

Christian Blind Mission (United Kingdom) Limited

Report and Financial Statements

Year Ended 30 June 2018



Company number 03148424

Charity number 1058162 (England & Wales) SCO41101 (Scotland)

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Front page image: Christine, 15 (second from right) with her siblings at home in Kenya. Christine was struggling at school due to her low vision, but thanks to a magnifying glass and telescope provided by CBM’s partner, reading in books and from the blackboard is much easier.

Legal and Administrative Details

Trustees

Jan Flawn CBE (Chair)
Mary Bishop (appointed 18 December 2017)
Edwin Godfrey
Pam Gosal (appointed 15 February 2018)
Adrian Hopkins MBE
Rachel Jones
Kit Lawry (appointed 9 May 2018)
Chinwe Osuchukwu
James Raynor (appointed 18 December 2017)
Max Teare
Kristin van Zwieten
Robert McCorquodale (appointed 16th November 2018)
Elizabeth Dun (appointed 22nd January 2019)
Gillian Kelly (appointed 22nd January 2019)
Robert Dillarstone (appointed 22nd January 2019)

Secretary and Registered Office

Philip Nye, CBM UK, Oakington Business Park, Dry Drayton Road, Oakington, Cambridge, CB24 3DQ

Chief Executive

Kirsty Smith

Leadership Team

Director of Fundraising and Communications – Harriet Millward
Director of International Programmes – Matthew Hanning
Director of Finance and Corporate Services – Philip Nye

Company Number

03148424

Charity Numbers

CBM UK 1058162 (England and Wales) SC041101 (Scotland)

Bankers

Lloyds Bank plc, Black Horse House, Castle Park, Cambridge, CB3 0AR

Auditors

BDO LLP, 55 Baker Street, London, W1U 7EU



From our Chair, Jan Flawn CBE

I'm delighted to be able to report back on another busy and successful year. Most importantly, we've been able to expand our work to transform the lives of people with disabilities and communities at risk in the world's poorest places, spending £6.4 million on life-changing programmes, up from £5.3 million last year. That means many more sight-restoring surgeries and medical interventions, more children with disabilities at school, more men and women helped to earn a living - the deep and long-lasting impact on individuals and families is extraordinary.

None of CBM's work would be possible without the inspiring commitment of our dedicated supporters. I'd like to take this opportunity to express my heart-felt gratitude to all of you who have given time or money, shared prayers or expertise. It is my privilege to report back to you on the achievements that your generosity have brought about - thank you.

CBM UK is an organisation with deeply-rooted values, which spring from Christian teaching and drive all of our work. This year we set out to clarify and articulate these values, so that everyone involved with the CBM family can see how we "live" our ethos: challenging injustice, making every action count, embracing partnership and living with integrity. Read more about how we put our values into action on p.8.



From our Chief Executive, Kirsty Smith

150 years ago, our founder Ernst Christoffel saw that street children with disabilities in Turkey were ignored and neglected. Where others walked on by, he responded. Since then, the world has seen vast changes. And yet the needs of people with disabilities are still too often overlooked.

But after decades of concerted pressure by CBM and others, that finally seems to be changing. In December 2017, UK Secretary of State for International Development Penny Mordaunt declared that she would "put disability at the heart" of her Department and announced plans for a Global Disability Summit in London. The Summit, co-hosted by the Kenyan Government in July 2018, saw many commitments by governments and others (see p.20).

Our challenge is now to ensure that welcome words lead to effective action - breaking down barriers and creating opportunities so that people with disabilities can fulfil their potential. So alongside continuing to run our own life-changing programmes, CBM UK is increasingly using our expertise to train and support others in disability-inclusive development and humanitarian action, and creating resources like the Humanitarian Hands-on Tool (see p.21). I can't imagine what Ernst Christoffel would make of a mobile app, but I know he would recognise his legacy in our determination to tackle injustice and build a world where people with disabilities are valued, respected and included.

Photos - top: Jan Flawn. Bottom: Kirsty Smith (right) with Nabila, who has low vision and receives support from a CBM partner.

Our Year in Pictures



Former Home Secretary Lord Blunkett speaks out about disability and mental health at CBM event (p.13)



President of Portugal presents prestigious António Champalimaud award to Inclusive Eye Health Director Babar Qureshi, recognising CBM's decades of pioneering work preventing blindness (p.12)



TV presenter Diane Louise Jordan heads appeal to raise funds to prevent childhood blindness (p.22)



New Vision Centres open to deliver sight-saving eye health services in rural India (p.12)



CBM provides support to Rohingya refugees with disabilities like 3 year old Haris in Bangladesh (p.18)



Deborah Tigere, CBM Country Director for Zimbabwe, speaks to supporters in Northern Ireland (p.23)



Global Disability Summit brings together world leaders, civil society and disability organisations and companies in London (p.20)



New programme launched to prevent hearing loss in Zambia (p.13)



CBM UK's Kirsty Smith with journalist, author and Time to Change Ambassador Alistair Campbell at the Global Mental Health Summit

Structure, Governance and Management

Governing Document

Christian Blind Mission (United Kingdom) Limited is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association dated 12 January 1996. The Charity is also registered with the Office of the Scottish Charity Regulator 'OSCR' with registered charity number SC041101. The directors of the Charity are its Trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

Public Benefit

The Trustees have given due regard to the public benefit guidance published by the Charity Commission and are confident that CBM UK's work assisting people with disabilities in the poorest parts of the world satisfies the public benefit requirements as laid out in the Charities Act 2011.

Trustees

The Trustees who served during the year were as follows:

Jan Flawn CBE (Chair)
Mary Bishop (appointed 18 December 2017)
Edwin Godfrey
Pam Gosal (appointed 15 February 2018)
Adrian Hopkins MBE
Rachel Jones
Janine King (resigned 20 June 2018)
Kit Lawry (appointed 9 May 2018)
Chinwe Osuchukwu
James Raynor (appointed 18 December 2017)
Kirsty Smith (resigned 15 February 2018)
Max Teare
Kristin van Zwieten

We were delighted to welcome four new members of the Board this year – Mary Bishop, Pam Gosal, James Raynor and Kit Lawry. More information about them and all of our Trustees can be found on our website at <https://www.cbmuk.org.uk/who-we-are/our-people/trustees/>.

Our thanks to Janine King, who stood down after 4 years' valuable contribution as a Trustee, during which she brought considerable expertise in accessibility and also served as Chair of the Finance and Audit Committee. We also recognise the contribution of Max Teare and Edwin Godfrey who represent CBM UK on the Board of BasicNeeds, which merged with CBM UK in July 2017.

Board members also made a significant contribution to CBM on an international level – Edwin Godfrey was elected as Vice Chair of the CBM Federation Supervisory Assembly and served as the Chair of its Governance Committee. Kirsty Smith was elected as Deputy Chair of the International Leadership Team of the CBM Federation.

Organisation

The Board of Trustees administer the Charity. The Trustees normally hold four meetings each year. The Board has delegated approval for day-to-day operational decisions to the Chief Executive and Leadership Team under a scheme of delegated authority. All decisions outside this scheme are approved by the Board.

Appointment of Trustees

As set out in the Articles of Association, the Trustees are recruited and appointed by the Board. The Trustees are appointed to serve for a period of three years and are eligible for re-appointment for one further term.

Trustees' induction and training

On appointment, Trustees participate in a comprehensive induction programme tailored to their experience and skills. Trustees are encouraged to undertake training to brief them on the legal obligations under charity and company law and to attend appropriate external training events and projects where these will facilitate the undertaking of the role.

Our structure

CBM UK is a member of the CBM International Federation, which links 11 member organisations around the world and integrates global programme and policy efforts to maximise impact for people with disabilities.

In July 2017, CBM UK announced its merger with global mental health NGO BasicNeeds. BasicNeeds Trustee Company Ltd, has become a wholly owned subsidiary of CBM UK.

CBM UK works through CBM's network of country offices, which provide vital links with our local partners, host governments and institutions, and create networks between the different partner organisations, Governments, Disabled Peoples' Organisations and other NGOs. In addition, CBM employs technical experts to build capacity and ensure quality. With our team of technical advisors, surgeons, ophthalmologists, other health workers, humanitarian, livelihood and education specialists working alongside partners around the world, communities receive long-lasting and effective support.

CBM UK is also represented in Scotland, Wales and Northern Ireland.

Staff

The work of CBM UK relies on the commitment and hard work of its valued staff. CBM UK employs 32 people in the UK, with expertise in international development and disability, programme management, fundraising, communications, administration, finance and governance. CBM UK is committed to equality in recruiting, training, promotion and career development.

Volunteers

The financial statements set out the results for the year but do not reflect the considerable and vital support of our many volunteers. The Trustees and staff are extremely grateful for their commitment and contribution.

Remuneration

All Trustees give of their time freely and no trustee received remuneration in the year. Details of Trustee's expenses and related party transactions are disclosed in note 13 to the accounts. The pay of staff is reviewed annually and normally adjusted for increases in the retail price index. Salaries are also benchmarked against similar sized organisations in the local area.

Strategic Report

Our Vision

An inclusive world in which all people with disabilities enjoy their human rights and achieve their full potential.

Our Mission

To transform the lives of disabled people in the world's poorest communities. Driven by Christian values, we work with disabled people to break down barriers by delivering practical support, improving policy and practice and inspiring the people of the UK to act.

Our Values – and how we live them

This year, we set out to clarify and articulate the values that underpin all of CBM UK's work and our values are reflected in all that we do.

Value	What it means to us	How we put it into action
Challenging injustice	Everyone is equal in God's sight. We strive to build a just and equitable world in which all people are included, loved, valued and respected.	<ul style="list-style-type: none">• We set up programmes to improve the lives of those who are most marginalised, preventing blindness in the world's poorest places and reaching particularly at-risk groups such as people living with HIV and disabilities; people with mental health problems; women and girls facing discrimination on grounds of gender, disability and poverty.• We support and equip people who face stigma and discrimination to have a voice in their communities and claim their rights• We train and support others to include people with disabilities and communities at-risk in their work.
Making every action count	Inspired by Jesus' radical example of solidarity with and	<ul style="list-style-type: none">• We are bold and tenacious in driving positive change.

compassion for marginalised people, we focus our efforts on bringing about tangible change in the lives of those whom others leave behind.

