

# **INSIGHT**

**Unaudited abridged report and accounts for  
the year ended 31 March 2024**

**Registered Charity No.: NIC102006**

## **Contents**

	<b>Page (s)</b>
Charity information	1
Trustees' annual report	2
Independent examiners report	3
Statement of Financial Activities and Statement of Comprehensive Income	4
Statement of Financial Position	5
Notes to the financial statements	6 – 7

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## **Charity information**

### **Committee Members**

Brian Simpson (Chairperson)  
Norman Hutchinson (Vice Chairperson)  
Hilda Irwin (Secretary)  
John Richardson (Treasurer)

### **Accountants**

L Potter  
Chartered Accountant  
Cookstown

### **Secretary**

Hilda Irwin

### **Bankers**

Ulster Bank  
20 William Street  
Cookstown

### **Registered Office**

32 Gortacar Road  
Sandholes  
Cookstown  
BT80 9DB

## **Trustees' Annual Report**

### **Introduction**

This is the annual report of the Trustees of INSIGHT (NIC 102006) for the financial year from 1 April 2023 to 31 March 2024.

INSIGHT is governed by its Constitution dating from its inception. The charity is managed by a committee of trustees, which meets on a regular basis.

### **Purpose of the charity**

The Insight group meets on the first Monday of every month. At our monthly meetings we have speakers to provide us with support, information and services pertinent to blind and partially sighted people and their carers'. We provide transport to and from these meetings to help eradicate social isolation.

We offer information, support and advice to blind and partially sighted people and their carers' throughout the Magherafelt and Cookstown Council Districts.

### **Activities**

We produce a quarterly newsletter for blind and partially sighted people in Mid-Ulster. This provides blind and partially sighted people with up to date information in an accessible format on issues, services and updates on the Insight group.

We run networking events for blind and partially sighted people from across the Northern Board. We also try to run day trips and our members decide the destination for these trips. We have a Boccia group to provide a physical activity once per month for those who wish to participate.

We attend local consultations regarding disability issues to ensure the voice of the visually impaired community is heard. Members take part in providing Visual Awareness Training to organisations throughout the Mid-Ulster area.

### **Conclusion**

In preparing this report the Trustees of INSIGHT have had due regard for the guidance on public benefit from the Northern Ireland Charity Commission and other documentation produced by the Commission and are of the view that the group is operating in full compliance with its duties as a charity.

Signed on behalf of the trustees on 2 December 2024



**John Richardson**  
**Treasurer**

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## Independent examiner's report to the charity committee members of INSIGHT

I report on the accounts of the charity for the year ended 31 March 2024, which are set out on pages 4-7.

### Respective responsibilities of charity members and examiner

As the charity's members you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

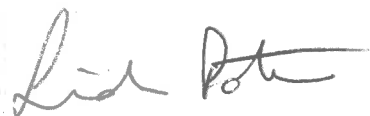
The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity members concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with Section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

### Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Linda Potter BSc ACA FCA  
Cookstown

2 December 2024

## Statement of Financial Activities and Statement of Comprehensive Income

	Notes	Unrestricted Funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Incoming resources</b>					
Income from funding bodies		-	-	-	-
Income from charitable activities		685	-	685	316
<b>Total incoming resources</b>	1	685	-	685	316
<b>Resources expended</b>					
Direct charitable expenditure		1,541	-	1,541	2,843
Management and administration		276	-	276	304
<b>Total resources expended</b>	2	1,817	-	1,817	3,147
Taxation	4	-	-	-	-
<b>Net movement in funds</b>		(1,132)	-	(1,132)	(2,831)
Other comprehensive income for the year		-	-	-	-
<b>Total comprehensive income for the year</b>		(1,132)	-	(1,132)	(2,831)
<b>Reconciliation of movement in funds</b>					
At 1 April 2023		(3,635)	8,099	4,464	7,295
Net movement in funds for the year		(1,132)	-	(1,132)	(2,831)
<b>At 31 March 2024</b>		(4,767)	8,099	3,332	4,464

All amounts above relate to the continuing operations of the Charity.

There is no difference between the net movement in funds for the year stated above and their historical cost equivalents.

**Statement of Financial Position**

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	5	1,792	1,792
<b>Current assets</b>			
Cash on hand		18	18
Cash at bank		1,522	2,654
		<u>1,540</u>	<u>2,672</u>
<b>Creditors:</b> amounts falling due within one year		-	-
<b>Net current assets/(liabilities)</b>		<u>3,332</u>	<u>4,464</u>
<b>Net assets/(liabilities)</b>		<u>3,332</u>	<u>4,464</u>
<b>Funds employed</b>			
Unrestricted funds		(4,767)	(3,635)
Restricted funds		8,099	8,099
		<u>3,332</u>	<u>4,464</u>

The management committee acknowledge their responsibilities for ensuring that:

- i. the Charity keeps accounting records which comply with Section 65 of the Charities Act and follow the procedures laid down in the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- ii. the Charity does not require an audit this year under Section 65(2) of the Charities Act (Northern Ireland) 2008 and that a qualified independent examination has been appointed to ensure that Insight are preparing accrual accounts.

