar services. This forum sought to develop proactive working relationships through GLFB, with each other, and to develop a greater understanding of each other's activities to avoid duplication of service provision and share best practices.

In October 2019 Greater London Fund for the Blind repurposed and renamed their charity to The Vision Foundation at a formal launch event on 16 October 2019, which senior management from BlindAid were invited to attend. A consultation period followed, and on 11 March 2020 representatives of the member charities attended a meeting to vote on the dissolution of the membership. Each member charity was paid a proportionate settlement grant following this vote and the acceptance of the grant precluded any further regular allocations toward the delivery of core services for blind and visually impaired people in London.

**Report of the Trustees
for the Year Ended 31 December 2020**

Collaboration and Consultation:

Throughout 2020 BlindAid has continued to actively seek and remain open to opportunities to collaborate with other charities where it is mutually beneficial. This has been more challenging during the COVID-19 pandemic; however, we have also joined more online webinars, and some online conferences which have been both informative and useful.

The charity, primarily through its Chief Executive, Operations Director, and our Fundraising Manager, maintains relationships with key visual impairment forums and many other charities both local and national, within and outside the visual impairment sector. BlindAid is also a member of Visionary, ACEVO and the Association of Chairs amongst others.

During 2020 we continued to work in some capacity with numerous other charities either working in the sight loss sector and/or those also supporting elderly people in the community.

BlindAid regularly consults service users using structured methods to ensure that their voices are heard, and their needs are being met effectively. This has included providing service users with an independent voice through our day to day contact with service users, annual service audits and in 2020 specifically with the launch of 14 Online Focus Groups, which included beneficiaries from all 12 of the London Boroughs in which we work. The feedback gained from these fascinating workshops was honest and provided a wealth of information that BlindAid has now embedded into our new Sight Support Service hybrid model that will be rolled out, post COVID-19 pandemic, as the charity returns to working in the community again when it is safe to do so.

In 2020 BlindAid was also approached to work with Healthwatch in the London Borough of Tower Hamlets in relation to their Community Insights Repository. Healthwatch needed additional assistance to reach specifically blind and visually impaired residents within the Borough of Tower Hamlets to complete online questionnaires relating to the digitalisation of healthcare services in the Borough. BlindAid SSWs played a key role in assisting c40 service users who wished to participate in the provision of feedback questionnaires to have their views and voices heard by the local authority.

**Report of the Trustees
for the Year Ended 31 December 2020**

ACHIEVEMENT AND PERFORMANCE

Strategy Review

In 2016 the findings of significant independent research commissioned by BlindAid were carefully considered and almost all recommendations were included by the Strategy Committee in 2017. This resulted in a significant review of all the charity's activities. BlindAid continues to diligently deliver to the agreed five year strategic plan. To ensure relevance and continuity strategy is reviewed annually by trustees and senior management, taking account of beneficiaries' feedback, but regularly throughout 2020 exceptionally.

BlindAid supported a total of c1,800 people throughout 2020, who are living with varying degrees of sight loss and are resident in London, with the provision of various services ranging from guidance and information to complex practical support. An analysis of the charity's database evidenced that on average service users most typically access two of the charity's services, Sight Support Service and Community Projects. These two services accessed concurrently provide a holistic and beneficial development pathway for many of our beneficiaries.

RNIB Statistics (2021) indicate there are c65,000 people resident in the 12 inner London Boroughs who are registered blind and visually impaired, however, it is also accepted, there are many more people living with sight impairment who are not registered. BlindAid consistently seeks to increase the charity's reach with the trustees' endorsement of this charitable aim.

The trustees determine that the charity's core activity should continue to be the alleviation of the social isolation suffered by many people with sight loss, and to serve this aim the trustees endorsed substantial investment in our core services in previous years. To balance that planned expenditure; a key pillar of the five year strategic plan is that in conjunction with the inward investment from reserves to ensure service delivery could be provided for more service users each year, the charity must also develop its own ability to generate income and identify significant sources of new funding for the future.

In 2018 a fundraising consultant was commissioned to contribute to the charity's fundraising strategy, and to work with the senior management team to support learning and generate additional income for the charity. This collaboration was concluded in 2019, with trustees endorsing training investment in BlindAid staff to realise the development of the internal capacity to generate additional income for BlindAid. From January 2020 three senior staff adopted responsibility for fundraising, and whilst there is a resource/time cost to offset, this is significantly less than using external fundraisers. It is imperative the charity raises sufficient external funding eventually to wholly support its vital core services going forward and we aim to attain this within 2-3 years. The revenue generated in 2020 made a positive impact upon the charity's income and was a good contribution to support core services (see note 2).

The charity continues to invest the time essential for pursuing referrals proactively and so engages with other organisations in its area of operation as well as local authorities to secure as many referrals on behalf of people in need as possible. BlindAid welcomes referrals from any organisations across its area of operation. People living with sight loss do not need to be registered to be supported by BlindAid and beneficiaries may also self-refer, or their family/friends may make referrals on their behalf with their permission.

