

REGISTERED CHARITY NUMBER 1175066

SANDWELL VISUALLY IMPAIRED
CHARITABLE INCORPORATED ORGANISATION
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2021

SANDWELL VISUALLY IMPAIRED CIO

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

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SANDWELL VISUALLY IMPAIRED CIO**TRUSTEES AND PROFESSIONAL ADVISERS**

Registered charity name Sandwell Visually Impaired CIO

Charity number 1175066

Principal address SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY

Trustees A D Averis
K Averis
P Bhachu
A Bostan
T Burling
R Flatley
R Gormley
T Gracesmith
G Orlebar
K Patel
P Roberts
H Rourke
C Smith

Independent examiner J S Pye FCCA
19 Ingleby Way
Shrewsbury
Shropshire
SY3 8BU

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

(a) Governing document

The charity is controlled by its constitution dated 10 October 2017 and is a Charitable Incorporated Organisation

(b) Organisational structure

The charity has a management committee of up to 15 members who meet regularly and are responsible for the strategic direction and policy of the charity.

(c) Appointment of trustees

Under the requirements of the constitution trustees are elected to the management committee to serve for a period of up to three years after which trustees must be re-elected at the next annual general meeting.

(d) Risk management

The trustees have examined the major strategic, business and operational issues which the organisation faces. They confirm that systems are in place to enable regular reports to be produced so that necessary steps can be taken to reduce risks.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

OBJECTIVES AND ACTIVITIES

The objects and principle activities of the charity are to relieve the needs of blind and visually impaired people living or working of the Borough of Sandwell in the West Midlands, their families and carers in particular, but not exclusively, by assistance in the provision of advice, education, information and support to enable increased independence and life opportunities.

ACHIEVEMENTS AND PERFORMANCE

The pandemic has impacted on the services we have offered this Financial Year. We have reshaped our offer to blind and visually impaired people and have introduced more services for the most vulnerable and isolated in the community. Our standard services are available to our membership of 340 members, carers and associates who have an interest in sight loss issues. This year as well as our membership we have supported a further 216 people via telephone support and doorstep visits. Sandwell currently has 1,115 people registered as sight impaired with the Local Authority. According to RNIB (Royal National Institute of the Blind) statistics Sandwell will be expected to have an estimated 8,100 residents with some level of sight loss. Many of these people are still not receiving a regular support service via statutory provision.

SVI's work is based on true user participation and co-production. Our aim is to:

- reduce the isolation, disempowerment and loss of confidence experienced by many visually impaired people;
- provide a safe supporting approach to keeping active and healthier for longer;
- offer practical support to enable visually impaired people and their families to access support as and when they need it;
- encourage them to play an active role in the community;
- support families, friends and associates of people living with sight loss;
- work with service providers to inform and educate.

All our activities and campaigns are organised and led by visually impaired people with the assistance of our committed staff and volunteers.

We take a holistic approach, looking at all elements of the mental, physical and emotional wellbeing of the people who use our services. SVI seeks to remove some of the fears of sight loss and helps people to explore other ways of doing things which they might think is no longer possible.

We provide support in a range of areas, all of which are interlinked.

Supporting independence

A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. With an estimated 44% of blind and visually impaired people experiencing depression, SVI has taken steps to try to remove some of the fears and help people to explore other ways of doing things they might think no longer possible. This has been particularly important at a time when many support services stopped due to the pandemic and people felt even more isolated and alone.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

The 'Helping Hands' programme has enabled us to develop our telephone based one-to-one support to blind and visually impaired people. This service provides specialist targeted practical support and advocacy. Our telephone befriending scheme has complemented the 'Helping Hand's practical support by offering a weekly welfare call to isolated and vulnerable people. Our virtual mindfulness classes have provided an opportunity for blind and visually impaired people to develop their mindfulness and stress management techniques.

Social support

Meeting others and getting out and about is extremely important to people, so it became doubly so to look at different ways of connecting people. We introduced virtual activities early on in lockdown. SVI supported people to access and use the Zoom platform. Using social media to promote support activities and virtual groups to help people to keep in touch. These online and virtual activities provided some people with the only chance they had to talk to someone else.

We organised a weekly online quiz, a Facebook 'Music of our Lives' feature – encouraging people to share their favourite tunes. We started a weekly virtual Coffee and Conversation' support group – where people could join their friends to chat about anything and everything. We adapted our women's group, offering a virtual focus on health and wellbeing, which provides women with an opportunity to discuss issues that are important to participants.

