

INSIGHT

**Unaudited abridged report and accounts for
the year ended 31 March 2025**

Registered Charity No.: NIC102006

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Charity information

Committee Members

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

Accountants

L Potter
Chartered Accountant
Cookstown

Secretary

Hilda Irwin (Resigned 1 October 2025)
David Murray (Appointed 1 October 2025)

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 2024 to 31 March 2025.

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 30 January 2026

John Richardson
Treasurer

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 2025, 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

30 January 2026

Statement of Financial Activities and Statement of Comprehensive Income

	Notes	Unrestricted Funds £	Restricted funds £	Total 2025 £	Total 2024 £
Incoming resources					
Income from funding bodies		-	-	-	-
Income from charitable activities		230	-	230	685
Total incoming resources	1	230	-	230	685
Resources expended					
Direct charitable expenditure		1,344	-	1,344	1,541
Management and administration		50	-	50	276
Total resources expended	2	1,394	-	1,394	1,817
Taxation	4	-	-	-	-
Net movement in funds		(1,164)	-	(1,164)	(1,132)
Other comprehensive income for the year		-	-	-	-
Total comprehensive income for the year		(1,164)	-	(1,164)	(1,132)
Reconciliation of movement in funds					
At 1 April 2024		(4,767)	8,099	3,332	4,464
Net movement in funds for the year		(1,164)	-	(1,164)	(1,132)
At 31 March 2025		(5,931)	8,099	2,168	3,332

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	2025 £	2024 £
Fixed assets			
Tangible assets	5	1,792	1,792
Current assets			
Cash on hand		18	18
Cash at bank		358	1,522
		<u>376</u>	<u>1,540</u>
Creditors: amounts falling due within one year		<u>-</u>	<u>-</u>
Net current assets/(liabilities)		<u>2,168</u>	<u>3,332</u>
Net assets/(liabilities)		<u>2,168</u>	<u>3,332</u>
Funds employed			
Unrestricted funds		(5,931)	(4,767)
Restricted funds		8,099	8,099
		<u>2,168</u>	<u>3,332</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 30 January 2026 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 30 January 2026. 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 2025	Total 2024
	£	£	£	£	£
Direct charitable expenditure	-	-	1,344	1,344	1,541
Management and administration	-	-	50	50	276
	-	-	1,394	1,394	1,817

3. Employee information

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

	2025 Number	2024 Number
By activity		
Administration	4	4
Production	-	-
	4	4
	2025 £	2024 £
Staff costs (for the above persons)		
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 £
Cost			
At 1 April 2024	1,083	709	1,792
At 31 March 2025	1,083	709	1,792
Depreciation			
At 31 March 2025	-	-	-
Net Book Value			
At 31 March 2025	1,083	709	1,792
At 31 March 2024	1,083	709	1,792

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

Incoming resources

	Unrestricted Funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from funding bodies				
Grant	-	-	-	-
Total income from funding bodies	-	-	-	-
Income from charitable activities				
Social dinners	-	-	-	-
Fundraising events	80	-	80	140
Donations received non – gift aid	100	-	100	415
Membership fees	50	-	50	130
Trip monies	-	-	-	-
Teas	-	-	-	-
Other income	-	-	-	-
Total income from charitable activities	230	-	230	685
Total incoming resources	230	-	230	685

Direct charitable expenditure

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Operating costs				
Tea expenses	-	-	-	-
Transport	30	-	30	-
Social dinners/Tesco vouchers	830	-	830	365
Rent of hall	235	-	235	240
Insurance	228	-	228	915
Subscriptions	-	-	-	-
Donations	-	-	-	-
Total operating costs	<u>1,323</u>	<u>-</u>	<u>1,323</u>	<u>1,520</u>
Bank interest and charges				
Bank interest and charges	21	-	21	21
Total bank interest and charges	<u>21</u>	<u>-</u>	<u>21</u>	<u>21</u>
Total direct charitable expenditure	<u>1,344</u>	<u>-</u>	<u>1,344</u>	<u>1,541</u>

Management and administration

	Unrestricted Funds £	Restricted funds £	Total 2025 £	Total 2024 £
Staff costs				
Gross salaries	-	-	-	-
Employers' NIC	-	-	-	-
Total staff costs	-	-	-	-
Administrative expenses				
Accountancy fees	50	-	50	276
Stationery and postage	-	-	-	-
Sundry expenditure	-	-	-	-
Total administrative expenses	50	-	50	276
Total resources expended	50	-	50	276