Throughout the past few years, the charity has undertaken specific analysis with both beneficiaries and staff to evidence and identify primary categories of beneficiaries. Whilst four broad groups were established for practical working methodologies; these can be generically split into two main cohorts of beneficiaries.

1. People (18-60) who may be newly diagnosed and/or suffering acute impacts from sight loss and who, with guidance and support can work with their Sight Support Worker toward establishing and regaining a greater range of independent living.
2. People (60-100+) who have significant/severe sight loss; but also suffer from additional complex health conditions, who because they are also particularly isolated, will have need of long term support from BlindAid, some to the end of their lives. It is for this second category of beneficiaries who are living with chronic sets of circumstances that whilst they may be improved, may not be readily resolved that BlindAid must retain some more substantial reserves to continue to offer longer term service where there is enduring identified need in the community. For these people, we mindfully reassess at regular milestone intervals to determine if it continues to be appropriate that service is not time limited.

**Report of the Trustees
for the Year Ended 31 December 2020**

FINANCIAL REVIEW

Total incoming resources for 2020 (not including COVID-19 grants) were £406,646 an increase of 63% on the previous year (2019 - £249,026).

The charity was a member of the Vision Foundation (previously Greater London Fund for the Blind) which used to undertake public fundraising on behalf of its members; several smaller visual impairment charities. As a member, BlindAid used to receive 10% of Vision Foundation's income each year. In 2020 The Vision Foundation dissolved the membership and paid each member charity a transition grant, which for BlindAid was £180,000. This was a final settlement figure after which no further annual allocations toward BlindAid's core services will be received. BlindAid also received the final allocation payment due in Q1 2020, which was deferred by agreement until May 2020. This being the final annual allocation payment due to BlindAid in relation to Visions Foundations financial year 2019-2020.

The charity receives income from legacies, often from former service users. By its nature, such income is not possible to predict and thus can vary significantly from year to year. In 2020 the charity received a total of £1,000 this being a legacy from a Tower Hamlets service user (2019; £117: this being the final disbursement from a small legacy received in 2018).

The charity also received donations, grants and trust income totalling £146,080 an increase of 26% on previous year (2019 - £115,733). This figure includes a grant of £56,000 from The Clothworkers' Foundation. BlindAid disburses this funding in grants for visually-impaired people and some small organisations for people with sight loss on behalf of Clothworkers Foundation.

The other source of income for BlindAid is from the charity's investment portfolio. In 2020 the charity received £68,366 (2019 - £87,458). The reduction in income yield is twofold: It reflects the trustees' decision to move the charity's investment funds to more secure holdings presenting less financial risk which was completed in Spring 2019. The decision was promoted by the prevailing financial climate driven by the then impending Brexit. In addition, BlindAid sells some of its investments annually to fund its ongoing operational activities, (2019 - £600,000) however, in 2020 £200,000 worth of shares were sold in February only, because external funding was secured through in-house fundraising efforts to support charitable activities for the remainder of the year. In 2020 the investment portfolio saw a net reduction of £50,688 in its market value.

BlindAid has continued to deploy an element of reserves in direct furtherance of the charity's strategic objectives throughout the past 16 years or so. At the outset of this five year strategic financial plan, it was acknowledged, that by 2019/20 the charity would commence its own fundraising campaigns. This point in our fiscal planning was both expected and planned for. However, at this important transition point for BlindAid we also saw the impact of the onset of the COVID-19 global pandemic, which naturally brought the charity's finances into to sharp focus.

During 2020 the trustees and senior management scrutinised the charity's finances regularly. It was established early in 2020 that BlindAid would employ conservative fiscal management, and that this would be intentionally pursued to achieve prudent costs savings, which were attained. It was further determined that due to the long term financial consequences/impact that may result from the COVID-19 pandemic, that the charity must now resolve to work to actively reduce its deficit expenditure year on year until the charity attains a breakeven point. Operational stability is vital and crucially underpins our increasingly important fundraising campaigns and it was therefore acknowledged that transition to breakeven operational status cannot be attained in the immediate term.

The deficit before investment movements, COVID-19 grants and one-off grant from Vision Foundation was £403,838 compared to a deficit of £790,497 in the previous year, an improvement of 49%. This reflects in part the continuation of the charity's investment in its services, but also cost savings immediately being attained.

Total resources expended were £810,484, a decrease of 22% (2019 - £1,036,567). The approved budgeted expenditure for 2020 was £1,005,579. The substantial decrease in expenditure primarily relates to 3 staff leaving BlindAid in 2020 and not being replaced. Additional cost savings included reduced staff travelling, as visits to service users at home were cancelled because of the pandemic; there were further savings made in the daily running of Lantern House in addition as all staff were working from home.

