

WEST CUMBRIA SOCIETY FOR THE BLIND
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

WEST CUMBRIA SOCIETY FOR THE BLIND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Marie Scott Mr David Sharples Mrs Linda Wilson Mrs Najma Fraser Mr Edward Bebbington
Charity number	1012522
Principal address	22 Lowther Street Whitehaven Cumbria CA28 7DG
Independent examiner	Gibbons Carleton House 136 Gray Street Workington Cumbria CA14 2LU

WEST CUMBRIA SOCIETY FOR THE BLIND

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WEST CUMBRIA SOCIETY FOR THE BLIND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

Objectives and activities

The objectives of the Charity are to promote the welfare of visually impaired people and to educate the public about their needs and aspirations in the area of benefit. The aim of the Society is to provide support and information for visually impaired people in West Cumbria and to continue to do so to the highest standards.

Objects of the Charity, Principal Activities and Organisation of Our Work

Project Aim

To enable visually impaired people in West Cumbria (Copeland & Allerdale) to be more independent, more socially included, feel safer and have improved wellbeing. The outcomes of the Charity are that:

1. Visually impaired people in our area have access to information and advice, safety equipment, independent living equipment, financial benefits advice, emotional support and referrals to other services/organisations via our Resource Centre services and telephone helpline.
2. Housebound visually impaired people in our area will feel safer, more independent and have improved psychological wellbeing, by receiving regular home support.
3. Socially isolated and lonely visually impaired people will feel less lonely, and less isolated because of our social activities programme.
4. Lonely and isolated visually impaired people will be able to access regular emotional support through our telephone befriending service.

The following activities are undertaken to ensure that the above outcomes are achieved:

Resource & Information Centre – Our Centre is open Monday to Friday 9:00 am to 5:00 pm and weekends by appointment. All visually impaired people and their family/carers are welcome to call into our Resource Centre for advice, guidance, emotional support and specialist equipment. Our friendly and knowledgeable staff and volunteers are always on hand to demonstrate the latest specialist equipment and to offer support.

Home Support Service – Our home support worker provides vital emotional support to housebound visually impaired people. This service also allows us to take our range of services out into the community to those who cannot access our Centre in person due to their disability and/or location.

Support Groups and Outings – We organise social activities throughout the area. At these groups members can enjoy a varied range of activities such as: guest speakers, bingo, dominoes, cards, musical entertainment etc. Members also receive practical and emotional support from our staff, volunteers and from each other to enable them to feel more socially included.

Telephone Befriending Service – We have several volunteer telephone befrienders who contact clients on a regular basis to provide emotional support and advice. They also identify additional needs which are then met by our Chairman, staff and volunteers.

CHARITY STRUCTURE AND GOVERNANCE

The Charity is governed by a Constitution adopted in 1988 subsequently amended on 9th June 2006 and is regulated through the Companies' Act 2006. Trustees are elected at the Annual General Meeting (within the terms of The Constitution). The Chairman of the Charity approaches potential suitably experienced and trustworthy individuals whom they believe have the desired attributes to become a trustee of the Charity. The Charity, in line with the Constitution, must ensure that a minimum of 25% of Trustees are visually impaired. Newly appointed trustees go through an induction process which includes introduction to the Charities' policies and procedures, familiarisation of their role and their responsibilities.

WEST CUMBRIA SOCIETY FOR THE BLIND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Financial review

A Coronavirus Community Support Emergency Response grant of £28,462 was received from HM Government and distributed by The National Lottery Community Fund, to cover 6 months project costs during the Covid-19 pandemic (1st July 2020 to 31st December 2020).

As part of the "Covid-19 Closed Premises - Retail, Leisure and Hospitality Grant Programme" Copeland Borough Council awarded grants of:

- £10,000 April 2020,
- £1,334 November 2020,
- £2,001, £238 and £4,000 January 2021
- £2,096 and £500 March 2021

The National Lottery Community Fund "Awards for All" gave a grant of £10,000 towards home visiting and social activities. This grant was designated for 12 months' project costs for social activities and towards home support service salary costs (8th December 2019 to 8th December 2020).

The Robin Rigg Community Fund gave a grant of £3,000 towards 12 months' Resource Centre general running costs (1st January 2020 to 31st December 2020). The Fund awarded another grant of £3,000 towards costs for the period 1st January 2021 to 31st December 2021.

The Charlie and Kathleen Dunnery Children's Fund donated £3,000 to support visually impaired children.

The John Slater Trust donated £2,700 towards our work supporting visually impaired people.