Health and wellbeing

SVI has developed proactive partnerships with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, taking positive steps towards addressing barriers visually impaired people face in accessing fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. Examples of activities include: gym, swimming, archery, aquafit, goalball and walking football. These activities had to be put on hold for the duration of lockdown and while gym and Local Authority restrictions apply. We have delivered some virtual light exercise sessions this year and plan to restart our health and fitness programmes later in 2021.

Arts and crafts

The arts have often been seen as something that blind and visually impaired people cannot take part in and enjoy. We believe that creativity and the right to enjoy beautiful works should be available to all. We work with arts and crafts instructors and art institutions to make art accessible and promote the development of audio description and touch tours. For example, we organised art and craft courses, Audio Described and touch tour visits to art galleries and museums. We have recently established partnership working with Multistory, Sandwell College and a visually impaired professional photographer to deliver an exciting project around photography and the impact of sight loss on a visually impaired person's sense of identity.

Access to new Technology

The ability to use new technology has become almost essential for everyday life. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. With the onset of the pandemic, SVI helped some of our visually impaired members to develop the confidence and skills to use new technology. With many of our members being older people, most have lost their sight in later life. The skills base or even willingness/confidence to even try out technology was often a barrier. We are looking at ways of working in partnership with other Charity and Community Sector organisations

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

and Sandwell council. We want to work alongside other providers and IT trainers to improve the accessibility of their service offer. As part of our support to members, we hold virtual 'Appy Hour' peer support groups to help visually impaired people to access mobile phones, smart devices and tablets. We worked with South Staffs Water on the development of their online applications and offered practical advice and guidance to other organisations in order to make their website and social platforms accessible to VI people.

Information and communication

One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We circulate safeguarding alerts, police notices and neighbourhood information via email and text message. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. We are extremely proud that during lockdown and the pandemic, we have increased our offer and strived to ensure that the Sandwell Talking News was sent out each and every week of this Financial Year.

Fundraising and awareness events

During 2020/2021, we have been unable to run our usual programme of fund raising and promotional events. We have put our membership fund raising on hold until such a time it is safe to resume these activities.

FINANCIAL REVIEW

Reserves Policy

The Statement of Financial Activities shows a gross income of £65,835 and expenditure of £54,544. The reserves are primarily to cover the development and future running expenses of all aspects of the organisation.

PLANS FOR FUTURE PERIODS

Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are therefore experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We have two part-time staff seconded from the Council. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service. We also directly employ two part-time staff on short-term, grant-funded programmes. Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives.

1. Restart and gradually develop our outreach services – as stated previously there are an estimated 8,100 VI people in Sandwell. We want to offer town-based drop-in support groups designed to reach the people who do not currently access support services. These groups will be close to home and easy to get to for people who are recently visually impaired or lack mobility skills and the confidence to travel far. We want the groups to be centrally located in the towns so that families and friends who feel isolated and lost can pop in for help and support as well. We will develop town-based partnerships in order to encourage visually impaired people to make better

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

use of local, mainstream services. We want to reach more people and grow our membership. We want to encourage volunteers from the community to upskill them to be able to continue the town-based groups.

2. Volunteering befriending scheme. During the pandemic, we have been offering a weekly befriending phone call to our lonelier, isolated and vulnerable members. This has helped us form important and meaningful links with our very elderly members and has proved a lifeline to some people. We want to identify funding to continue this service post Covid funding.
3. Gain funding to employ a Volunteers Coordinator in order to expand our volunteer base, providing opportunities for both VI and sighted volunteers. This will enable us to formalise our volunteer service, offer training and support and improve the service that we offer to our members. Currently we do not have enough staff capacity to nurture and support less confident volunteers. We also want to improve the training package and support for our trustees to ensure that we match and develop their skills.
4. With our adaptive technology and VI knowledge, we are in a position to offer unique volunteering opportunities for visually impaired people who might otherwise be excluded from the labour market. We further aim to offer work experience placements which will draw in further skills and raise awareness of blind and visually impaired people's ability to operate in the workplace. We are in the process of applying for funding to address these needs.
5. Increase our one-to-one information and guidance support and trial further counselling and listening support programmes. We have a short pilot information and support service 'Helping Hands'. We want to obtain on-going funding in order to maintain and develop this service. A diagnosis of sight loss can be extremely traumatic. Even those who have been visually impaired but whose sight is changing can become very anxious and fearful. An estimated 44% of blind and visually impaired people experience depression. In the past, the Council had a designated sight loss counsellor, however this service was cut. A trial of our own counselling service showed that there was still a need for this provision. We are seeking funding.
6. Develop activities and recruit Activities Coordinator. Our activities have been very popular and well-attended with high retention rates. We want to further develop this through the employment of an Activities Coordinator to take over running current activities and develop new ones. Organising events and trips out is time-consuming for our existing staff and precludes other developmental activities. Again, we are seeking funding.
7. More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a VI person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. This has become even more important as local surroundings change to accommodate social distancing and Covid restrictions.