- We constantly seek to improve the effectiveness and long-term impact of all areas of our work by monitoring and evaluating what we do, considering and trialling new approaches and learning from others.
- We actively seek out and listen to the views of people with disabilities and communities at risk in the world's poorest places and involve them in the development and implementation of our programmes.

Embracing partnership

We believe we can achieve more when we work with others. We value everyone's unique contribution and together put God's love into action.

- We build strong, long-term relationships with partner organisations – such as hospitals, Governments, community organisations and NGOs – in the places we work.
- We listen to, value and respect our supporters and seek to deepen their involvement in our work.

Living with integrity

We live responsibly and with honesty as custodians of God's creation.

- We are accountable for the resources entrusted to us, implementing robust systems to ensure that every penny is used effectively to further our mission.
- We are open, honest and transparent.
- We have rigorous procedures in place to ensure that any inappropriate behaviour by staff, volunteers or partners is quickly identified, dealt with and reported to the relevant authorities.
- We consider the environmental impact of all of our actions and strive for sustainability.

Our Strategy

In July 2015, CBM UK launched an ambitious four-year Strategic Framework, called 'Through the Roof'. We are delighted to report on our progress towards our strategic goals over the last year.

Strategic Goal	Progress
<p>People with disabilities will experience positive and lasting change</p> <p>Quality programmes with increased impact and sustainability</p>	<p>Major new programmes launched to improve the lives of people with disabilities and communities at risk in Zambia, Rwanda, Uganda, Tanzania, Malawi and Bangladesh.</p> <p>Regular audits and evaluation of programmes to enable learning by CBM and others – eg sharing a case study on impact of data sharing between partners at a blindness</p>

Strong partnerships

prevention programme in Peru, which was published by the International Agency for Prevention of Blindness

Drawing on the knowledge and expertise of people with disabilities

Taking over BasicNeeds ensured continuation of their existing mental health programmes and increased our capacity to tackle this neglected area

Effective collaboration with global coalitions and national governments to tackle neglected tropical diseases, such as trachoma and River Blindness

Part of global collaboration to deliver trachoma medication in war-torn Yemen (see p.12)

Views and experiences of women and girls with disabilities in Nigeria gathered to shape programme to tackle gender-based violence (see p.22)

UK policy and practice will increasingly support sustainable change for people with disabilities

Developed ground-breaking new Humanitarian Inclusion Standards to help organisations providing emergency aid to include people with disabilities (see p.19)

Provided expertise and guidance to UK Government on disability inclusion, including in preparations for Disability Summit and on inclusion of women and girls with disability (see p.22)

Made submission to International Development Committee calling on Government to keep focus of Official Development Assistance on alleviating poverty and ensure it is inclusive of people with disabilities

Contributing expertise to the 2018 Lancet Commission on Global Mental Health and Sustainable Development and Global Mental Health Summit

Our target audiences will grow and be increasingly engaged

New Values launched to help us articulate what drives and shapes our work.

Former Home Secretary Blunkett hosts event to bring focus to mental health

Television, press and social media appeal launched with Diane Louise Jordan

New corporate partnerships with Cathedral Eye Health and Riot Games

Our Year – key developments

Where we work

CBM UK provided direct funds and expertise to set up and run 32 life-changing programmes in 15 countries across Africa, Asia and Latin America. These countries are: Bangladesh, Burundi, Democratic Republic of Congo, Guinea, India, Indonesia, Ivory Coast, Kenya, Malawi, Nigeria, Pakistan, Peru, Rwanda, Sierra Leone, Tanzania, Uganda, Zambia and Zimbabwe.

Achievements of the Global CBM Movement

CBM UK is part of the global CBM family, contributing to CBM's coordinated programme of work. In 2017, CBM collectively, with our partners,

- treated 52.4 million people for blinding & disabling diseases
- carried out 413,468 sight-restoring cataract surgeries
- trained 83,738 doctors, nurses & other medical professionals
- helped 39,008 children with disabilities to go to school
- supported 50,399 people with disabilities to earn a living
- reached 93,522 people with disability-inclusive emergency relief



These figures cover the period 1 January-31 December 2017, as this is the latest period for which global statistics are available.

Saving Sight

Three quarters of the world's blindness could be prevented or treated – so millions of people worldwide are needlessly blind. We work to provide comprehensive, high quality eye health services that reach the poorest and most excluded, preventing blindness and restoring sight.

Photo: 3-year-old Shakulu loves to play and explore. But when he started losing his sight because of cataracts, he struggled to get around. Thanks to CBM supporters, Shakulu has had cataract surgery and glasses - now he can see and his future looks much brighter!

International Award recognizes CBM's pioneering work

In September 2017, the CBM Federation was announced as joint winner of the prestigious António Champalimaud Vision Award, which recognizes outstanding contribution towards the prevention and alleviation of blindness and visual impairment in low-income countries.

New vision centres provide sight-saving eye care in India

Four new Vision Centres will provide sight-saving eye health services to people in one of the poorest parts of India, thanks to support from natural beauty products company L'Occitane Foundation. The new centres in rural Uttar Pradesh will provide basic eye health services such as glasses to those who would otherwise miss out and identify potentially blinding conditions like cataracts and glaucoma so they can be treated before it's too late.

First treatments for blinding trachoma in war-torn Yemen

CBM was part of a global collaboration to deliver antibiotics to thousands of people in remote corners of Yemen for the first time in May 2018. In spite of the ongoing conflict, a team of more than 4000 volunteers distributed the medication door-to-door through 273 villages where trachoma – a painful but preventable eye disease - is prevalent.

Saving children's sight in Nigeria

5 year-old Samuel received sight-restoring cataract surgery through our flagship programme to prevent blindness in Nigeria, launched last year. Funded by CBM supporters and Seeing is Believing, a collaboration between Standard Chartered and the International Agency for the Prevention of Blindness, the 3 year programme aims to benefit 1.5 million children, funding treatments like cataract surgery, training health and community workers and providing glasses and low-vision devices.

Before the operation to remove his cataracts, Samuel was finding it difficult at school. *"My favourite thing to do at school is reading but I can only see it when it's very close to my face"*, he explains. He also struggled to play football or recognise people – even his mother. *"I don't like not being able to see who is coming. It makes me feel scared"*.

Thanks to cataract surgery on both eyes, Samuel can now see again and his mother is overjoyed: *"This makes me so happy. For Samuel to see is what we've prayed for"*.

Photo: Samuel at hospital after cataract surgery.



Improving Health

If you live in poverty, you are much more likely to have a disability. Diseases thrive where people lack clean water, good housing, food or sanitation, while treatment for disabling conditions is often out of reach. We work in the world's poorest places to improve access to health care for people with disabilities and those at risk, working with local hospitals and health authorities to strengthen services for the long-term. We treat and prevent diseases, educate communities, train and equip health workers and provide rehabilitation and devices such as hearing aids, glasses or wheelchairs.



Photo: 5-year-old Rebecca was born with bilateral clubfoot which caused both feet to curve inwards, forcing her to stand on her ankles. Thanks to CBM, Rebecca is accessing intervention at our partner hospital in Uganda and is looking forward to walking to school on strong, straight feet.

Preventing hearing loss in Zambia

Half of hearing loss is preventable, but a shortage of equipment, medical supplies and trained staff leaves many children struggling needlessly. In Zambia, children with hearing loss routinely struggle to access education, while adults often face unemployment. Our new programme is training health workers and equipping clinics to prevent avoidable hearing loss, while improving support for people with hearing impairment, for example by improving access to hearing aids, currently not available to most people outside the capital. The programme is supported by the Scottish Government's International Development Fund.

Lord Blunkett urges more action on mental health at CBM event

Former Home Secretary David Blunkett hosted an event for CBM in November 2017 at the House of Lords, bringing together parliamentarians, supporters and international development sector leaders to focus on the exclusion faced by people faced with disabilities, and particularly mental illness and psychosocial disabilities. Lord Blunkett explained how he had witnessed first-hand, some of the challenges faced by children with disabilities in East Africa and highlighted the

need to improve access to mental health support for people in the poorest parts of the world. CBM's merger with BasicNeeds in July 2017 will enable us to combine skills and expertise to better reach people with mental health conditions, which are a leading cause of disability in the world's poorest places.

CBM-trained mental health nurses praised

An article by mental health experts in the Lancet Global Health in February 2018 highlighted the "unique and important role" of mental health nurses in Sierra Leone in supporting people affected by the devastating mudslides and flooding in August 2017. There are only 19 mental health nurses in the West African country, all of whom were trained as part of CBM's five-year programme to improve mental health services in Sierra Leone.

Dame Penelope Wilton speaks out on International Day to End Obstetric Fistula

Speaking ahead of International Day to End Obstetric Fistula on May 23, actress and CBM supporter Penelope Wilton (Ever Decreasing Circles, Downton Abbey, The BFG) expressed her support for CBM's work treating women with the condition:



"The birth of a new baby should be a time of joy. But for too many women in poorer countries, childbirth leads to serious injuries like fistula, with devastating consequences on their lives. After the trauma of difficult labour, and sometimes the desperate sadness of losing a baby, fistula leaves women incontinent and at risk of infection. Constantly leaking urine or faeces, many women become isolated, abandoned by their husbands or others around them.

It's shocking and completely wrong that 2 million women are living with fistula worldwide, some for decades, especially given that in nearly all cases it can be treated. That's why I'm speaking out to help raise awareness. CBM is doing vital work to help women get treatment for fistula and rebuild their lives. I'm supporting them today and I hope you will too."

Education for All

Children with disabilities are more likely to miss out on education than any other group, making up a third of all children who are not in school. Without education, children are much less likely to be able to fulfil their potential and are more likely to live in poverty as an adult. We help girls and boys with disabilities to go to school and complete their education, working in the world's poorest places to build more inclusive education systems, training teachers, equipping schools and supporting parents and communities to help children flourish.



Photo: Children with visual impairments attending the CBM-supported Kadoma School in Zimbabwe, lead one another back to class after break time.

New programme will help girls with disabilities access education in Zimbabwe

An estimated 1 in 5 secondary school-age girls in Zimbabwe are not in school. Girls with disabilities are among those least likely to access education – travelling to school can be a significant challenge, classrooms or toilets are often inaccessible and teachers generally lack training to include them. Many families of girls with disabilities are also reluctant to send them to school, because they fear they will be bullied, can't afford the costs of education (the families of children with disabilities are often among the poorest in society), or simply because they don't realise that their daughters can learn and succeed.