We would like to thank the above and everyone who has given generous donations thus ensuring our services continue.

We hold two separate accounts one being a Revenue Account and the other a Current Account. The Society holds reserves in an easy access savings account which is held as unrestricted reserves for contingency costs. The unrestricted reserves at the year-end excluding property and trustees contingency fund total £100,000.

During the year there have been no significant events that have impacted upon the finances of the Charity.

ACTIVITIES DURING THE YEAR

Since the Society was formally established in 1990 we have supported many thousands of visually impaired people and their families, providing them with emotional support, specialist equipment and advice. Our Chairman, Trustees, staff and volunteers continue this vital work to this day, ensuring that everything we do helps to improve the quality of life of those who are living with sight loss.

A) OUR RESOURCE & INFORMATION CENTRE SERVICES

There were 471 visits to our Resource and Information Centre by visually impaired people and their carers seeking practical and emotional support. There were 1,368 telephone calls made & received by our Chairman and Resource Centre staff to / from visually impaired people seeking support and advice. We referred 159 people to other services for additional support e.g. Social Services, low vision clinics, financial benefits, Age.U.K. etc.

The Covid-19 lockdowns impacted our Resource Centre services as we had to close the Centre in line with Government restrictions. Between 23rd March 2020 to 15th June 2020 and 6th January 2021 to 12th April 2021 our Centre was forced to close due to national lockdown restrictions. From the outset we began planning to adapt to the restrictions to ensure that our beneficiaries' could still have access to the support they need. This was achieved by staff and volunteers continuing to work remotely from home, providing advice, emotional support etc. via our telephone helpline. We also continued to provide independent living aids via post. In the period between lockdowns our Centre was reopened with a range of measures in place to protect our staff, volunteers and visitors to the Centre. These included: social distancing, sanitising stations, limiting the number of people in the Centre, wearing PPE and encouraging beneficiaries' to attend by appointment.

WEST CUMBRIA SOCIETY FOR THE BLIND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

B) OUR HOME SUPPORT SERVICE FOR HOUSEBOUND PEOPLE

Due to the Covid-19 pandemic we were unable to provide face-to-face home support. To ensure that we continued to support the most vulnerable, lonely and isolated visually impaired people in our area we began providing weekly telephone support to people who would usually receive home support. Our home support worker made 1,863 telephone calls to housebound visually impaired people throughout Copeland and Allerdale providing vital practical and emotional support. Our Chairman and home support worker established "Project Fruit Basket" during the pandemic. Together they made over 125 fruit and vegetable baskets and distributed them to lonely and isolated visually impaired people throughout West Cumbria.

C) TELEPHONE BEFRIENDING SERVICE

Our telephone befriending volunteers have made 417 calls to visually impaired people who were experiencing loneliness and isolation.

D) OUR SOCIAL SUPPORT GROUPS

Due to the Covid-19 pandemic we had to suspend all our social activities. To ensure that people continued to benefit from support we provided regular telephone befriending calls and facilitated peer support calls.

E) LOCAL TALKING NEWSPAPER

We work in conjunction with the Copeland Talking Newspaper Team (Talking Whitehaven News) helping their volunteers with distribution of audio equipment.

F) OUTCOMES

The combined outcomes of all our services are:

We have supported people emotionally on 2,683 occasions.

We have supplied 40 items of safety equipment and 184 items of independent living equipment.

We gave accident prevention advice on 124 occasions and independence advice on 495 occasions. We referred 159 people to other support organisations. We supported 36 people with financial benefits claims.

PLANS FOR THE FUTURE

The trustees recognise the need to develop a broad range of sustainable streams of income to ensure continuation of our vital work supporting visually impaired people. They have developed and continue to enhance plans towards this aim. They are also giving thought to the strategic direction which the work of The Society should take and the potential value of partnerships and other co-operative arrangements with other charities to help to achieve this.

INVESTMENT POWERS AND MAINTENANCE OF RESERVES

Under the Charity's governing document, the Charity has the power to make any investment that the Trustees see fit. Trustees also have discretionary powers regarding the retention of reserves. These should be used to attract matched funding when necessary to enable the charity to provide services.

RISK MANAGEMENT

The Trustees actively review the major risks the Charity may face. The Trustees believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate significant risks.

WEST CUMBRIA SOCIETY FOR THE BLIND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

RESERVES POLICY

In determining the Society's Reserves Policy, the Trustees have taken into account the following:

- The unpredictable nature of income from collection boxes, donations and legacies.
- It would be very undesirable to have to reduce services on which the visually impaired rely.