We are seeking funding to maintain this aspect of our work and to develop our enablement service further.

The sight loss journey is long and the sense of bereavement is a natural process that needs help and support to overcome, our peer support model offers people a powerful example of what can be achieved following sight loss.

SANDWELL VISUALLY IMPAIRED CIO

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

INDEPENDENT EXAMINER

J S Pye FCCA has been re-appointed as independent examiner for the ensuing year.

Principal address:

Signed by order of the Trustees

SVI Office
West Bromwich Town Hall
Lodge Road
West Bromwich
B70 8DY



A D Averis

20 September 2021

SANDWELL VISUALLY IMPAIRED CIO

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF SANDWELL VISUALLY IMPAIRED

YEAR ENDED 31 MARCH 2021

I report on the accounts of the charity for the year ended 31 March 2021 which are set out on pages 9 to 15.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination and I confirm that no material matter has come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of the Charities (Accounts and Reports) Regulations 2008 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.

I confirm that there are no other matters to which your attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J S Pye FCCA
Independent examiner

19 Ingleby Way
Shrewsbury
Shropshire
SY3 8BU

20 September 2021

SANDWELL VISUALLY IMPAIRED CIO

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Investment income	3	2	—	2	8
Incoming resources from charitable activities - grants receivable	4	1,596	63,942	65,538	57,690
Other incoming resources	5	295	-	295	4,733
TOTAL INCOMING RESOURCES		1,893	63,942	65,835	62,431
Less: RESOURCES EXPENDED					
Charitable activities	6	3,371	(57,915)	(54,544)	(61,415)
Governance costs	7	-	-	-	-
TOTAL RESOURCES EXPENDED		3,371	(57,915)	(54,544)	(61,415)
NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR		5,264	6,027	11,291	1,016
RECONCILIATION OF FUNDS					
Total funds brought forward		18,604	20,016	38,620	37,604
TOTAL FUNDS CARRIED FORWARD		23,868	26,043	49,911	38,620

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO**BALANCE SHEET****31 MARCH 2021**

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets		-	-
CURRENT ASSETS			
Cash at bank and in hand		<u>49,911</u>	<u>38,620</u>
NET CURRENT ASSETS		<u>49,911</u>	<u>38,620</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>49,911</u>	<u>38,620</u>
NET ASSETS		<u>49,911</u>	<u>38,620</u>
FUNDS			
Restricted income funds	9	26,043	20,016
Unrestricted income funds	10	<u>23,868</u>	<u>18,604</u>
TOTAL FUNDS		<u>49,911</u>	<u>38,620</u>

These financial statements were approved by the members of the committee and authorised for issue on the 20 September 2021 and are signed on their behalf by:



A D Averis
Trustee

The notes on pages 11 to 15 form part of these financial statements.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1. STATUTORY INFORMATION

Sandwell Visually Impaired CIO is a Charitable Incorporated Organisation registered in England. The charity's registered number, principal address and nature of operations can be found in the Report of the Trustees.

2. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2015), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 102 from including a cash flow statement in the financial statements.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each fund is set out in the notes to the financial statements.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of generating funds comprise the costs associated with attracting voluntary income and the cost of trading for fundraising purposes.

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

2. ACCOUNTING POLICIES *(continued)*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the statement of financial activities on the basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

The charity currently holds no fixed assets.