**Report of the Trustees
for the Year Ended 31 December 2020**

FINANCIAL REVIEW *(continued)*

Investment policy

The charity's policy is to invest its assets across a range of asset classes to generate returns, through income and capital appreciation, to support its activities over the longer term.

The Charity's trustees determined to move some of the charity's investments funds to avoid undue risk which was completed in April 2019 as previously stated. For clarity, investments previously held in Charifund, a UK equities trust managed by M&G were transferred to L&G and invested in both UK and International Index Trusts. Investments managed by CCLA in COIF (Charities Official Investment Fund) were transferred to CCLA's new Diversified Fund.

The charity's investment strategy and policy will remain under review throughout 2020 and in addition now will remain under regular review going forward.

Reserves policy

BlindAid maintains a restricted endowment fund in accordance with donors' requirements.

In previous few years the trustees established designated funds to cover: fixed assets (including the refurbishment costs of the charity's offices completed in 2017); and projected costs of operating the community projects. On 16 March 2020 all three of BlindAid's Community Projects were closed due to COVID-19 pandemic. During the year, it was decided that BlindAid will not continue to cover the cost for all three Community Projects. Therefore, the charity is now fundraising for external funding to sustain its centrally located Camden Community Project over a further five year period.

During previous years, trustees agreed BlindAid should operate a strategic deficit budget to invest surplus reserves to expand the charity's services in support of Londoners living with sight loss. Due to the pandemic's impact on the charity's operations the strategic deficit funds balance has been revised down to £900,000 and is to cover the projected deficit over the next three years.

The trustees acknowledge that building and attaining the capacity in-house to secure sufficient external income streams to support BlindAid's core services, will take time. This financial transformation cannot be achieved quickly without substantial impact to BlindAid's prevailing excellent reputation for consistent, quality service delivery. Therefore, it is agreed that the charity will work consistently to reduce costs resulting in substantial reductions in the size of the deficit budgets year on year to support this transition which is now BlindAid's financial goal. It is our aim to reduce our expenditure where possible year on year whilst simultaneously increasing external funding, making the operational transitions essential to attain first, a breakeven budget and second a surplus.

The trustees have considered the minimum level of free reserves i.e. total reserves excluding restricted, endowment funds required to support the charity's operations. Relevant factors include projected financial performance and an assessment of the risks to the charity's existing income streams.

Following this review, the trustees have determined that a minimum reserve of six months' expenditure is appropriate which would equate to £577,840 as at 31 December 2020.

The policy and underlying factors are considered annually, and the minimum reserves requirement is, therefore, expected to change over time.

Going concern

The trustees consider the charity a going concern. There are sufficient reserves to support the planned operating activities of the charity.

**Report of the Trustees
for the Year Ended 31 December 2020**

PLANS FOR THE FUTURE

Specific objectives for 2021 are:

1. To navigate and guide BlindAid through the legal, economic, emotional and practical factors that the COVID-19 global pandemic will present to the charity throughout 2021 and beyond.
2. Recruit several new trustees.
3. Develop BlindAid's fundraising capability to support continuing expansion of services.
4. Continue to recruit and deploy volunteers delivering ancillary services
5. Continue to review investment strategy considering the current pandemic
6. Launch BlindAid's Hybrid Sight Support Service - funded by Big Lottery Reaching Communities fund.
7. Launch Big Lottery funded: SHARE LONDON - funded by Big Lottery Reaching Communities fund.

SHARE LONDON is a 3 year project (2020-2023) social project, providing trained sighted guide volunteers to support Londoners living with sight loss to offer them an opportunity to enjoy the variety of social activities London has to offer. This project further underpins and extends BlindAid's pathway of support through to independence.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Directors/Trustees

The Members of the charity's Board who served during the year are the Directors of the Company under the Companies Act 2006. Current Members are listed on page 17.

Board Members are trustees within the meaning of the Charities Act 2011. Members are appointed by the Board; details regarding the method of appointment and removal of Members are in the Charity's Articles of Association.

New Board Members receive induction and training appropriate to their experience of trusteeship and knowledge of the field of visual impairment. All are encouraged to invest time visiting head office to understand each employee's work, and to spend time out each year with any of the Sight Support Workers meeting some of our Service Users first hand. Trustees are encouraged to attend the annual celebration of the Charity's work, to join staff training days, to visit BlindAid community projects to engage with service users and to understand the work the Charity undertakes to provide skills for blind and visually impaired people to maintain their independence.

The powers of the Board are described in the Articles of Association. The Board holds four meetings each year. Each Board Meeting is preceded by a meeting of the Finance & Resource Committee Chair: Honorary Treasurer and including the Vice Chair and the Chief Executive.

The day-to-day management of the charity is delegated to the Chief Executive under the Board's supervision.