The Trustees have agreed the Society's Reserves Policy is:

To hold contingency reserves for:

- A minimum of 12 months' operating costs
- Matched funding for our 2021-2024 partnership grant to the National Lottery Communities Fund with the other Blind Societies in Cumbria.
- Unforeseen maintenance costs of the premises (Grade 2 listed building over 300 years old)
- To cover winding up charges and redundancies that would need to be met if the Society ceased to exist.

The policy is reviewed annually when the financial statements are approved.

As of the 31st March 2021 the Trustees contingency reserves were £70,000 reserved for the purposes designated above.

Structure, governance and management

Mrs Marie Scott

Mr David Sharples

Mrs Linda Wilson

Mrs Najma Fraser

Mrs Ann Chambers

(Resigned 1 August 2020)

Mrs Christine McKnight

(Resigned 1 June 2020)

Mrs Margaret Alderson

(Resigned 1 June 2020)

Mr Edward Bebbington

The trustees' report was approved by the Board of Trustees.



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Mrs Marie Scott

Trustee

Dated: 11.10.2021

WEST CUMBRIA SOCIETY FOR THE BLIND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WEST CUMBRIA SOCIETY FOR THE BLIND

I report to the trustees on my examination of the financial statements of West Cumbria Society for the Blind (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

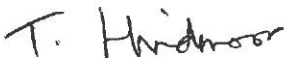
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Tony Hindmoor BFP FCA
Gibbons
Chartered Accountants
Carleton House
136 Gray Street
Workington
Cumbria
CA14 2LU

Dated: 14 October 2021

WEST CUMBRIA SOCIETY FOR THE BLIND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Current financial year

	Notes	Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<u>Income and endowments from:</u>						
Donations and legacies	3	31,447	-	34,462	65,909	35,620
Investments	4	336	-	-	336	1,181
Other income	5	4,198	-	-	4,198	7,195
Total income		35,981	-	34,462	70,443	43,996
<u>Expenditure on:</u>						
Charitable activities	6	34,638	-	38,217	72,855	79,615
Net incoming/(outgoing) resources before transfers		1,343	-	(3,755)	(2,412)	(35,619)
Net incoming/(outgoing) resources before transfers		1,343	-	(3,755)	(2,412)	(35,619)
Gross transfers between funds		5,742	2,000	(7,742)	-	-
Net income/(expenditure) for the year/ Net movement in funds		7,085	2,000	(11,497)	(2,412)	(35,619)
Fund balances at 1 April 2020		22,922	348,000	24,304	395,226	430,845
Fund balances at 31 March 2021		30,007	350,000	12,807	392,814	395,226

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WEST CUMBRIA SOCIETY FOR THE BLIND

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year

	Notes	Unrestricted funds general 2020 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income and endowments from:</u>					
Donations and legacies	3	14,220	-	21,400	35,620
Investments	4	1,181	-	-	1,181
Other income	5	7,195	-	-	7,195
Total income		22,596	-	21,400	43,996
<u>Expenditure on:</u>					
Charitable activities	6	58,574	-	21,041	79,615
Net incoming/(outgoing) resources before transfers		(35,978)	-	359	(35,619)
Gross transfers between funds		40,000	(40,000)	-	-
Net income/(expenditure) for the year/ Net movement in funds		4,022	(40,000)	359	(35,619)
Fund balances at 1 April 2019		18,900	388,000	23,945	430,845
Fund balances at 31 March 2020		22,922	348,000	24,304	395,226

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

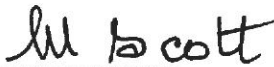
WEST CUMBRIA SOCIETY FOR THE BLIND

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	9		180,650		180,511
Current assets					
Stocks	10	1,700		1,700	
Cash at bank and in hand		211,981		214,457	
		<u>213,681</u>		<u>216,157</u>	
Creditors: amounts falling due within one year	11	<u>(1,517)</u>		<u>(1,442)</u>	
Net current assets			212,164		214,715
Total assets less current liabilities			<u>392,814</u>		<u>395,226</u>
Income funds					
Restricted funds	13		12,807		24,304
<u>Unrestricted funds</u>					
Designated funds	14	350,000		348,000	
General unrestricted funds		<u>30,007</u>		<u>22,922</u>	
			380,007		370,922
			<u>392,814</u>		<u>395,226</u>

The financial statements were approved by the Trustees on 11.10.2021



Mrs Marie Scott
Trustee

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

West Cumbria Society for the Blind is an unincorporated charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.5 Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