CBM will be working with Plan International to reach girls with disabilities aged 10-19 who are not currently attending school, first providing tailored support to help them to catch up with key skills like reading and writing and then helping them access mainstream education, skills' development opportunities or livelihoods programmes. The 6-year programme is supported by the UK Government's Girls' Education Challenge fund.

Supporting blind and visually impaired children into school in Nigeria

Nigeria has one of the highest proportions of children out of school globally - nearly 30% of girls and boys over 6 do not access education. Children with disabilities are among those most likely to miss out. While there are some specialist primary schools for blind children, almost no specialist secondary schools exist and mainstream schools rarely accept students who are blind or visually impaired.

As part of our 3-year comprehensive child eye health programme in Nigeria (see Saving Sight p.11) CBM is working with teachers at both specialist and mainstream schools in 11 States of Nigeria, providing training and resources so that they can better include children who are blind or visually impaired. We are also working with staff both in the education and health systems so that teachers know how to identify and refer children with visual impairments for treatment or support.

Building Secure Livelihoods

People with disabilities often find it difficult to earn a living, as they are excluded from education and training, face prejudice and discrimination and are less likely to be able to access resources or loans to get started. We provide training and support for people with disabilities, helping them to get a job or start their own business.



Photo: With the support of CBM's VSLA programme in Rwanda, Jeanne, now 55, has gone from begging to survive to becoming a respected businesswoman. Read her story below.

New livelihoods programmes in Rwanda and Uganda

In **Rwanda**, people with disabilities make up 5% of the population and are amongst the poorest, often finding it difficult to access employment or banking services. Supported by the Scottish Government's International Development Fund, our project will help 14,000 people with disabilities across four districts earn a living and be financially independent by:

- Enabling them to access small loans and support through village savings schemes.

- Setting up and supporting Village Savings and Loan Associations (VSLA) – a proven approach that supports small groups of people to save together and take small loans to set up small businesses or invest in income generating activities.
- Training group members in financial management, entrepreneurship, improved farming methodologies, climate resilience, rain water harvesting and solar energy.

A new programme in **Uganda**, launched in June 2018 and funded by a Big Lottery Fund grant, will adopt the same approach, reaching 2500 people with disabilities and their family members.

Jeanne's story

In 1994, the year of the Rwandan genocide, Jeanne (pictured above) was carrying her three-year-old daughter on her back when she stepped on a landmine. Miraculously, both survived but Jeanne lost her leg. After months in hospital she was destitute. *"I had nothing to support my family, no money to buy food. So I started begging in the streets of Kigali...People used to stigmatise me, calling me a 'kimuga', a broken jug, someone who is nothing."*

Jeanne's life changed when she joined a CBM-supported Village Savings and Loans Association. She took a small loan to start growing tomatoes. Now she has a successful business and is Chair of the group. "I have so many tomatoes", says Jeanne proudly. "Now, people call me a person with a disability, not someone who is nothing. Now, the future is better."

Growing impact of organic farming programme

In 2012, CBM UK started a programme to help people with disabilities and their family members earn a living through organic farming in Madhya Pradesh, central India, helping them escape poverty and challenging beliefs that disabled people could not be financially independent. 6 years on, the programme has been extended into 4 new districts, benefitting thousands of people with disabilities and significantly changing attitudes.

People with disabilities and their families are emerging as leaders in organic farming - in 2017, 171 men and women with disabilities became "master trainers" through the programme. Another outcome is that the State Government is increasingly promoting organic methods – much cheaper for small farmers as they do not need expensive pesticides – through their own schemes. The programme has also extended to offer training in other vocational skills such as sewing and mobile phone repairs.

Emergency Response

When disasters strike, people with disabilities are often among the worst affected and the last to receive help. CBM responds immediately to emergencies, providing life-saving aid to people with disabilities or injuries and helping rebuild lives and communities. We also train and support other humanitarian organisations, helping ensure that the support they deliver reaches people with disabilities.



Photo: 8 year-old Hosnima has had mobility difficulties since a fall damaged her spinal cord as a young child. When her family fled their home in Rakhine province of Myanmar, they walked for days to safety in Bangladesh, they carried Hosnima with them in a sling made from bamboo poles. Our team met Hosnima during family-to-family visits in the refugee camp where she now lives. With regular physiotherapy at home, she is getting stronger and has started venturing outside. "She attends a local child friendly space," says her father proudly "though we worry she will fall, so for now we accompany her."

Rohingya crisis: supporting the most vulnerable

Since September 2017, CBM has been providing emergency aid, health care and support to some of the most vulnerable Rohingya refugees. More than half a million Rohingya people are living in overcrowded refugee camps in northern Bangladesh after fleeing horrific violence in the northern Rakhine province of Myanmar. Many arrived with nothing, after leaving their homes in deeply traumatic circumstances.

Life in overcrowded camps is hard for all refugees, but for those with disabilities, it is unimaginably tough. Accessing services such as food relief, medical care or education can be impossible for those with mobility or vision problems because of the steep, muddy terrain. Our teams in Bangladesh have been reaching out to people with disabilities, delivering health care and counselling through mobile clinics and home visits, providing devices such as glasses, mobility equipment and hearing aids and providing safe and accessible spaces where children with disabilities can learn and play.

Responding to Sierra Leone mud slides

In August 2017, mud slides and flooding left hundreds dead and thousands homeless in Sierra Leone, West Africa. The disaster unfolded during the night, leaving people with little or no warning as water and mud swept into the streets. Working with two long-term local partners, CBM quickly launched a six-month emergency response to help people with disabilities and their families in the hardest-hit communities.

Thanks to CBM's supporters, with our partners we were able to provide emergency relief and health care to 600 children and 750 adults in two of the hardest hit areas. Our team in Freetown also provided counselling and support to survivors and rescue workers struggling to come to terms with the traumatic events.

Jalloh was the first patient to be treated at a health care booth set up by CBM's partner. He described what happened when mud engulfed his home: "I was completely covered in mud and by the grace of God, I fought hard and pushed myself forward till my hand showed up in the open. Luckily, a man saw my hand and alerted others. But he thought maybe I was dead. When he touched my hand, I grabbed his and held on".

Training others to reach the most vulnerable

CBM has over 100 years' experience of providing relief and recovery for people with disabilities at times of crisis. An important part of our work is training and supporting other organisations who provide emergency aid to make sure that disabled people are not excluded.

As part of the Age and Disability Capacity Programme (ADCAP) consortium, we developed the ground-breaking *Humanitarian Inclusion Standards for Older People and People with Disabilities*. These standards, launched in February 2018, will help aid organisations to be more inclusive in their work, while CBM's mobile app, the Humanitarian Hands-on Tool (HHOT), is a practical guide for emergency field workers to help put the standards into practice.

Policy and Inclusion

People with disabilities often face discrimination and routinely denied access to their rights or the opportunity to fulfil their potential. Too many employers, teachers, communities, government – even international programmes – fail to take their needs into account. CBM works with people with disabilities and their families in the world’s poorest places, equipping them to speak out and claim their rights and hold their governments to account, and showing communities that we all benefit when disabled people are included, Through our advocacy work in the UK and worldwide, we influence and support Governments, international bodies and mainstream NGOs to recognise the rights and contributions of people with disabilities and ensure they are included in development activity.



Photo: Members of a CBM-supported self-help group for people with psychosocial disabilities in Malawi, providing peer support and promoting understanding in the community.

Disability Summit: London event brings global focus on disability

For many years, CBM has been calling for more to be done to ensure people with disabilities are not left behind and can fulfil their potential. So we were delighted when, in December 2017, the Secretary of State for International Development announced that the UK would host a major Global Disability Summit, bringing together global leaders, civil society and disability organisations and companies to focus attention and galvanise action on this issue. The Summit took place in London in July 2018, co-hosted by the UK Government, Government of Kenya, and International Disability Alliance.

Preparations for the Summit

As one of the world’s leading organisations working on disability and development, CBM contributed to preparations for the Summit in many ways, in the UK and around the world.

- As part of the Bond Disability and Development Group, CBM UK supported the UK Government in planning for all aspects of the Summit – and Civil Society Day Forum the

day before - from developing key themes to helping ensure that people with disabilities from around the world were actively involved.

- CBM teams in Kenya, Pakistan and Rwanda advised and supported their national Governments to shape the commitments they would like to consider.

Sharing resources and expertise

CBM leaders, partners and experts from around the world played key roles in pre-summit working groups and planning networks. CBM representatives for education, humanitarian response, disability inclusive development and international programmes were invited to take part in the Summit, including CBM UK Chief Executive Kirsty Smith who was one of the panellists on the Humanitarian Response session.

We also demonstrated our mobile app to promote disability-inclusive disaster response, the **Hands on Humanitarian Tool** and highlighted mental health as part of the Bond Mental Health sub-group.

A lasting legacy?

During and after the Summit, 43 national Governments and over 150 other bodies signed up to a Charter for Change setting out key commitments to ensure rights, freedoms, dignity and inclusion of all people with disabilities. But commitments in themselves will not improve the lives of people with disabilities living in the world's poorest places. Here are the key ways we hope the Global Disability Summit will lead to tangible change:

- Increased focus on disability among Governments and other institutions will lead to international development efforts becoming more inclusive eg people with disabilities will no longer be excluded from programmes that get children to school, improve access to water or provide emergency relief. CBM can play a vital role in advising others in how to include people with disabilities and is already seeing growing demand for us to share this expertise; for example we have been asked by the UK Government's Department for International Development to review their humanitarian programmes in Nigeria to see how disability-inclusive they are and recommend improvements.
- Specific commitments made at the Summit by many governments in the global South will directly benefit people with disabilities, for example Rwanda committed to creating 2000 jobs for people with disabilities by 2020 and to making all public schools and health centres comply with their disability-inclusive building code by 2030.
- Lack of statistics means that too often, people with disabilities are invisible to decision makers and their needs ignored. National and international commitments on data collection will help to change this – several governments committed to include questions on disability in their national census, while the UK Government signed the Inclusive Data Charter.