Risk management

The Board reviews the charity's risk register at least annually. The work of Sight Support Workers (SSWs) in providing guidance and support to vulnerable people implies a duty of care. Safeguarding is of paramount concern and the charity has a full-time Service Manager who focuses on induction training for new Sight Support Workers. The Operations Director has oversight for the planning of the curriculum of on-going vocational training for the whole team, including volunteers. The charity recognises the importance of staff supervision and all SSWs attend supervision meetings every two weeks. The Service Manager also supervises performance management to ensure that all Sight Support Workers operate within agreed quality standards. The charity also acknowledges its duty of care to its staff in relation to remote working in the community. The charity has reviewed administration and finance functions and is satisfied that systems are in place to mitigate its exposure to its major risks.

**Report of the Trustees
for the Year Ended 31 December 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00986407 (England and Wales)

Registered Charity number

262119

Registered office

Lantern House
102 Bermondsey Street
London
SE1 3UB

Trustees

K Cox – Chair (resigned 31.6.21)
A Pankhania – Hon. Treasurer & Chair (appointed Chair July 2021)
D Brecker (resigned 24.2.21)
T Barnard
M K Gaffar
F M Hibbert
K Ramo
A Saunders

Company Secretary

S O'Hara - Chief Executive Officer

Auditors

Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Bankers

Lloyds Bank PLC
Camberwell Green Branch
25 Camberwell Green
London
SE5 7AB

Accountants

Brayne, Williams & Barnard Limited
Rosemount House
Rosemount Avenue
West Byfleet
Surrey
KT14 6LB

**Report of the Trustees
for the Year Ended 31 December 2020**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of BlindAid for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on Aug 21, 2021 and signed on its behalf by:

S O'Hara

S O'Hara (Aug 21, 2021 15:19 GMT+1)

S O'Hara – Chief Executive

Report of the Independent Auditors to the Members of Blindaid

Opinion

We have audited the financial statements of Blindaid (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Members of Blindaid

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Members of Blindaid

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

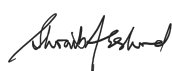
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Companies Act 2006.
- We understood how the charitable company is complying with those frameworks via communication with those charged with governance, together with the review of the charity's documented policies and procedures. The charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- The audit team, which is experienced in the audit of charities, considered the charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override and allocation of costs to charitable activities and restricted funds.
- Our approach was to check that the income from donations, grants and legacies were properly identified and accurately disclosed, that expenditure complied with the control procedures and was appropriately charged. We confirmed the movements and income from investments, including unrealised gains/losses. We also reviewed journal adjustments and unusual transactions and considered the identification and disclosure of related party transactions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Shoaib Arshad (Senior Statutory Auditor)
for and on behalf of Knox Cropper LLP (Statutory Auditor)
65 Leadenhall Street
London
EC3A 2AD

Date: Aug 24, 2021

BLINDAID

**Statement of Financial Activities
for the Year Ended 31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	288,280	50,000	-	338,280	161,577
Investment income	3	68,366	-	-	68,366	87,458
Other income	4	174,200	-	-	174,200	-
Total		530,846	50,000	-	580,846	249,035
EXPENDITURE ON						
Raising funds	5	57,156	-	-	57,156	64,224
Charitable activities	6					
Community Sight Support service		589,202	-	-	589,202	670,603
Southwark Community Project		24,821	-	-	24,821	106,611
Camden Community Project		18,894	-	-	18,894	60,050
Tower Hamlets Community Project		20,854	-	-	20,854	66,469
Grants		12,155	27,526	-	39,681	71,575
Big Lottery Share London		59,876	-	-	59,876	-
Total		782,958	27,526	-	810,484	1,039,532
Realised & unrealised gains / (losses) on investments		(46,804)	-	(3,884)	(50,688)	402,604
NET INCOME/(EXPENDITURE)		(298,916)	22,474	(3,884)	(280,326)	(387,893)
RECONCILIATION OF FUNDS						
Total funds brought forward		2,679,435	10,188	438,327	3,127,950	3,515,843
TOTAL FUNDS CARRIED FORWARD		<u>2,380,519</u>	<u>32,662</u>	<u>434,443</u>	<u>2,847,624</u>	<u>3,127,950</u>

The notes form part of these financial statements

BLINDAID (REGISTERED NUMBER: 00986407)