The financial statements on pages 4 to 7 were approved and authorised for issue by the Board of Committee Members on 2 December 2024 and were signed on its behalf by:



**John Richardson**  
Treasurer

## **Notes to the financial statements**

### **1. Principal accounting policies**

#### ***Basis of accounting***

The financial statements of INSIGHT were approved for issue by the Board of Committee Members on 2 December 2024. The financial statements have been prepared in accordance with Section 65 of the Charities Act and follow the procedures laid down in the general directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act. The financial statements are prepared in sterling which is the functional currency of the Charity.

The financial statements have been prepared in accordance with the recommendations contained in the Statement of Recommended Practice ("SORP") "Accounting by Charities".

#### ***Key accounting policies***

##### ***Income***

All incoming resources are recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt. When an incoming resource relating to a future accounting period is received, the amount is treated as deferred income and it is included within creditors in the balance sheet.

##### ***Capital grants***

Prior to adoption of the SORP, grants specifically for capital expenditure were credited to a deferred credit account and released to income and expenditure over the expected useful lives of the related assets.

In accordance with the SORP, capital grants receivable are recognised immediately in the Statement of Financial Activities unless they are restricted to future accounting periods or may become repayable under the terms attached.

##### ***Funds***

INSIGHT has various types of funds for which it is responsible and which require separate disclosure. These are as follows:

- ◆ restricted income funds: income which is earmarked by the donor for specific purposes. Such purposes are within the overall aims of the Charity;
- ◆ unrestricted funds: funds which are expendable at the discretion of the committee in furtherance of the objects of the Charity. Such funds may be held in order to finance capital investment and working capital.

##### ***Management and administration costs***

Management and administration costs relate to the costs of running the Charity such as the costs of meetings, accounting and statutory compliance and include any costs which cannot be specifically identified to another expenditure classification.



## Notes to the financial statements (continued)

### 2. Analysis of total resources expended

	Staff costs	Depreciation	Other costs	Total 2024	Total 2023
	£	£	£	£	£
Direct charitable expenditure	-	-	1,541	1,541	2,843
Management and administration	-	-	276	276	304
	-	-	1,817	1,817	3,147

### 3. Employee information

The average number of persons employed by the Charity during the year was:

	2024 Number	2023 Number
<b>By activity</b>		
Administration	4	4
Production	-	-
	4	4
	2024	2023
	£	£
<b>Staff costs (for the above persons)</b>		
Wages and salaries	-	-
Social security costs	-	-
	-	-

### 4. Taxation

No provision for taxation is required as the group has charitable status approved by HM Revenue & Customs.

### 5. Tangible fixed assets

	Sports Equipment £	Computer £	Total £
<b>Cost</b>			
At 1 April 2023	1,083	709	1,792
At 31 March 2024	1,083	709	1,792
<b>Depreciation</b>			
At 31 March 2024	-	-	-
<b>Net Book Value</b>			
At 31 March 2024	1,083	709	1,792
At 31 March 2023	1,083	709	1,792

**The following schedules do not form  
part of the unaudited statutory  
financial statements of the Charity**

## Incoming resources

	<b>Unrestricted Funds £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>Income from funding bodies</b>				
Grant	-	-	-	-
<b>Total income from funding bodies</b>	-	-	-	-
<b>Income from charitable activities</b>				
Social dinners	-	-	-	-
Fundraising events	140	-	<b>140</b>	316
Donations received non – gift aid	415	-	<b>415</b>	-
Membership fees	130	-	<b>130</b>	-
Trip monies	-	-	-	-
Teas	-	-	-	-
Other income	-	-	-	-
<b>Total income from charitable activities</b>	<b>685</b>	-	<b>685</b>	<b>316</b>
<b>Total incoming resources</b>	<b>685</b>	-	<b>685</b>	<b>316</b>

## Direct charitable expenditure

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Operating costs</b>				
Tea expenses	-	-	-	25
Transport	-	-	-	25
Social dinners/Tesco vouchers	365	-	365	1,641
Rent of hall	240	-	240	140
Insurance	915	-	915	987
Subscriptions	-	-	-	-
Donations	-	-	-	-
<b>Total operating costs</b>	<b>1,520</b>	<b>-</b>	<b>1,520</b>	<b>2,818</b>
<b>Bank interest and charges</b>				
Bank interest and charges	21	-	21	25
<b>Total bank interest and charges</b>	<b>21</b>	<b>-</b>	<b>21</b>	<b>25</b>
<b>Total direct charitable expenditure</b>	<b>1,541</b>	<b>-</b>	<b>1,541</b>	<b>2,843</b>

**Management and administration**

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Staff costs</b>				
Gross salaries	-	-	-	-
Employers' NIC	-	-	-	-
<b>Total staff costs</b>	-	-	-	-
<b>Administrative expenses</b>				
Accountancy fees	276	-	276	264
Stationery and postage	-	-	-	-
Sundry expenditure	-	-	-	40
<b>Total administrative expenses</b>	276	-	276	304
<b>Total resources expended</b>	276	-	276	304