Training disability campaigners in East Africa

A new CBM UK programme is training people with disabilities in Uganda and Tanzania to speak up for their rights and campaign for a more inclusive society. Men and women with disabilities in East Africa often have limited access to advanced education so training such as this is vital to equip individuals and Disabled People's Organisations to challenge discrimination and achieve a more inclusive society. 50 people will take part in an intensive training programme, including women and men who are deaf, blind and deafblind as well as those with physical impairments,

albinism, psychosocial and learning disabilities. The programme is supported by the Big Lottery Fund.

Nigeria study highlights extent of violence against women and girls with disability

A study by the Disability Rights and Advocacy Centre in Nigeria supported by CBM found shocking levels of violence experienced by women and girls with disabilities: of the 108 women and girls who took part, 25 had experienced physical abuse from strangers in the last year and 14 from family members. As well as looking at the experiences of women and girls with disabilities, the study also included interviews with experts and a survey of a general sample of 350 men and women about their knowledge and attitudes about disability and gender-based violence.

As well as providing a valuable tool to raise awareness of this neglected issue, the research is helping to shape the next phase of CBM's programme to improve support for women with disabilities experiencing violence in Nigeria.

Focus on Women and Girls with disabilities

A new CBM UK paper launched in April 2018 highlights the particular challenges faced by women and girls with disabilities and recommends how the UK Government can help promote equality and inclusion through its aid and development work. Drawing on CBM's global experience and expertise, the paper is already helping shape thinking on gender and disability at the Department for International Development.

Fundraising and Communications Review

Once again, we have been inspired by the incredible commitment of our UK supporters to preventing blindness, improving health and transforming the lives of people with disabilities in the world's poorest places. In particular this year, we received many extremely generous gifts in Wills – £1,357,553 (up from £1,246,931 in 2016-17) providing a lasting legacy of change in the world's poorest places.

The generosity of supporters, along with the new opportunities resulting from our merger with mental health specialist BasicNeeds in July 2017, resulted in a significant increase in our income this year from £7,497,171 to £8,265,135.

New ways to engage and inspire

Inspiring new audiences and using new ways to engage our existing supporters are key strategic priorities for CBM and we continued to test new approaches, as well as building on learning from the previous year.

In October 2018, churches around the UK took part in the first **Christian Blind Mission Sunday**, a new initiative to engage congregations in our work to prevent blindness and restore sight through prayer and fundraising. A range of inspiring, free resources made it easy for churches to get involved on or around 15th October, the first Sunday after World Sight Day.

In June 2018, we launched our "**Save Sight**" television campaign to reach new audiences and raise funds to provide sight-restoring cataract surgery. The advert featured Lucy and Yona, two children with cataracts in Tanzania, and was voiced by TV presenter Diane Louise Jordan (Songs of Praise, Blue Peter).

Several new approaches to reach new audiences online were tested through the year with promising results, using the opportunities new technologies provide to connect donors with our work and the individuals who benefit from it.

RiotGames support Mental Health in the worlds' poorest places

Online computer games company RiotGames, the company behind popular online game *League of Legends*, announced in Autumn 2017 that BasicNeeds would benefit from their annual fundraising initiative. This resulted in a major donation of £915,893 to improve support for people with mental health problems in the world's poorest places.

Volunteers take the lead in Northern Ireland and Scotland

Our supporters continue to be some of the best ambassadors for our work. The **Northern Ireland Committee**, a group of committed volunteers, continued to spearhead awareness raising and fundraising efforts in Northern Ireland, including through a series of events with CBM's Zimbabwe Country Director Deborah Tigere in June, local radio interviews and talks to churches. The **Scottish Country Panel**, also made up of volunteers, pursued several fundraising opportunities in Scotland.

Strengthening systems

Communicating well with those who support our work requires appropriate systems for managing information, so in September 2017, we introduced a new system for managing supporter details and communication. This replaced our out-dated supporter database and is enabling us to tailor our communication more effectively to the individual needs and preferences of supporters.

The EU General Data Protection Regulation a new EU law governing data protection, was introduced in May 2018, superseding the 2018 Data Protection Act in 2018. To ensure our compliance with the new regulations, we undertook a comprehensive review of the way that we manage all personal data, including information about our supporters, and updated our policies and procedures accordingly.

New funding opportunities

Last year's investment in increasing our capacity to apply for funds from large grant-givers resulted in a number of significant grants from funders, such as Comic Relief and the UK Department for International Development.

Fundraising Statement

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as "soliciting or otherwise procuring money or other property for charitable purposes." Such amounts receivable are presented in our accounts as "voluntary income" and include legacies and grants.

In relation to the above, we confirm that the vast majority of our fundraising is managed internally, without involvement of commercial participators or professional fundraisers, or third parties. The day-to-day management of all income generation is delegated to the executive team, who are accountable to the trustees. Within the financial year, we also worked with a telephone fundraising agency to respond to people contacting us after seeing our TV appeal and explain how they can get involved.

The charity is registered with the Fundraising Regulator and complies fully with their code of practice.

In 2017/18, we received no complaints or feedback that we needed to be escalated to the Fundraising Regulator. Eight complaints have been received which required a follow up letter or telephone conversation in order to resolve. Although this is a very small proportion of our

fundraising communications, we value and learn from all feedback, acting upon it where appropriate to improve the way we communicate.

Financial Review

The financial results for 2017-18 are shown in the Statement of Financial Activities on page p.31. These results are the consolidated accounts of Christian Blind Mission UK and BasicNeeds.

Total Incoming Resources

Incoming resources includes the income of BasicNeeds from the date it joined CBM UK (£1,117,537), resulting in total incoming resources of £8,655,498 for the year. This figure includes some extremely generous gifts in Wills and the major donation from RiotGames to support BasicNeeds' mental health work (see Fundraising Review p.22 above). This year, legacies funded 18% of our life-changing work.

A number of generous supporters gave significant gifts of over £5,000, including: Mr P Allcock, Mr J Brown, Mr T & Mrs M Dawson, Mr S Davies, Mr D Simpson, Mr R and Mrs B Durbin, Mr R Sheppard, Nelson New Forest Foundation, PJ Care Ltd, the Carmen Butler-Charteris Charitable Trust, Awareness Fund, The Anthony Scholefield Foundation, L'Occitane Foundation.

Resources expended

We were delighted that our higher income enabled us to increase spending on our life-changing work (charitable activities) from £5,387,398 to £6,403,146.

The cost of generating funds also rose slightly from £1,051,832 to £1,175,224 – representing 14% of total income, the same as last year. This reflected our continued focussed investment in developing new income streams to build sustainable funding for our life-changing work into the future.

Restricted income and funds

Total restricted income for the year was £4,392,054 compared with £3,223,016 last year. As is explained, in more detail, in the accounting policies note (p.34), all the income of BasicNeeds (£1,117,537) has been treated as restricted income and this is the reason for the increase from last year. In fact the restricted grant income of CBM UK fell marginally. A significant factor in this was the completion in 2016-17 of our major projects to help eliminate trachoma in Malawi and Uganda, which had been running since 2014.

Our partnership with Seeing is Believing, a collaboration between Standard Chartered and the International Agency for the Prevention of Blindness, continued to provide significant funding to prevent avoidable blindness, including in Zimbabwe and for our major child eye health programme in Nigeria. Several new projects funded through restricted grants were launched in the year, including two programmes supported by the Scottish Government to support people with hearing loss in Zambia and improve livelihood opportunities for people with disabilities in Rwanda and a Comic Relief-funded programme to strengthen support available for people with mental health problems in Malawi.

In addition, several major applications to funders were successful during the year and will result in significant restricted income in future years.

Reserves policy

The Board reviews the charity's reserves policy annually, balancing the need to hold back sufficient general reserves to protect the charity's charitable activities with the objective of maximizing the funding available for those activities. The Board has agreed a policy that a

designated unrestricted reserve should be maintained equivalent to a minimum of 12 months unrestricted programme expenditure. In addition the Board have agreed that undesignated unrestricted reserves should not fall below three months operating costs. It is intended that this amount should be held in liquid funds (cash or short term investments). The Board has set these targets to ensure the charity has a sound and secure financial foundation.

At the year end the designated programme reserve was £1,839,731 – equivalent to the estimated 2018/19 unrestricted programme expenditure.

The level of undesignated unrestricted reserves at 30th June 2018 was £2,593,644, a reduction from last year of £327,759. This is above the minimum level set by the Board of three months of operating costs (estimated at £640,000). This is mainly as a result of the unanticipated large gifts in Wills, which were not spent during the year but are already enabling us to fund significant new areas of work in 2018-19, including providing greater support to those affected by the Rohingya crisis (see p.18).

Risk Management

The Trustees are required to identify and review the major risks (governance, operational, financial, external and regulatory) to which CBM UK is exposed and to assess the likelihood of such risks and the possible level of impact they would have.

CBM UK regularly reviews its risk management framework. The framework focuses on identifying risks, prioritising them and setting out mitigation approaches and accountabilities for the highest priority items. The risk register is reviewed regularly by the Leadership Team, by the Finance & Audit Committee at each of its meetings and by the full Board of Trustees every year. Trustees are satisfied that the systems are in place to monitor, manage and, where appropriate, mitigate CBM UK's exposure to the major risks.

The directors consider the following to be the main risks facing the charity:

Risk	Actions to mitigate
Continued economic uncertainty following Brexit	Careful budgeting Regular financial reforecasting Diversification of income streams Reserves policy
Unsatisfactory programme performance and reporting, especially around financial compliance	Maintain intensive partner monitoring and support Staff training Development and implementation of standards
Difficulties recruiting and retaining skilled staff	Staff training Managerial support and regular appraisals Continued benchmarking of salary scales
Demographic of supporters	Investment to diversify income streams and reduce reliance on direct mail
Changing regulatory environment around fundraising and data protection	Investment in continued compliance and best practice.

Plans for Future Periods

We continue to work to our four-year strategic framework, CBM UK: Through the Roof, with three over-arching objectives:

- People with disabilities will experience positive and lasting change
- UK policy and practice will increasingly support sustainable change for people with disabilities
- Our target audiences will grow and be increasingly engaged

Within these objectives, we are planning the following developments in the coming year:

- Continue to improve the quality of our work by expanding the use of programme management tools, and extending those to partners.
- Actively promote disability inclusive development programmes and continue to mainstream disability approaches into all areas of our partners' work.
- Continue to shape CBM International global strategy development and implementation.
- Fully integrate BasicNeeds and strengthen mental health advocacy and programming.
- Work with the research sector to promote knowledge and understanding of examples of excellence in disability inclusive programming.
- Build our visibility and reputation in the UK International Development sector and promote understanding and implementation of disability-inclusive development among mainstream NGOs.
- Continue investment in reaching new audiences and fundraising channels, building on initial work completed, to increase funds available for our life-changing programmes.
- Increased allocation to humanitarian work.