**Balance Sheet
31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS						
Tangible assets	14	324,839	-	-	324,839	343,557
Investments	15	<u>1,979,444</u>	<u>-</u>	<u>434,443</u>	<u>2,413,887</u>	<u>2,664,574</u>
		2,304,283	-	434,443	2,738,726	3,008,131
CURRENT ASSETS						
Stocks	16	1,563	-	-	1,563	1,563
Debtors	17	47	-	-	47	12,911
Cash in hand		<u>102,642</u>	<u>32,662</u>	<u>-</u>	<u>135,304</u>	<u>149,503</u>
		104,252	32,662	-	136,914	163,977
CREDITORS						
Amounts falling due within one year	18	<u>(28,016)</u>	<u>-</u>	<u>-</u>	<u>(28,016)</u>	<u>(44,158)</u>
NET CURRENT ASSETS		<u>76,236</u>	<u>32,662</u>	<u>-</u>	<u>108,898</u>	<u>119,819</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,380,519</u>	<u>32,662</u>	<u>434,443</u>	<u>2,847,624</u>	<u>3,127,950</u>
NET ASSETS		<u>2,380,519</u>	<u>32,662</u>	<u>434,443</u>	<u>2,847,624</u>	<u>3,127,950</u>
FUNDS	19					
Unrestricted funds:						
General fund					1,155,680	618,922
Fixed assets					324,839	343,558
Community projects					-	932,133
Strategic planned deficit					<u>900,000</u>	<u>784,822</u>
					2,380,519	2,679,435
Restricted funds					<u>32,662</u>	<u>10,188</u>
Endowment funds					<u>434,443</u>	<u>438,327</u>
TOTAL FUNDS					<u>2,847,624</u>	<u>3,127,950</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on Aug 22, 2021..... and were signed on its behalf by:


.....
A Pankhania - Trustee


.....
K Gaffar - Trustee

The notes form part of these financial statements

BLINDAID

**Cash Flow Statement
for the Year Ended 31 December 2020**

	Notes	31.12.20 £	31.12.19 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(279,750)</u>	<u>(855,219)</u>
Net cash used in operating activities		<u>(279,750)</u>	<u>(855,219)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(2,815)	(2,430)
Purchase of fixed asset investments		-	(3,258,660)
Sale of fixed asset investments		200,000	4,000,198
Interest received		-	749
Dividends received		<u>68,366</u>	<u>86,709</u>
Net cash provided by investing activities		<u>265,551</u>	<u>826,566</u>
Change in cash and cash equivalents in the reporting period		<u>(14,199)</u>	<u>(28,653)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>149,503</u>	<u>178,156</u>
Cash and cash equivalents at the end of the reporting period		<u><u>135,304</u></u>	<u><u>149,503</u></u>

The notes form part of these financial statements

BLINDAID

**Notes to the Cash Flow Statement
for the Year Ended 31 December 2020**

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.20	31.12.19
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(280,326)	(387,893)
Adjustments for:		
Depreciation charges	21,533	23,234
Interest received	-	(749)
Dividends received	(68,366)	(86,709)
Realised and unrealised (gains)/loss on investments	50,688	(402,604)
Increase in stocks	-	(531)
Decrease in debtors	12,864	537
Decrease in creditors	(16,143)	(504)
Net cash used in operations	<u>(279,750)</u>	<u>(855,219)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.20	Cash flow	At 31.12.20
	£	£	£
Net cash			
Cash at bank and in hand	<u>149,503</u>	<u>(14,199)</u>	<u>135,304</u>
	<u>149,503</u>	<u>(14,199)</u>	<u>135,304</u>
Total	<u>149,503</u>	<u>(14,199)</u>	<u>135,304</u>

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared under the historical cost convention with the exception of investments which are included at market value. They have been prepared in accordance with applicable United Kingdom accounting standards, the requirements of the Statement of Recommended Practice' Accounting and Reporting by Charities' (SORP 2015), the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Governance costs

These represent those costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 7.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Freehold property is accounted for on a component cost basis with each component being depreciated over its economic life as shown below.

Freehold property		Other assets	
Fabric of building	Over 70 years	Fixtures & fittings	15% on cost & 4% on cost
Doors and windows	Over 20 years	Computer & office	25% on cost
Partitioning	Over 10 years	equipment	

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

1. ACCOUNTING POLICIES - continued

Stocks

Stocks consist mainly of small items of aids and equipment and are stated at the lower of cost and net realisable value.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds - These are funds which can be used in accordance with the charity's charitable objects at the discretion of the board.

Designated funds - These comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds - These funds are subject to specific restrictive conditions imposed by donors or funds received for specific purposes and projects.

Endowment funds - These are represented by a permanent endowment fund, the BlindAid Fund, which stipulates that the capital of the fund must be retained and cannot be spent. The BlindAid Fund is wholly invested in Legal & General International Index and Legal & General UK Index units (see note 15) and income arising from the Fund is used for charitable activities.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees and directors. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

Termination benefits

Termination benefits are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The charity recognises termination benefits when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time given to the charity is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Investments

Investments are included in the Balance Sheet at bid-market value. Gains and losses on disposal and revaluation of investments are credited or charged to the Statement of Financial Activities. Investment income and gains arising on endowment funds are accounted for on a total return basis.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

2. DONATIONS AND LEGACIES

	31.12.20	31.12.19
	£	£
Allocations by Greater London Fund for the Blind	191,200	45,658
Clothworkers funding	56,000	50,000
Big lottery funding	30,098	26,905
Corporate donations	14,865	1,200
General donation, grants and trusts	45,117	37,637
Legacies	1,000	177
	<u>338,280</u>	<u>161,577</u>

3. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Investment income from listed investments	68,366	86,709
Deposit account interest	-	749
	<u>68,366</u>	<u>87,458</u>

The shares in Lantern House Management Limited produce no income.

