



REDDITCH ASSOCIATION FOR THE BLIND

Charity No:1038940



ANNUAL

REPORT

For the Year
April 1st 2019 –
March 31st 2020



REDDITCH ASSOCIATION for THE BLIND charity no: 1038940

Chairman's Report AGM 2020

I would like to record my appreciation for the work done by the trustee board during the financial year April 1st 2019 to March 31st 2020

This year was such a successful one and it ended just as the dreadful Covid 19 virus took hold.

Our Constitution was brought up to date during the year.

Operations remained the same but the Committee became a Board of Trustees responsible for the running of the charity.

The Trustees agreed that our remit should be widened to include visually impaired people with a significant sight loss, in addition to those currently registered as blind and partially sighted.

This is to support more people in Redditch with sight loss difficulties.

An Easter party in April and an Autumn party in October augmented our highly successful Christmas party.

Our fortnightly luncheon club went from strength to strength at Webheath Village hall with more men joining this lively group. Musical memories, Cats

At Christmas the charity entered the St Stephen's church Christmas Tree competition and gained third place. The prize added to our funds.

Trips to the Palace Theatre were enjoyed by many members with shows such as: Musical Memories, Cats and Cinderella, bringing enjoyment and fun to all.

Trips out included, too, a lovely day out by coach to Hillers Garden Centre in August where we enjoyed a meal indoors and tea outside in the sunshine.

Mary Birkett, our long serving secretary retired in November and

Jane Rose was appointed to her position at the AGM.

We thank Mary for her many, many years of outstanding work for the charity.

She has been the face of Redditch Association for the blind, loved and respected by all. She remains on the trustee board.

This year we did not take part in the Astwood Bank Carnival but their committee gave us a generous donation. Thank you to them all.

I would like to thank, once again the trustees for their work and in particular, Joyce Bush our Treasurer.

Jane Rose our Secretary.

Margaret Williams the lunch Club organiser.

Jackie Cornish our events' organiser.

Eileen Brereton our minute taker.

The charity has provided wonderful support to our members during the year. Thank you.

Bill Payne, Chairman, Redditch Association for the Blind.



REDDITCH ASSOCIATION FOR THE BLIND

Charity No: 1038940

**Financial Report and Accounts
for the year**

1st April 2019

To

31st March 2020

**Mr. Bill Payne
Chairman**

**Mrs Joyce Bush
Treasurer**

Independent Examiner:

Mrs Christina Stewart

Management Committee

Those who served on the Management Committee for the year 2019 –2020 were as follows:

Chair:	Mr. W Payne
Vice Chair:	Mrs J Graham
Secretary:	Mrs M Birkett
Treasurer:	Mrs J. Bush
Minutes secretary	Mrs E, Brereton

All other Members:

Mrs J. Atkinson, Mrs B Bakewell, Mr. J Bradley, Mrs K Bradley
Mr. P Brookes, Mr. R. Cornish, Mrs J Cornish, Mrs K Dally, Mr. W. Edwards.
Mr S Graham. Mr I Hughes, Mrs M Hughes, Mrs M Mountford, Mrs C. Philips,
Mrs M Williams, Mr W.Philips.

BANKERS

The Bankers for the Redditch Association for the Blind were
Lloyds Bank plc (Redditch309697) Branch,
PO Box 1000,
BX1 1LT

INSURERS

TOWERGATE INSURANCE

Towergate House.
1st Floor,
5 Airport West,
Lancaster Way,
YEADON,
Leeds.
LS19 7ZA

ADDRESS

The Office address for all management matters was:
30 Chesterton Close,
Redditch.
B97 5XS

THE INDEPENDENT EXAMINER

Ms Christina Stewart,
33 Radway Close Redditch.
B98 8RZ

FINANCIAL REVIEW for the Year ended 31st March 2020

The Association holds funds in bank run the Association's activities. Funding, equivalent to 2 years management and activity is kept as reserves in a bank account requiring notice for withdrawals.

Charity Law requires Charities to prepare financial statements for each financial year which provide a true and fair view of the state of affairs of the Charity and which identifies any surplus income or deficit expenditure of the Charity for that financial period.

In preparing those statements the Management Committee of the Redditch Association for the Blind have:

- Selected suitable accounting policies and applied them consistently.
- Made judgements and estimates that are reasonable and prudent.
- Stated where applicable, the accounting standards which have been followed.
- Prepared the financial statements on the ongoing concern basis.