Other

Following several years of seeking to move to a more central Cambridge location, the Board revisited the decision to seek new premises, and the process and criteria originally agreed. They decided to continue to actively pursue a move, to improve CBM's accessibility, visibility and ability to recruit staff and volunteers, and significant progress was made towards achieving this with several potential properties being identified. It is anticipated that a move to a new office will take place in 2018-19.

Trustees' Responsibilities

The Trustees (who are also directors of CBM UK for the purposes of company law) are responsible for preparing the Trustees' Report, the Strategic Report 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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

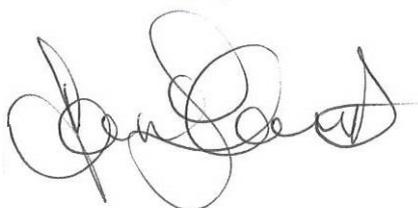
The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the Trustees are aware at the time of approving our Trustees annual report:

- There is no relevant information, being information needed by the auditor in connection with preparing their report, of which the auditor is 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 auditor is aware of that information.

The Trustees Report and the Strategic Report was approved by the Trustees on the 25th March 2019 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Jan Flawn', written in a cursive style.

Jan Flawn CBE (Chair)

Independent Auditor's Report to the members and Trustees of Christian Blind Mission (United Kingdom) Limited

Opinion

We have audited the financial statements of Christian Blind Mission (United Kingdom) Limited ("the Parent Charitable Company") and its subsidiary ("the Group") for the year ended 30 June 2018 which comprise the consolidated statement of financial activities, the consolidated balance sheet, the consolidated 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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 30 June 2018 and of the Group's incoming resources and application of resources and the Parent Charitable Company's incoming resources and application of resources 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, as amended in 2010.

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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group and the Parent Charitable Company in accordance with the ethical requirements 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 related to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Group or the Parent Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the Report and Financial Statements, other than the financial statements and our auditor's report thereon. The other information comprises: the Trustees report, the strategic report, the fundraising and communications review, the financial review and the Trustees' responsibilities. The Trustees are responsible for the other information.

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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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 Trustees' Report, which includes the Directors' Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic report and the Directors' Report, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or the Trustee's report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 requires us to report to you if, in our opinion;

- proper and adequate accounting records have not been kept by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, 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 determines 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 Group's and the Parent 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 Group or the Parent Charitable Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 an auditor's report 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.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at:

<https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

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, and to the Charitable Company's trustees, as a body, in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the Charitable Company's members and trustees those matters we are required to state to them in an auditor's 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, the Charitable Company's members as a body and the Charitable Company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

BDO LLP

26 March 2019

Julia Poulter (Senior Statutory Auditor)
For and on behalf of BDO LLP, statutory auditor
London

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

Consolidated statement of financial activities
(Incorporating an income and expenditure account)
Year ended 30th June 2018

	Note	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total Funds 2017 £
Income from:					
Voluntary income:					
- Donations & legacies	2	4,232,767	61,507	4,294,274	4,426,384
- Grants	2	-	3,970,861	3,970,861	3,070,787
Total voluntary income		4,232,767	4,032,368	8,265,135	7,497,171
Investment income		20,677	20	20,697	6,025
Other income:		10,000	6,765	16,765	5,500
Income arising on the acquisition of BasicNeeds		-	352,901	352,901	-
Total income		4,263,444	4,392,054	8,655,498	7,508,696
Expenditure on:					
Cost of generating voluntary income		1,171,184	4,040	1,175,224	1,051,832
Charitable activities		1,389,156	5,013,990	6,403,146	5,387,398
Total expenditure	3	2,560,340	5,018,030	7,578,370	6,439,230
Net income/(expenditure) for the year		1,703,104	(625,976)	1,077,128	1,069,466
Transfer between funds		(1,651,626)	1,651,626	-	-
Unrealised gains on investments		1,121	-	1,121	941
Net Movement in funds		52,599	1,025,650	1,078,249	1,070,407
Reconciliation of funds					
Total funds brought forward at 1 st July 2017	10	5,405,110	1,414,430	6,819,540	5,749,133
Fund balances carried forward at 30th June 2018	9	5,457,709	2,440,080	7,897,789	6,819,540

The notes on pages 35-61 form part of these financial statements. Detailed comparatives are shown in note 17

Consolidated Balance Sheet

30th June 2018

Company Number: 03148424

	Note	Group 2018 £	Group 2017 £	Charity 2018 £	Charity 2017 £
Fixed assets					
Tangible assets	5	1,123,675	-	1,118,808	1,154,651
Long-term investments	6	22,062	-	374,963	20,941
Total fixed assets		1,145,737	-	1,493,771	1,175,592
Current assets					
Debtors	7	1,170,794	-	1,124,407	1,092,318
Cash at bank and in hand		5,995,843	-	4,922,872	4,824,199
Total current assets		7,166,637	-	6,047,279	5,916,517
Creditors					
Amounts falling due within one year	8	414,585	-	369,603	272,569
Net current assets		6,752,052	-	5,677,676	5,643,948
Net assets		7,897,789	-	7,171,447	6,819,540
Funds					
Restricted funds	9				
Funds not in deficit		2,483,841	-	1,736,263	1,526,601
Funds in deficit		(43,761)	-	(43,761)	(112,171)
		2,440,080	-	1,692,502	1,414,430
Unrestricted funds	9	5,457,709	-	5,478,945	5,405,110
		7,897,789	-	7,171,447	6,819,540

The financial statements on pages 31 to 61 were approved by the Board of Directors on 25th March 2019 and signed on its behalf



Jan Flawn

Trustee



Max Teare

Trustee

Consolidated Cash Flow Statement

Year ended 30th June 2018

		2018	2017
	Note	£	£
Net Cash Provided by operating activities		1,191,963	575,252
Cash flow from investing activities			
Interest income		20,697	6,025
Proceeds from the sale of investments	6	-	-
Proceeds from the sale of fixed assets	5	-	-
Purchase of tangible fixed assets		(41,016)	(98,517)
Purchase of investments		-	(20,000)
Cash provided by (used in) investing activities		(20,319)	(112,492)
Change in cash in the reporting period		1,171,644	462,760
Cash and cash equivalents at the beginning of the reporting period		4,824,199	4,361,439
Cash and cash equivalents end of the reporting period		5,995,843	4,824,199
Reconciliation of net income/ (expenditure) to net cash flow from operating activities			
Net income for the reporting period (as per the statement of financial activities)		1,078,249	1,070,407
Adjustments for :-			
Depreciation charges		72,644	39,124
Investment income receivable		(20,697)	(6,025)
Unrealised gain on investment		(1,121)	(941)
Less BasicNeeds net assets acquired		(352,901)	-
Decrease/(increase) in debtors		312,518	(625,940)
Increase/(Decrease) in creditors		103,271	98,627
Net cash provided by operating activities		1,191,963	575,252

Notes forming part of the financial statements

For the year ended 30th June 2018

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

The financial statements have been prepared on a going concern basis under the historical cost convention, adjusted for the valuation of investments and in accordance with the Companies Act 2006, Charities Act 2011, Charities Accounts (Scotland) Regulations 2006, Charities and Trustee Investment (Scotland) Act 2005 and the Statement of Recommended Practice (SORP) on Accounting and Reporting by Charities effective from 1 January 2015 and FRS 102, and applicable United Kingdom accounting standards. The Charity has adapted the Companies Act formats to reflect the Charities SORP and the special nature of the Charity's activities.

CBM UK meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Consolidation

The charity became the sole trustee of BasicNeeds Trustee Limited (charity number 1079599, company number 07071511) on the 20th July 2017. No consideration was payable. The net assets of the charity on that date were £352,901 and has been recognised in the year in the Consolidated Statement of Activities. A statement of assets and Liabilities of BasicNeeds Trustee Limited at the 20th July 2017 is shown in note 15. The registered address of Basic Needs is now the same as CBM UK.

The statement of Consolidated financial activities (SOFA) and Group Balance Sheet consolidate the financial statements of the Charity and its subsidiary undertaking BasicNeeds. The results of BasicNeeds are consolidated on a line by line basis, using the acquisition method. The activities of BasicNeeds have been treated as restricted in the Consolidated SOFA as the objects of CBM UK and BasicNeeds, although closely aligned are not identical. No separate Statement of Financial Activities or Cash Flow Statement has been presented for the Charity alone as permitted by section 408 of the Companies Act 2006.

The turnover for the Charity alone for the year was £7,559,196 (2017 £7,508,696) and it's net result was a surplus of £351,909 (2017 surplus £1,070,407).

Donated Charity

The acquisition of BasicNeeds is in substance a gift from the trustee of an existing charity and as such CBM UK (Charity) has recognised the gift and the fair value of the net assets and liabilities recorded as an investment in the books of CBM UK.

Company Status

CBM UK is a registered charity in England and Wales (number 1058162) and Scotland (number SC0041101) and is constituted as a company registered in England and Wales and limited by guarantee (company number 03148424). It is governed by its Memorandum and Articles of Association and at the year-end there were 11 Members (2016/17: 11) who were each liable to contribute £1 in the event of the company being wound up.

Notes forming part of the financial statements

For the year ended 30th June 2018

1. Accounting policies (contd)

Going concern

The Directors have reviewed the Charity's current financial position and financial forecasts derived from its strategic plan. As a result of their review, the Directors believe that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

Critical accounting judgements and key source of estimation of uncertainties

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant.

Income

Donations and Gifts

Monetary donations and gifts are included in full in the statement of financial activities when received, provided that there are no donor-imposed restrictions as to the timing of the related expenditure, in which case recognition is deferred until the pre-condition has been met.

Legacy income is accounted for when notification of the legacy is received, generally after the grant of probate, providing the amount can be reliably ascertained and that the ultimate receipt is probable.

Donations under Gift Aid together with the associated income tax recoveries are credited as income when the donations are received.