4. OTHER INCOME

	31.12.20	31.12.19
	£	£
COVID-19 grants	<u>174,200</u>	<u>-</u>

5. RAISING FUNDS

Raising donations and legacies

	31.12.20	31.12.19
	£	£
Staff costs	46,367	2,880
Advertising for legacies	-	675
Professional fundraising	532	49,593
Support costs	<u>10,257</u>	<u>11,076</u>
	<u>57,156</u>	<u>64,224</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Community Sight Support service	368,378	-	220,824	589,202
Southwark Community Project	10,423	-	14,398	24,821
Camden Community Project	4,496	-	14,398	18,894
Tower Hamlets Community Project	6,456	-	14,398	20,854
Grants	-	27,526	12,155	39,681
Big Lottery Share London	<u>29,253</u>	<u>-</u>	<u>30,623</u>	<u>59,876</u>
	<u>419,006</u>	<u>27,526</u>	<u>306,796</u>	<u>753,328</u>

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

6. CHARITABLE ACTIVITIES COSTS *(continued)*

2019	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Community Sight Support service	366,091	-	304,512	670,603
Southwark Community Project	57,386	-	49,225	106,611
Camden Community Project	24,517	-	35,533	60,050
Tower Hamlets Community Project	35,419	-	31,050	66,469
Grants	-	44,259	27,316	71,575
	<u>483,413</u>	<u>44,259</u>	<u>447,636</u>	<u>975,308</u>

7. GRANTS PAYABLE

	31.12.20	31.12.19
	£	£
Grants	<u>27,526</u>	<u>44,259</u>

The total grants paid to institutions during the year was as follows:

	31.12.20	31.12.19
	£	£
1 grant to VI organisations for community projects (2019 - 2)	<u>2,000</u>	<u>4,000</u>

The total grants paid to individuals during the year was as follows:

	31.12.20	31.12.19
	£	£
98 grants for general purposes (2019 - 140)	22,106	36,932
Small grants (not greater than £100)	<u>3,420</u>	<u>3,327</u>
	<u>25,526</u>	<u>40,259</u>

The grants to individuals and grants to organisations were funded by a grant of £50,000 received in the current year from The Clothworkers' Foundation (2019 - £50,000). There was also a further £6,000 received as a contribution towards the administration costs of disbursing the grants.

8. SUPPORT COSTS

	Other £	Governance costs £	Totals £
Raising donations and legacies	6,016	4,241	10,257
Community Sight Support service	148,160	72,664	220,824
Southwark Community Project	12,276	2,122	14,398
Camden Community Project	12,276	2,122	14,398
Tower Hamlets Community Project	12,276	2,122	14,398
Grants	8,972	3,183	12,155
Big Lottery Share London	<u>23,738</u>	<u>6,885</u>	<u>30,623</u>
	<u>223,714</u>	<u>93,339</u>	<u>317,053</u>

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

8. SUPPORT COSTS *(continued)*

2019	Other	Governance costs	Totals
	£	£	£
Raising donations and legacies	5,499	5,577	11,076
Community Sight Support service	215,252	89,260	304,512
Southwark Community Project	35,277	13,948	49,225
Camden Community Project	26,454	9,079	35,533
Tower Hamlets Community Project	23,393	7,657	31,050
Grants	<u>23,132</u>	<u>4,184</u>	<u>27,316</u>
	<u>329,007</u>	<u>129,705</u>	<u>458,712</u>

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the charitable activities on the basis of time expended on each activity.

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.20	31.12.19
	£	£
Auditors' remuneration	5,340	5,176
Depreciation - owned assets	<u>21,533</u>	<u>23,234</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no expenses reimbursed to trustees for the year ended 31 December 2020 nor for the year ended 31 December 2019.

BLINDAID

Notes to the Financial Statements - continued for the Year Ended 31 December 2020

11. STAFF COSTS

	31.12.20 £	31.12.19 £
Wages and salaries	556,280	570,063
Social security costs	46,182	48,000
Pension costs	<u>41,835</u>	<u>40,828</u>
	<u>644,297</u>	<u>658,891</u>

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

	31.12.20	31.12.19
Office staff	6	6
Community Support Services staff	<u>16</u>	<u>17</u>
	<u>22</u>	<u>23</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.12.20	31.12.19
£70,001 - £80,000	<u>1</u>	<u>1</u>

The amount of employer's pension contribution for the highest paid employee was £5,318 (2019 - £5,268).