The Management Committee has overall responsibility for ensuring that the Association has an appropriate system of controls, both financial and otherwise. They are responsible for keeping proper accounting records which disclose reasonable accuracy at any time, of the financial position of the Association. The Committee are also responsible for safeguarding the assets of the Association and for taking reasonable steps for the detection and prevention of fraud and any other irregularities.

The Redditch Association for the Blind has funding in place which will allow the association to maintain its current activities and further develop its work within the geographical area of Redditch.

Signed on behalf of The Trustee Board

MR W PAYNE-
Chairman.

Mrs JOYCE BUSH-
Treasurer.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2020

ACCOUNTING POLICIES

Basis of Preparation of the Accounts

The Financial Statements are prepared under the historical cost convention and include results of the Association's operations which continue.

The Accounts are prepared on a receipts and payments basis

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Accounting by Charities.

Taxation

The Redditch Association for the Blind is registered with the Charity Commissioner under provision of Section 505 Income and Corporation Taxes Act 1988 and is exempt from liability to taxation.

Charity Registration

The Redditch Association for the Blind is registered with the Charity Number 1038940

Income

Income and Voluntary donations are accounted for as they are received by the Association

Value added Tax

The Association is not eligible to pay Value Added Tax on items which assist people who are registered blind or partially sighted.

The Funds.

The Trustees have received all of its funds ,which it has re-allocated in order to work more effectively across its operations.

The categories held are as follows:

General Funds which are unrestricted funds to be used for any lawful purpose by The Committee

Designated Funds which are funds allocated by the Trustees for specific events.

Restricted Funds which are required for ongoing regular specific activities or donated to the charity for a Specific purpose

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE REDDITCH ASSOCIATION FOR THE BLIND
Charity Registration No: 1038940

I report on the Accounts of the Association for the year ended 31st March 2020

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether any particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

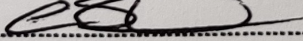
My Examination was carried out in accordance with the General Directions given by the Charity Commission. My examination includes a review of the Accounting records kept and a comparison of the accounts presented with those records. It also includes consideration of any unusual disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT.

In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- a) To keep accounting records in accordance with section 130 of the 2011 Act; and
- b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charity Act of 2011; have not been met;
- c) or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I certify that I have found the Accounts of the Redditch Association for the Blind to be an accurate record of the Charity's Activities and the Accounts shown are in accordance therewith

Signed.....

Date.....2 Sept 20

Mrs. Christina Stewart
Independent Examiner.
33, Radway Close,
Redditch.
B98 8RZ

REDDITCH ASSOCIATION FOR THE BLIND charity No:1038940
Annual Accounts 1st April 2019-31st March 2020

2019/2020	£	£	£	£	£
Receipts	General	Designate	Restricted	Total	2019
Donations					
Memorial Donations	499				1508
General Donations	19695				7311
Bank Interest	139				107
Sub Total	20333				8927
Collections					
Tins	1143				1146
Supermarkets	2183				1237
Sub total	3326				2864
Fund Raising					
Events					382
Fetes etc					483
Grants	1750				2000
returned gifts	120				400
Comm Lottery	62				
Sub total	1932				3265
Activities					286
Theatre Trips					50
Lunch Club			1650		1896
Outings		75			301
TOTAL RECEIPTS	25591	75	1650	27316	16822

PAYMENTS

	General	Designated	Restricted	Total	2019
Activities					
Theatre		4142			2696
Parties		1410			1590
Lunch Club			2687		2699
Outings		1855			2012
Events	253				158
Sub Total	253	7407	2687	10347	9155
General					
Member Support	7123				6873
Admin	354				289
Equipment	128				78
Insurance	776				725
Trustees	678				407
AGM	41				13
Presentation	103				8385
Sub Total	9203			9203	
TOTAL PAYMENTS	9456	7407	2687	19550	15199

REDDITCH ASSOCIATION FOR THE BLIND
Accounts for year 2019-2020 continued

Charity No:1038940

Bank @31.3.2020		2018/2019
Treasurers Account	12464	6373
Instant Saver Account	30251	28612
Scottish Widows	50000	50000
Cash in Hand	190	340
Total Bank	92905	82325
minus unrepresented cq	72	257
cheques		85067
		92833
RECONCILIATION		
Start bank 1.4.19	85324	
less unrepresented cq £2	257	
	85067	
Add receipts	27316	
Sub total	112383	
minus payments	19550	
		92833