Grants receivable

Revenue grants are credited as incoming resources when they are receivable provided conditions of receipt have been complied with, unless they relate to a specified future period, in which case they are deferred.

Investments

Investment income, including associated income tax recoveries, is recognised when receivable.

Investments are stated on the balance sheet at their bid value at the balance sheet date. The Finance and Audit Committee review the investment policy of the Charity each year.

Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Expenditure, which is charged on an accruals basis and has been classified under headings that aggregate all cost under that category. All expenditure is inclusive of irrecoverable VAT, where applicable and is allocated between:

- expenditure incurred directly to the fulfilment of the Charity's objectives (charitable activities);
- expenditure incurred in the generation of funds for the Charity.

Notes forming part of the financial statements for the year ended 30th June 2018 (continued)

Accounting policies (continued)

Fund accounting

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the Charity. Designated funds are unrestricted funds that the Trustees have allocated to particular projects for the time being.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs where this is allowed by the donor.

At the year-end any fund deficits are maintained only when the Directors are of the opinion that such deficits will be eliminated by future committed giving. Income and expenditure on these funds are shown as restricted in the SOFA and analysed into the main components in note 9.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment.

Depreciation is calculated to write down the cost of all tangible fixed assets for charity use by equal annual instalments over their estimated useful economic lives. The rates generally applicable are:

Freehold buildings	2%
Property refurbishment	20%
Motor vehicles	25%
Computer equipment	25%-33%
Fixtures and fittings	25%

No depreciation is provided on freehold land.

Foreign currencies

Transactions in foreign currencies are translated at the exchange rate ruling at the date of the transaction. Monetary assets and liabilities in foreign currencies are translated at the rates of exchange ruling at the balance sheet date. Exchange differences are dealt with in the Statement of Financial Activities.

Retirement benefits

Defined Contributions Pension Scheme

The pension costs charged in the period are the contributions payable to the scheme in respect of the accounting period.

Taxation

The charitable company is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

2. Donations

	Unrestricted funds £	Restricted funds £	Group 2018 Total Funds £	2017 Total Funds £
Donations and legacies				
Donations and gifts	2,489,764	60,380	2,550,144	2,745,506
Legacies	1,357,553	-	1,357,553	1,246,931
Gift Aid	385,450	1,127	386,577	433,947
	4,232,767	61,507	4,294,274	4,426,384

Grant income

Seeing is Believing (1)	-	1,439,764	1,439,764	1,924,034
QEDJT (2)	-	546,332	546,332	386,409
DFID (3)	-	284,835	284,835	413,746
Big Lottery Fund Grant	-	220,455	220,455	129,526
Scottish Government	-	256,803	256,803	-
Comic Relief	-	43,657	43,657	-
Vitol Foundation	-	-	-	46,540
L'Occitane Foundation	-	38,622	38,622	-
Helen Keller International	-	-	-	103,120
End Fund	-	44,593	44,593	-
Fred Hollows Foundation	-	-	-	7,690
Other	-	10,051	10,051	59,722
DFID (BN) (4)	-	66,976	66,976	-
Jersey Overseas Aid (BN)	-	83,746	83,746	-
Riot Games (BN)	-	915,893	915,893	-
Valefest (BN)	-	18,215	18,215	-
Grand Challenges Canada (BN)	-	919	919	-
	-	3,970,861	3,970,861	3,070,787

(1) Seeing is Believing – Standard Chartered/IAPB

(2) QEDJT - Queen Elizabeth Diamond Jubilee Trust

(3) DFID - UK Department for International Development

(4) BN - indicates a BasicNeeds programme

Detailed comparatives are shown in note 18

Legacies

The charity has been notified of certain legacies, which have not been included in income due to uncertainty. The estimated value of these legacies is £1,892,000 (2017 £1,070,906).

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

3. Total Expenditure

	Staff £	Direct £	Support £	Group 2018 Total £	2017 Total £
Unrestricted					
Cost of generating voluntary income	411,492	614,740	144,952	1,171,184	1,051,832
Charitable activities	691,775	-	697,381	1,389,156	1,230,349
Total unrestricted expenditure	1,103,267	614,740	842,333	2,560,340	2,282,181

**Analysis of support costs
Unrestricted**

	Cost of Generating funds	Charitable activities	Governance	2018 Total	2017 Total
CBMI support/fees	-	329,499	-	329,499	353,521
Premises	24,732	34,770	-	59,502	52,698
Office costs	12,935	71,088	-	84,023	46,268
Travel	28,895	62,372	845	92,112	55,233
Finance	4,963	63,957	-	68,920	39,479
Foreign exchange (gain)/Loss	-	26,608	-	26,608	18,449
IT	53,566	35,401	-	88,967	100,064
Legal & professional	-	24,980	14,809	39,789	50,281
HR	7,760	17,595	-	25,355	40,263
Depreciation	12,101	15,457	-	27,558	27,558
	144,952	681,727	15,654	842,333	783,814

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

**3. Total Expenditure
(contd)**

	Staff £	Direct £	Support £	2018 Total £	2017 Total £
Restricted					
Cost of generating voluntary income	-	4,040	-	4,040	-
	-	4,040	-	4,040	-
Charitable activities	134,339	4,824,024	55,627	5,013,990	4,157,049
Total unrestricted expenditure	134,339	4,828,064	55,627	5,018,030	4,157,049

**Analysis of support costs
Restricted**

	Cost of Generating funds	Charitable activities	Governance	2018 Total	2017 Total
CBMI support/fees	-	-	-	-	-
Premises	-	8,570	-	8,570	-
Office costs	-	2,909	-	2,909	-
Travel	-	39,170	-	39,170	-
Finance	-	2,650	-	2,650	-
Foreign exchange (gain)/Loss	-	(20,790)	-	(20,790)	-
IT	-	6,095	-	6,095	-
Legal & professional	-	13,260	-	13,260	-
HR	-	2,999	-	2,999	-
Depreciation	-	764	-	764	-
	-	55,627	-	55,627	-

Support costs have been allocated as far as possible directly to the area incurring the costs. Where this has not been possible costs have been allocated on the basis of departmental staff numbers.

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

3. Total expenditure (contd)

	Group 2018 £	2017 £
Net expenditure for the year includes		
Auditors remuneration for work carried out in the financial year is as follows: -		
Audit of financial statements	14,809	12,177
Tax advisory services	4,287	-

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

4. Employees and Trustees

	Group 2018 £	2017 £
Staff costs consist of:		
Wages and salaries	1,051,288	815,831
Social security costs	103,250	79,419
Other pension and life assurance costs	83,069	55,385
	1,237,607	950,635

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

	Number	Number
Fundraising	14	12
Other activities	18	14
	32	26

The number of employees whose emoluments (including benefits in kind, but excluding employers pension contributions) amounted to over £60,000 in the year were as follows:

	2018	2017
£70,001 to £80,000	1	1

The Chief Executive received total emoluments (including benefits in kind and employers national Insurance but excluding employer's pension contributions) of £89,438 (2017 £87,676). The cost of employer's pension contributions for the Chief Executive was £7,959 (2017 £7,803). In 2017-18 the leadership team (comprising the Director of Fundraising and Communications, the Director of International Programmes, Director of Finance and Corporate Services and the Director of Projects) received a total of £173,250 (2017 £184,752) (including benefits in kind but excluding employers pension contributions). The total cost of employer's pension contributions for the Leadership team was £14,580 (- 4 members) (2017 £15,582 - 4 members). Note the Director of Projects resigned in November 2017 and was not replaced. The post of Director of International Programmes was vacant for 5 months.

Trustees

No trustee received remuneration for fulfilling his or her role as trustee. The articles of the charity provided for the Chief Executive to be a trustee, however the articles were amended in February 2018 and requirement of the Chief Executive to be a Trustee was removed, hence the CEO resigned as a Trustee in February 2018.

The remuneration received by the CEO for fulfilling the role of Chief Executive is disclosed above, they received no remuneration for their role as trustee.

During the year travel expenses totalling £3,128 were reimbursed to 5 trustees (2017 £3,434 to 3 trustees).

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

Pension

The Charity operates and offers a defined contribution scheme for all employees. The assets of the scheme are administered by Trustees in a fund independent from those of the Charity. The total amount of employers contributions made during the year (treated as an expense) was £62,912 (2017 - £55,385). No pension payments are allocated to restricted funds.

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

**5. Tangible
Assets**

Group	Freehold property	Motor vehicles	Office equipment and software	Asset Under Construction	Fixtures and fittings	Total
	£	£	£	£	£	£
<i>Cost</i>						
At 1 st July 2017	1,377,884	11,895	145,462	74,724	104,606	1,714,571
BasicNeeds acquisition	-	-	652	-	-	652
Additions	-	-	41,016	-	-	41,016
Transfers	-	-	74,724	(74,724)	-	-
Disposals	-	-	-	-	-	-
At 30 th June 2018	1,377,884	11,895	261,854	-	104,606	1,756,239
<i>Accumulated Depreciation</i>						
At 1 st July 2017	325,992	11,895	117,427	-	104,606	559,920
Charge for the year	27,558	-	45,086	-	-	72,644
Disposal	-	-	-	-	-	-
At 30 th June 2018	353,550	11,895	162,513	-	104,606	632,564
<i>Net book value</i>						
At 30 th June 2018	1,024,334	-	99,341	-	-	1,123,675
At 30 th June 2017	1,051,892	-	28,035	74,724	-	1,154,651

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

**5. Tangible
Assets**

Charity	Freehold property	Motor vehicles	Office equipment and software	Asset Under Construction	Fixtures and fittings	Total
	£	£	£	£	£	£
<i>Cost</i>						
At 1 st July 2017	1,377,884	11,895	145,462	74,724	104,606	1,714,571
Additions	-	-	36,037		-	36,037
Transfers	-	-	74,724	(74,724)	-	-
Disposals	-	-		-	-	-
At 30 th June 2018	1,377,884	11,895	256,223	-	104,606	1,750,608
<i>Accumulated Depreciation</i>						
At 1 st July 2017	325,992	11,895	117,427	-	104,606	559,920
Charge for the year	27,558	-	44,322	-	-	71,880
Disposal	-	-	-	-	-	-
At 30 th June 2018	353,550	11,895	161,749	-	104,606	631,800
<i>Net book value</i>						
At 30 th June 2018	1,024,334	-	94,474	-	-	1,118,808
At 30 th June 2017	1,051,892	-	28,035	74,724	-	1,154,651

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

6. Long term Investments

Group	2018	2017
Market value at the beginning of the year	20,941	-
Additions at historic cost	-	20,000
Unrealised gains	1,121	941
Market value at the end of the year	<u>22,062</u>	<u>20,941</u>

CBM UK holds 9,595.55 units in the COIF Charities Ethical Investment Fund at a historical cost of £20,000. The bid value of these units at 30th June 2018 was £22,062.