There are two employees included in office staff that are considered to be key management personnel. Their aggregate emoluments for the year was £124,995 (2019 - £123,760).

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

12. 2019 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	111,577	50,000	-	161,577
Investment income	<u>87,458</u>	<u>-</u>	<u>-</u>	<u>87,458</u>
Total	199,035	50,000	-	249,035
 EXPENDITURE ON				
Raising funds	64,224	-	-	64,224
Charitable activities				
Community Sight Support service	670,603	-	-	670,603
Southwark Community Project	106,611	-	-	106,611
Camden Community Project	60,050	-	-	60,050
Tower Hamlets Community Project	66,469	-	-	66,469
Grants	<u>27,316</u>	<u>44,259</u>	<u>-</u>	<u>71,575</u>
Total	995,273	44,259	-	1,039,532
Realised & unrealised gains / (losses) on investments	<u>402,604</u>	<u>-</u>	<u>-</u>	<u>402,604</u>
NET INCOME/(EXPENDITURE)	(393,634)	5,741	-	(387,893)
 RECONCILIATION OF FUNDS				
Total funds brought forward	<u>3,073,069</u>	<u>4,447</u>	<u>438,327</u>	<u>3,515,843</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>2,679,435</u></u>	<u><u>10,188</u></u>	<u><u>438,327</u></u>	<u><u>3,127,950</u></u>

13. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounts to £41,835 for the year (2019 - £40,828). There were £4,564 of contributions outstanding at the balance sheet date (2019 - £4,929).

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

14. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer & office equipment £	Totals £
COST				
At 1 January 2020	192,325	238,112	48,248	478,685
Additions	<u>-</u>	<u>-</u>	<u>2,815</u>	<u>2,815</u>
At 31 December 2020	<u>192,325</u>	<u>238,112</u>	<u>51,063</u>	<u>481,500</u>
DEPRECIATION				
At 1 January 2020	75,325	24,279	35,524	135,128
Charge for year	<u>3,846</u>	<u>9,559</u>	<u>8,128</u>	<u>21,533</u>
At 31 December 2020	<u>79,171</u>	<u>33,838</u>	<u>43,652</u>	<u>156,661</u>
NET BOOK VALUE				
At 31 December 2020	<u>113,154</u>	<u>204,274</u>	<u>7,411</u>	<u>324,839</u>
At 31 December 2019	<u>117,000</u>	<u>213,833</u>	<u>12,724</u>	<u>343,557</u>

15. FIXED ASSET INVESTMENTS

Listed Investments

	2020 (£)	2019 (£)
MARKET VALUE		
At 1 January 2020	2,664,574	3,003,508
Additions	-	3,258,660
Disposals	(200,000)	(4,000,198)
Gains / (losses)	<u>(50,687)</u>	<u>402,604</u>
At 31 December 2020	<u>2,413,887</u>	<u>2,664,574</u>

Investments included in Unrestricted Funds are:

COIF Income Units of £238,520 (2019 - £424,488) and Diversified Income Fund - Class 3 of £1,105,960 (2019 - £1,163,111), which are invested in the COIF Charity Funds managed by CCLA Investment Limited.

L&G International Index Trust of £295,171 (2019 - £265,196) and L&G UK Index Trust of £224,908 (2019 - £258,568).

Shares of £1,100 (2019 - £1,100) in Lantern House Management Limited, an unlisted company.

Investments included in Endowment Funds are L&G International Index Trust of £311,147 (2019 - £279,549) and L&G UK Index Trust of £237,081 (2019 - £272,563), less an amount allocated to General Unrestricted Funds under Total Return Accounting.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

16. STOCKS

	31.12.20	31.12.19
	£	£
Stocks	<u>1,563</u>	<u>1,563</u>

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Other debtors	47	1,711
Greater London Fund for the Blind	<u>-</u>	<u>11,200</u>
	<u>47</u>	<u>12,911</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	2,831	14,642
Social security and other taxes	11,983	12,765
Other creditors	8,067	8,634
Accruals and deferred income	<u>5,135</u>	<u>8,117</u>
	<u>28,016</u>	<u>44,158</u>

19. MOVEMENT IN FUNDS

	At 1.1.20	Net	Transfers	At
	£	movement	between	31.12.20
		in funds	funds	£
		£	£	
Unrestricted funds				
General fund	618,922	68,366	468,392	1,155,680
Fixed assets	343,558	(21,534)	2,815	324,839
Community projects	932,133	(79,396)	(852,737)	-
Strategic planned deficit	<u>784,822</u>	<u>(266,352)</u>	<u>381,530</u>	<u>900,000</u>
	2,679,435	(298,916)	-	2,380,519
Restricted funds				
The Clothworkers' Foundation	10,188	22,474	-	32,662
Endowment funds				
Endowment fund	438,327	(3,884)	-	434,443
	<u>3,127,950</u>	<u>(280,326)</u>	<u>-</u>	<u>2,847,624</u>
TOTAL FUNDS				