Income over expenditure year 2020 = £7766

REDDITCH ASSOCIATION FOR THE BLIND
Accounts for year 2019-2020 continued

Charity No:1038940

ANALYSIS OF RECEIPTS TRANSACTIONS

Memorial Donations £

Wendy Mason	88
Worall	124
Tetsall	43
D. Kelly	244
Total	499

General Donations

Minnie Jones	17594
Nathan Holliday	1148
S Percival	100
Inner Wheel	80
K Smith	88
Red. rifle league	114
Best Connex	100
Brown	43
Kalsi	60
R.B.S.	100
Faulkner	40
Vinnie and friends	35
Seeney	40
small donations	153
Total	19695

Grants

Westmercia Police	
Comm. Fund	250
Worcs County Council	1500
Total	1750

Activities

Lunch Club	1650
Hilliers Outing	75
Total	1725

Banking

Scottish Widows	125
Lloyds Interest	14
Total	139

Tins Collections

Euro Coins	7
Rose and Crown	15
Mettis	25
Rogers	24
Rocklands	70
Batchley Fish Bar	115
Studley Soc. Club	48
Simply Local	110
Mason Rd.P.O.	110
Williams	57
Railway Inn	38
Eagle Inn	41
Signature	1
Kang Stores	170
Graham	18
Pochin	6
Delrene Motors	4
Lee & Thomas	6
Khan	60
Birkett	218
Total	1143

Supermarket Collections

Morrisons	1170
Tescos	1013
Total	2183

Other

Repaid Gifts	120
Redditch Comm	
Lottery	62
Total	182

Total receipt Analysis

Col.1	23808
Col.2	3508
TOTAL Receipts	27316

REDDITCH ASSOCIATION FOR THE BLIND

Charity No:1038940

Accounts for year 2019-2020 continued

ANALYSIS OF PAYMENT TRANSACTIONS

GENERAL FUNDS

Administration

£

Printing	148
Envelopes	15
Stationery	16
Postage	99
Calling Cards	21
Printing labels	32
RNIB labels	23
Sub Total	354

Equipment

Flag/emblems	68
Catering Trolley	60
Sub Total	128

Member Support

Magnifier	10
Client assistance	250
Mono Mouse	55
Talking Watches	32
Christmas cards	25
Christmas gifts	6360
Calendars	270
Members gifts	121
Sub Total	7123

Events

Christmas Tree festival

Tree and decorations	160
Tree Lights	25
Sensory decorations	38
Admin Costs	30
Sub Total	253

Total Col.1 **7858**

A.G.M.

AGM Room Hire	21
Refreshments	20
Sub Total	41

Trustee Costs

refreshments	206
Travel	60
Chair	50
Treasurer	100
I.D +Lanyards	237
Appreciation Gifts	25
Sub Total	678

Other

Presentation Gift	103
Insurance	776
Sub Total	879

Toal 1598

Totals	Column 1	7858
	Column 2	1598
Total General Fund		9456

REDDITCH ASSOCIATION FOR THE BLIND
Charity No:1038940
Accounts for year 2019-2020 continued
ANALYSIS OF PAYMENT TRANSACTIONS
DESIGNATED FUNDS

Theatre Trips	£	£
Tickets	4066	
Refreshments	76	
Totals		4142
Parties		
Room Hire	99	
Catering	631	
Entertainment	270	
Table furnishings	63	
Gifts	222	
Sundry extras	125	
Totals		1410
Garden Centre		
Coach+ gratuity	385	
Travel	55	
Lunches	535	
Totals		975
Bell Inn Astwood bank		
Lunches	481	
Travel	57	
Totals		538
Rose&Crown		
Lunches	282	
Travel	60	
Total		342
Total designated funds		7407

RESTRICTED FUNDS

Members Lunch Club		
Room Hire	396	
Equipment	152	
Catering	826	
Birthdays	105	
Entertainment	100	
Celebration gifts	50	
Raffles	25	
Travel Dial a ride	825	
Pub Lunch+gratuity	208	
Total		2687

Reconcillation of Payments Analysis

General fund	9456
Designated funds	7407
Restricted Funds	2687

Total Payments 19550