3. INVESTMENT INCOME

	Unrestricted funds £	Total funds 2021 £	Total funds 2020 £
Interest received	2	2	8

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES - GRANTS RECEIVABLE

	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Sandwell MBC staff funding	-	31,567	31,567	31,567
Sandwell MBC core funding	-	6,400	6,400	6,400
Other grants	-	25,905	25,905	13,915
Donations	1,596	70	1,666	5,808
	<u>1,596</u>	<u>63,942</u>	<u>65,538</u>	<u>57,690</u>

5. OTHER INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Miscellaneous income	295	-	295	4,733

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Travel expenses	66	287	353	3,088
Postage	9	19	28	30
Stationery	-	69	69	1,285
Transcription	-	192	192	265
Personal Assistance and Volunteers expenses	-	-	-	7
Printing	-	-	-	223
Insurance	-	400	400	341
Room Hire	-	-	-	-
Website	-	540	540	420
Equipment	-	1,403	1,403	1,181
Marketing	-	-	-	7
General expenses	26	-	26	1,547
Services	334	1,197	1,531	4,325
Rent	-	4,667	4,667	4,668
Staff costs	126	18,309	18,435	17,128
Seconded staff costs	-	26,900	26,900	26,900
Movement between funds	(3,932)	3,932	-	-
	<u>(3,371)</u>	<u>57,915</u>	<u>54,544</u>	<u>61,415</u>

7. GOVERNANCE COSTS

The charity has no governance costs as all trustees are volunteers and the financial statements are prepared by J S Pye FCCA pro bono.

8. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2021 £	2020 £
Wages and salaries	18,435	17,128
Social security costs	-	-
Other pension costs	-	-
	<u>18,435</u>	<u>17,128</u>

Particulars of employees:

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

	2021 No.	2020 No.
Administrative staff	<u>1</u>	<u>1</u>

No employee received remuneration of more than £60,000 during the year (2020 - Nil).

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

9. RESTRICTED INCOME FUNDS

	Balance at 1 Apr 2020 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2021 £
SMBC Grant – seconded staff	-	31,567	31,567	-	-
Transport fund	89	-	-	-	89
Active at 60	1,060	-	-	-	1,060
Core fund	4,385	6,400	3,427	-	7,358
Housing service group	92	-	-	-	92
Tipton tree of lights	331	670	79	-	922
Family support group	100	-	-	-	100
Young person's fund	400	-	-	-	400
Epic Grant	5,874	-	4,522	-636	716
C R Here to help fund	590	-	-	-590	-
Awards for All	-	-	-	-	-
Enablement Worker	-	5,010	4,511	-499	-
SocialEyes Fund	1,358	-	-	-1,358	-
Healthy Sandwell	-	-	-	-	-
Women's group	318	-	-	-	318
Town team grant	12	-	44	32	-
Healthy Sandwell Men's group	490	-	76	-	414
Harry Payne Touchy	-	-	-	-	-
Feely Arts project	334	-	-	-1	333
Wesleyan Foundation –	-	-	-	-	-
Helping Hand	4,583	-	4,010	-	573
SCVO Vision 2030	-	5,000	-	-	5,000
Heart of England – Doing	-	-	-	-	-
Things Differently Fund	-	9,905	5,247	-880	3,778
Sandwell MBC	-	-	-	-	-
Community Partnership	-	-	-	-	-
Innovation	-	4,890	-	-	4,890
Tesco Bags For Life	-	-	-	-	-
Groundwork UK Grant	-	500	500	-	-
	<u>20,016</u>	<u>63,942</u>	<u>53,983</u>	<u>-3,932</u>	<u>26,043</u>

SANDWELL VISUALLY IMPAIRED CIO

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

10. UNRESTRICTED INCOME FUNDS

	Balance at 1 Apr 2020 £	Incoming resources £	Outgoing resources £	Movement between funds £	Balance at 31 Mar 2021 £
General funds	4,172	3	130	-120	3,925
Annual Forum	1,638	-	-	1	1,639
Eye health Promotion	980	-	-	-	980
Visual Impairment				-	
Training	875	75	-		950
Community Involvement					
Fund	500	-	-	-	500
IT Tech	64	708	-	-32	740
Exit strategy	3,200	-	-	-	3,200
Health and Wellbeing					
projects	1,290	64	-	-	1,354
Funeral donations	1,034	838	-	-	1,872
CENTRO Transcription					
fund	875	-	-	-	875
Marketing	400	-	-	-	400
Salary contingency fund	2,553	-	171	2,015	4,397
Cassies three peak					
challenge	1,023	-	-	-	1,023
Staff extra mile through					
covid	-	130	250	120	-
Demonstration					
Equipment Fund	-	-	-	590	590
SocialEyes Fund	-	-	10	1,358	1,348
Virtual Raffle	-	75	-	-	75
	<u>18,604</u>	<u>1,893</u>	<u>561</u>	<u>3,932</u>	<u>23,868</u>