Charity	2018	2017
Market value at the beginning of the year	20,941	-
Additions at historic cost	-	20,000
Unrealised gains	1,121	941
Investment in BasicNeeds	352,901	-
Market value at the end of the year	<u>374,963</u>	<u>20,941</u>

A breakdown of the gifted charity assets and liabilities is shown in note 15

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

7. Debtors

	Group 2018 £	Group 2017 £	Charity 2018 £	Charity 2017 £
Trade debtors	44,398	-	30,007	5,097
Prepayments	48,888	-	28,366	30,311
Accrued income	363,310	-	363,310	621,115
CBM Federation	676,120	-	676,120	419,763
Other debtors	38,078	-	26,604	16,032
	<u>1,170,794</u>	<u>-</u>	<u>1,124,407</u>	<u>1,092,318</u>

8. Creditors: amounts falling due within one year

	Group 2018 £	Group 2017 £	Charity 2018 £	Charity 2017 £
Trade creditors	101,476	-	97,639	86,916
Tax and social security	29,231	-	28,454	24,420
Deferred income (see note)	-	-	-	22,593
Other creditors	61,477	-	37,025	21,145
Accruals	222,401	-	206,485	117,495
	<u>414,585</u>	<u>-</u>	<u>369,603</u>	<u>272,569</u>

Deferred income note

Deferred income at 30th June 2017, £22,593, relates to donations received at the end of June 2017 but were specified by the donor to be for the following financial year. During 2017/18 £22,593 deferred income was released (2017 £nil) and £nil was deferred (2017 £22,593).

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

9. Funds movement

Unrestricted funds- Group

	Balance 1st July 2017 £	Income £	Other Income £	Gains/ (losses) £	Expenditure £	Transfers £	Balance 30th June 2018 £
Designated programme reserve	1,431,815	-	-	-	-	407,916	1,839,731
Designated Property reserve	1,051,892	-	-	-	-	(27,558)	1,024,334
General reserve	2,921,403	4,263,444	-	1,121	(2,560,340)	(2,031,984)	2,593,644
	<u>5,405,110</u>	<u>4,263,444</u>	<u>-</u>	<u>1,121</u>	<u>(2,560,340)</u>	<u>(1,651,626)</u>	<u>5,457,709</u>

The designated programme reserve is CBM UK's funding obligation for programme work in the next twelve months.

The designated property reserve is the net book value of 7-8 Oakington Business Park.

The transfer between designated programme reserve and general funds represents the allocation of unrestricted funds to meet the requirement of programmes in the next twelve months.

The net transfer out of unrestricted reserves of £1,651,626 to restricted reserves represents the current year matched funding obligations on restricted donations and overseas programme costs.

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

9. Funds movement (cont)

Unrestricted funds- Charity

	Balance 1st July 2017 £	Income £	Other Income £	Gains/ (losses) £	Expenditure £	Transfers £	Balance 30th June 2018 £
Designated programme reserve	1,431,815	-	-	-	-	407,916	1,839,731
Designated Property reserve	1,051,892	-	-	-	-	(27,558)	1,024,334
General reserve	2,921,403	4,284,680	-	1,121	(2,560,340)	(2,031,984)	2,614,880
	<u>5,405,110</u>	<u>4,284,680</u>	<u>-</u>	<u>1,121</u>	<u>(2,560,340)</u>	<u>(1,651,626)</u>	<u>5,478,945</u>

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

9. Funds movement (contd)

Restricted Funds - Group	Balance	Income	Other	Expenditure	Transfers	Balance
	1 st July		Income			30 th June
	2017					2018
	£	£		£	£	£
1. Seeing is Believing	958,608	1,476,268	-	(2,136,755)	359,303	657,424
2. Scottish Government	67,112	256,803	-	(266,641)	-	57,274
3. QEDJT	73,283	546,332	-	(429,272)	-	190,343
4. DFID	60,170	290,400	-	(162,849)	-	187,721
5. Emergency Situations	37,081	-	-	(53,370)	53,370	37,081
6. Big Lottery Fund Grant (see note 6)	22,687	220,455	-	(199,338)	-	43,804
7. Comic Relief	-	43,657	-	(56,655)	-	(12,998)
8. The End Fund	-	44,593	-	(27,995)	-	16,598
9. L'Occitane Foundation	-	38,622	-	(62,490)	53,921	30,053
10. Other	195,489	4,483	-	(1,252,703)	1,185,032	132,301
11. DFID (BN)	-	66,976	82,944	(25,200)	-	124,720
12. Grand Challenges Canada (BN)	-	-	48,760	(7,000)	-	41,760
13. Big Lottery Fund Grant (BN)	-	-	(6,166)	-	6,166	-
14. Headley Trust (BN)	-	-	22,500	-	-	22,500
15. Jersey Overseas Aid (BN):						
- Ghana	-	63,764	79,517	-	-	143,281
- Nepal	-	19,982	1,000	(22,958)	1,976	-
- South Sudan	-	-	3,057	-	-	3,057
16. AIMPH (BN)	-	-	131	-	(131)	-
17. BasicNeeds other funds	-	966,818	121,158	(314,804)	(8,011)	765,161
	1,414,430	4,039,153	352,901	(5,018,030)	1,651,626	2,440,080

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

9. Funds movement (contd)

Restricted Funds - Charity	Balance	Income	Other Income	Expenditure	Transfers	Balance
	1st July 2017					30th June 2018
	£	£		£	£	£
1. Seeing is Believing	958,608	1,476,268	-	(2,136,755)	359,303	657,424
2. Scottish Government	67,112	256,803	-	(266,641)	-	57,274
3. QEDJT	73,283	546,332	-	(429,272)	-	190,343
4. DFID	60,170	290,400	-	(162,849)	-	187,721
5. Emergency Situations	37,081	-	-	(53,370)	53,370	37,081
6. Big Lottery Fund Grant	22,687	220,455	-	(199,338)	-	43,804
7. Comic Relief	-	43,657	-	(56,655)	-	(12,998)
8. The End Fund	-	44,593	-	(27,995)	-	16,598
9. L'Occitane Foundation	-	38,622	-	(62,490)	53,921	30,053
10. Other	195,489	4,483	-	(1,252,703)	1,185,032	132,301
11. Basic Needs acquisition	-	-	352,901	-	-	352,901
	1,414,430	2,921,613	352,901	(4,648,068)	1,651,626	1,692,502

Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)

9. Funds movement (contd)

1. Seeing is Believing - CBM UK has received funding from Seeing is Believing (a collaboration between Standard Chartered Bank and the International Agency for Prevention of Blindness) and the Innovation Fund to support blindness prevention and eye care programmes in Nigeria, Philippines, East Africa, Ivory Coast, Zimbabwe and Indonesia.
2. Scottish Government - CBM UK has received funding from the Scottish Government to support two new programmes: one in Zambia for community ear and hearing care and one in Rwanda setting up community savings and loans schemes for people with disabilities.
3. The Queen Elizabeth Diamond Jubilee Trust (QEDJT) – CBM UK is an implementing partner in programmes to eliminate blinding Trachoma in Nigeria, Malawi, Kenya and Uganda.
4. UK Department for International Development (DFID) – CBM UK is involved in a number of programmes tackling Neglected Tropical Diseases (NTDs) supported by DFID in Nigeria, DRC and Kenya.
5. Emergency – During the year CBM UK has provided emergency relief and reconstruction for people affected by disasters, particularly by the Sierra Leone mudslides and Rohingya crisis.
6. Big Lottery Fund Grants – CBM UK has received funding from the Big Lottery Fund for three projects, one based in Harare, Zimbabwe (*Zimbabwe HIV and Disability and Impact Mitigation*) to provide community based treatment, support and psychological rehabilitation for children with HIV and disabilities. A second project, supporting disabled people in Uganda and Tanzania (*Bridge Uganda and Tanzania*) to improve their livelihoods and advocate for their rights. The third project to assist in the setting up of Village Savings and Loans schemes for people with disabilities in Uganda. (*Disability-inclusive socio-economic empowerment through VSLA's in Uganda*) commenced in the year. A summary of the Big Lottery Fund grants is shown below:-

Big Lottery Fund Project	Balance 1 st July 2017	Income	Expenditure	Balance 30 th June 2018
	£	£	£	£
Zimbabwe HIV	22,687	127,770	(143,715)	6,742
Bridge Uganda & Tanzania	-	86,865	(55,623)	31,242
VSLA Uganda	-	5,820	-	5,820
Total	22,687	220,455	(199,338)	43,804

7. Comic Relief is funding a new community mental health project in Malawi.
8. The End Fund have provided funding for a project in Burundi to treat trachoma.
9. L'Occitane Foundation have provided funding to support the setting up of Vision Centres in India.
10. Other – This represents the movement on a large number of smaller programmes that CBM UK supports.
11. DFID (BN), Jersey Overseas Aid (Ghana) and the Headley Trust are funding an innovative project delivering the BasicNeeds model to a group of expectant and new mothers in Ghana. This project will see over 15,000 women experiencing or at risk of mental health conditions benefit from treatment, peer support and livelihood opportunities.

**Notes forming part of the financial statements
for the year ended 30th June 2018 (continued)**

9. Funds Movement (contd)

12. Grand Challenges Canada awarded a grant to BasicNeeds to scale up the treatment of mental illness in Ghana, Nigeria and Kenya using a range of new delivery models.
13. The Big Lottery Fund grant was awarded to BasicNeeds for work with people with mental illness and epilepsy in Ghana focussing on rural areas where poverty is most keenly felt.
14. Headley Trust provided a grant enabling BasicNeeds to explore alternative routes to market in Africa.
15. In addition to the Ghana project described in note 11 above, Jersey Overseas Aid provided funding for BasicNeeds for projects which focused on creating livelihood opportunities for those recovering from mental illness. One was focused in Nepal and the other in South Sudan. Given the outbreak of conflict in South Sudan, the funder allowed the focus of the project to move to refugee camps in Northern Uganda.
16. The Association of Mental Health Programmes (AIMPH) is an organisation focused on building small scale improvement projects. They funded a BasicNeeds programme in Ethiopia to increase the voice of people with mental health conditions.
17. BasicNeeds other funds – This is the movement of general funds in BasicNeeds. As the Objects of BasicNeeds charity are not identical to the objects of CBM UK, these funds are treated as restricted when consolidated with the activities of CBM UK.