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

19. 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				
Designated funds				
General fund	68,365	-	-	68,365
Fixed assets	-	(21,533)	-	(21,533)
Community projects	-	(79,396)	-	(79,396)
Strategic planned deficit	<u>462,481</u>	<u>(682,029)</u>	<u>(46,804)</u>	<u>(266,352)</u>
	530,846	(782,958)	(46,804)	(298,916)
Restricted funds				
The Clothworkers' Foundation	50,000	(27,526)	-	22,474
Endowment funds				
Endowment fund	-	-	(3,884)	(3,884)
TOTAL FUNDS	<u>580,846</u>	<u>(810,484)</u>	<u>(50,688)</u>	<u>(280,326)</u>

Designated funds comprise the following:

- A fixed asset reserve, including the refurbishment costs for the charity's premises in 2017;
- A community projects reserve that was created to cover the projected costs of the four community projects over the next 4 years up to 2023. Due to COVID-19 these projects were forced to cease and remaining reserve balance transferred to the General fund.
- A strategic planned deficit reserve to cover projected deficits over the next two years, reflecting the trustees' decision to use surplus reserves to expand charitable activities. The fund balance was revised following the impact of COVID-19. At the end of this period, the strategy is to secure third party income to fund ongoing charitable activities.

BLINDAID

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

20. ENDOWMENT FUNDS

	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2020	223,327	215,000	438,327
Return for the year			
Investment loss	(3,884)	-	(3,884)
Allocated to Unrestricted Income Fund	-	-	-
Net movement for the year	(3,884)	-	(3,884)
Balance as at 31 December 2020	<u>219,443</u>	<u>215,000</u>	<u>434,443</u>
2019 Comparative	Unapplied Total Return £	Trust for Investment £	Total Endowment £
Balances as at 1 January 2019	223,327	215,000	438,327
Return for the year			
Investment gain	78,081	-	78,081
Allocated to Unrestricted Income Fund	(78,081)	-	(78,081)
Net movement for the year	-	-	-
Balance as at 31 December 2019	<u>223,327</u>	<u>215,000</u>	<u>438,327</u>

The Trustees have exercised their powers under Section 104A(2) of the Charities Act 2011 to apply a total return basis for endowment funds.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year

A11-1 Blind Aid Financial Statements 31.12.20

Final Audit Report

2021-08-24

Created:	2021-08-21
By:	Team BWB (admin@bwbca.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAqIL7ufRWJTKPffFP8jwuWEEtoitzAq3z

"A11-1 Blind Aid Financial Statements 31.12.20" History



Document created by Team BWB (admin@bwbca.com)

2021-08-21 - 07:59:29 GMT- IP address: 109.73.121.1



Document emailed to S O'Hara (sohara@blindaaid.org.uk) for signature

2021-08-21 - 08:03:24 GMT



Email viewed by S O'Hara (sohara@blindaaid.org.uk)

2021-08-21 - 12:03:38 GMT- IP address: 82.132.228.81



Document e-signed by S O'Hara (sohara@blindaaid.org.uk)

Signature Date: 2021-08-21 - 14:19:08 GMT - Time Source: server- IP address: 2.123.126.134



Document emailed to Angie Pankhania (pankhanian@una.org.uk) for signature

2021-08-21 - 14:19:11 GMT



Email viewed by Angie Pankhania (pankhanian@una.org.uk)

2021-08-21 - 14:20:08 GMT- IP address: 90.196.62.50



Document e-signed by Angie Pankhania (pankhanian@una.org.uk)

Signature Date: 2021-08-22 - 13:16:02 GMT - Time Source: server- IP address: 90.196.62.50



Document emailed to kassim gaffar (kassimgaffar1@gmail.com) for signature

2021-08-22 - 13:16:04 GMT



Email viewed by kassim gaffar (kassimgaffar1@gmail.com)

2021-08-22 - 13:56:57 GMT- IP address: 66.249.93.66



Document e-signed by kassim gaffar (kassimgaffar1@gmail.com)

Signature Date: 2021-08-22 - 15:31:09 GMT - Time Source: server- IP address: 82.37.12.146



Document emailed to Shoaib Arshad (shoaib.arshad@knoxcropper.com) for signature

2021-08-22 - 15:31:12 GMT



Adobe Sign

 Email viewed by Shoaib Arshad (shoaib.arshad@knoxcropper.com)

2021-08-24 - 15:37:05 GMT- IP address: 84.66.206.39

 Document e-signed by Shoaib Arshad (shoaib.arshad@knoxcropper.com)

Signature Date: 2021-08-24 - 15:47:21 GMT - Time Source: server- IP address: 84.66.206.39

 Agreement completed.

2021-08-24 - 15:47:21 GMT