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

9. Funds Movement (contd)

Generally funding for restricted programmes is received in advance of expenditure being incurred. However there can be limited instances where expenditure is incurred before funds are received resulting in the programme being temporarily in deficit. Those programmes in deficit at the year-end are shown below.

Funds not in deficit (Group)	2018	2017
	£	£
Seeing is Believing	667,270	994,058
Scottish Government	78,191	67,112
Queen Elizabeth Diamond Jubilee Trust	190,343	73,283
UK Dept for International Development (DFID)	187,721	136,894
Emergency	37,081	37,081
Big Lottery Fund Grant	43,804	22,687
The End Fund	16,598	-
L'Occitane Foundation	30,053	-
Other	132,301	195,486
UK Dept for International Development (DFID) (BN)	124,720	-
Grand Challenges Canada (BN)	41,760	-
Headley Trust (BN)	22,500	-
Jersey Overseas (Ghana) (BN)	143,281	-
Jersey Overseas (South Sudan) (BN)	3,057	-
BasicNeeds Other funds	765,161	-
	<u>2,483,841</u>	<u>1,526,601</u>
Funds in deficit (Group)	2018	2017
	£	£
Seeing is Believing (Indonesia)	(9,846)	(35,447)
Comic Relief	(12,998)	-
Scottish Government	(20,917)	-
UK Dept for International Development (Nigeria, NTD)	-	(76,724)
	<u>(43,761)</u>	<u>(112,171)</u>
Total restricted funds	<u>2,440,080</u>	<u>1,414,430</u>

**Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)**

9. Funds Movement (contd)

Funds not in deficit (Charity)	2018	2017
	£	£
Seeing is Believing	667,270	994,058
Scottish Government	78,191	67,112
Queen Elizabeth Diamond Jubilee Trust	190,343	73,283
UK Dept for International Development (DFID)	187,721	136,894
Emergency	37,081	37,081
Big Lottery Fund Grant	43,804	22,687
The End Fund	16,598	-
L'Occitane Foundation	30,053	-
Other	132,301	195,486
BasicNeeds	352,901	-
	<u>1,736,263</u>	<u>1,526,601</u>
Funds in deficit (Charity)	2018	2017
	£	£
Seeing is Believing (Indonesia)	(9,846)	(35,447)
Comic Relief	(12,998)	-
Scottish Government	(20,917)	-
UK Dept for International Development (Nigeria, NTD)	-	(76,724)
	<u>(43,761)</u>	<u>(112,171)</u>
Total restricted funds	<u>1,692,502</u>	<u>1,414,430</u>

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

10. Analysis of net assets between funds 2017/18 (Group)

As at 30th June 2018	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1,145,737	-	1,145,737
Current assets	4,682,796	2,483,841	7,166,637
Current liabilities	(414,585)	-	(414,585)
	5,413,948	2,483,841	7,897,789

Analysis of net assets between funds 2017/18 (Charity)

As at 30 th June 2018	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1,493,771	-	1,493,771
Current assets	4,663,917	1,383,362	6,047,279
Current liabilities	(369,603)	-	(369,603)
	5,788,085	1,383,362	7,171,447

Analysis of net assets between funds 2016/17 (Group and Charity)

As at 30 th June 2017	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1,175,592	-	1,175,592
Current assets	4,502,087	1,414,430	5,916,517
Current liabilities	(272,569)	-	(272,569)
	5,405,110	1,414,430	6,819,540

11. Capital commitments

At 30th June 2018 the Charity had capital commitments amounting to £Nil (2017 – £24,468).

Notes forming part of the financial statements for the year ended 30 June 2018 (continued)

12. Financial commitments

At 30th June 2018, the Group and Charity had total commitments under non-cancellable operating leases as follows:

	Office equipment 2018	Office equipment 2017
	£	£
Operating leases		
Within one year	15,128	8,734
Between two and five years	33,570	6,551
More than five years	6,120	-

The total expenditure on operating leases during the year was £17,258 (2017 - £8,734).

13. Related party transactions

CBMeV (Christoffel Blindenmission eV) is the governing and co-ordinating body of the federation of member associations to which CBM UK belongs.

CBMeV co-ordinates member association payments to CBM projects worldwide. During the year CBM UK made payments to international projects, through CBMeV, totalling £4,550,379 (2017- £4,076,739). In addition CBM UK paid CBMeV £329,499 (2017 £332,484) for associated project support costs.

CBM UK also incurred various costs on behalf of CBMI and CBMeV. During the year CBM UK incurred cost on behalf of CBMeV costs totalling £485,775 (2017 - £395,474). Also during the year CBM UK charged CBMeV £2,500 for administration costs. At the year-end the amount owed by CBMeV was £699,565 (2017 - £422,182).

At the year-end there was an amount of £2,229 (2017 - nil) due from other members of the CBM federation and £nil (2017 - £785) due to other members of the CBM federation arising from the recharging of costs incurred on behalf of and by members of the federation. The total value of the recharges by CBM UK to other member associations in the year was £4,457 (2017 - £nil) and the total value of recharges to CBM UK by other member associations was £nil (2017 - £nil).

During the year CBM charged BasicNeeds costs for rent and related personnel cost totalling £21,236. At the year end the amount owing by BasicNeeds to CBM was £7,049.

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

14. Guarantee

In the event of a winding up the maximum amount guaranteed to be contributed by each existing member and from each person who was a member within the preceding twelve months is £1. At the date of this report the number of such people is 11 (2017 - 8).

The charity is also the sole member of Forgotten Children Limited (limited by Guarantee) a dormant company which is registered in England.

15. Subsidiary BasicNeeds

On the 20th July 2017 CBM UK became the sole member of the BasicNeeds Trustee Ltd which is the sole corporate trustee of the charity BasicNeeds.

The assets and liabilities of BasicNeeds as at the 20th July 2017 were:-

Fixed assets	£652
Current assets	£390,994
Current liabilities	£(38,745)
Net assets	£352,901

Its results and assets for the period 20th July 2017 to 30th June 2018 were:-

	Unrestricted	Restricted	Total
	£	£	£
Incoming Resources	1,025,258	92,279	1,117,537
Less:Resources Expended	336,041	55,158	391,199
Net result	<u>689,217</u>	<u>37,121</u>	<u>726,338</u>

	£
Fixed assets	4,866
Current assets	1,126,406
Current liabilities	(52,033)
Net assets	<u>1,079,239</u>
Restricted funds	276,873
Unrestricted funds	802,366
	<u>1,079,239</u>

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

BasicNeeds results for the year to 31st December 2016 (the previous published results)

	Unrestricted	Restricted	Total
	£	£	£
Incoming Resources	115,363	924,718	1,040,081
Less: Resources Expended	93,805	1,139,588	1,233,393
Net result	<u>21,558</u>	<u>(214,870)</u>	<u>(193,312)</u>

	£
Fixed assets	12,761
Current assets	576,202
Current liabilities	<u>(164,430)</u>
Net assets	<u>424,533</u>

Restricted funds	265,781
Unrestricted funds	<u>158,752</u>
	<u>424,533</u>

BasicNeeds results for the period 1st January 2017 to 20th July 2017

	Unrestricted	Restricted	Total
	£	£	£
Incoming Resources	139,206	304,254	443,460
Less: Resources Expended	249,968	175,130	425,098
Net result	<u>(110,762)</u>	<u>129,124</u>	<u>18,362</u>

	£
Fixed assets	652
Current assets	390,994
Current liabilities	<u>(38,745)</u>
Net assets	<u>352,901</u>

Restricted funds	239,753
Unrestricted funds	<u>113,148</u>
	<u>352,901</u>

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

16. Ultimate Parent

The trustees consider the ultimate parent of the group is Christian Blind Mission (United Kingdom) Ltd.

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

17. Statement of financial activities – detailed comparative

	Note	Unrestricted funds £	Restricted funds £	Total funds 2017 £
Income from:				
Voluntary income:				
- Donations & legacies	2	4,274,155	152,229	4,426,384
- Grants	2	-	3,070,787	3,070,787
Total voluntary income		4,274,155	3,223,016	7,497,171
Investment income		6,025	-	6,025
Other income		5,500	-	5,500
Total income		4,285,680	3,223,016	7,508,696
Expenditure on:				
Cost of generating voluntary income		1,051,832	-	1,051,832
Charitable activities		1,230,349	4,157,049	5,387,398
Total expenditure	3	2,282,181	4,157,049	6,439,230
Net income/(expenditure) for the year		2,003,499	(934,033)	1,069,466
Transfer between funds		(1,465,873)	1,465,873	-
Unrealised gains on investments		941	-	941
Net Movement in funds		538,567	531,840	1,070,407
Reconciliation of funds				
Total funds brought forward at 1 st July 2016	10	4,866,543	882,590	5,749,133
Fund balances carried forward at 30th June 2017	9	5,405,110	1,414,430	6,819,540

Notes forming part of the financial statements
for the year ended 30 June 2018 (continued)

18. Note 2 – detailed comparative

2. Donations

	Unrestricted funds £	Restricted funds £	2017 Total Funds £
Donations and legacies			
Donations and gifts	2,593,277	152,229	2,745,506
Legacies	1,246,931	-	1,246,931
Gift Aid	433,947	-	433,947
	4,274,155	152,229	4,426,384
Grant income			
Seeing is Believing (Standard Chartered/IAPB) Queen Elizabeth Diamond Jubilee Trust	-	1,924,034	1,924,034
DFID	-	386,409	386,409
Big Lottery Fund	-	413,746	413,746
Vittol	-	129,526	129,526
H Keller	-	46,540	46,540
Fred Hollows	-	103,120	103,120
Other	-	7,690	7,690
	-	3,070,787	3,070,787