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

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Nil
Fixtures and fittings	20%/40%/50% straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies

	Unrestricted funds general 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds general 2020 £	Restricted funds 2020 £	Total 2020 £
Donations and gifts	2,903	-	2,903	3,734	-	3,734
Grants receivable	5,400	31,462	36,862	-	18,400	18,400
Other donations	23,144	3,000	26,144	10,486	3,000	13,486
	<u>31,447</u>	<u>34,462</u>	<u>65,909</u>	<u>14,220</u>	<u>21,400</u>	<u>35,620</u>

4 Investments

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Interest receivable	336	1,181
	<u>336</u>	<u>1,181</u>

5 Other income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Sales of specialist equipment	4,198	7,195
	<u>4,198</u>	<u>7,195</u>

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

6 Charitable activities

	2021 £	2020 £
Staff costs	55,804	57,608
Mentor	704	648
Volunteer expenses	1,440	2,121
Rates	2,484	2,033
Insurance	1,469	1,325
Repairs	1,623	654
Purchase of specialist equipment	2,668	4,870
Telephone	1,295	1,264
Resource office expenses	1,693	3,616
Client social activities	792	2,051
Staff travel	588	2,293
Professional fees	2,014	982
Depreciation	281	150
	<u>72,855</u>	<u>79,615</u>
	<u>72,855</u>	<u>79,615</u>
Analysis by fund		
Unrestricted funds - general	34,638	58,574
Restricted funds	38,217	21,041
	<u>72,855</u>	<u>79,615</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

2021 Number	2020 Number
<u>4</u>	<u>4</u>

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

8 Employees (Continued)

Employment costs	2021 £	2020 £
Wages and salaries	55,068	57,277
Other pension costs	736	331
	<u>55,804</u>	<u>57,608</u>

No employee received emoluments of more than £60,000 during the year.

9 Tangible fixed assets

	Freehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 April 2020	180,000	44,124	224,124
Additions	-	420	420
At 31 March 2021	<u>180,000</u>	<u>44,544</u>	<u>224,544</u>
Depreciation and impairment			
At 1 April 2020	-	43,613	43,613
Depreciation charged in the year	-	281	281
At 31 March 2021	<u>-</u>	<u>43,894</u>	<u>43,894</u>
Carrying amount			
At 31 March 2021	<u>180,000</u>	<u>650</u>	<u>180,650</u>
At 31 March 2020	<u>180,000</u>	<u>511</u>	<u>180,511</u>

The building held at 22 Lowther Street, Whitehaven, Cumbria, CA28 7DG is held on behalf of the charity by the following property owning trustees, Marie Scott, Darren Blanks and Christine McKnight.

The Big Lottery Fund has a financial interest for 80 years from 1997. If for any reason the property is sold, The Big Lottery Fund expect their grant of £89,000 to be repaid to them, and any remaining funds must be given by the Trustees to a local society (not a national society) who exclusively provide services for the blind and partially sighted.

10 Stocks

	2021 £	2020 £
Finished goods and goods for resale	<u>1,700</u>	<u>1,700</u>

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	1,517	1,442
	<u> </u>	<u> </u>

12 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £736 (2020 - £331).

WEST CUMBRIA SOCIETY FOR THE BLIND
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Movement in funds		
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £	
Support worker	3,000	3,000	(4,000)	2,000	3,000	(353)	-	4,647	
Social groups	8,455	5,400	(2,051)	11,804	-	(344)	(10,800)	660	
The Big Lottery Fund	12,490	-	(12,490)	-	-	-	-	-	
Awards For All	-	10,000	(2,500)	7,500	-	-	-	7,500	
The Robin Rigg Community Fund	-	3,000	-	3,000	3,000	(1,341)	(4,659)	-	
National Lottery Community Fund (Covid-19)	-	-	-	-	28,462	(36,179)	7,717	-	
	23,945	21,400	(21,041)	24,304	34,462	(38,217)	(7,742)	12,807	

The purposes of the Restricted Funds are as follows:

Support worker - This funding is from the CKDCF charity to contribute towards the cost of supporting blind children through music lessons and other activities.

Social groups - This funding is to support the social activities/outings of the visually impaired.

The Big Lottery Fund - This funding is to provide financial support to employment in five roles and to provide financial support in the general running expenses of the Charity.

Awards for All - This funding is from the National Lottery community fund towards home visiting and social activities.

The Robin Rigg Community Fund - This funding is towards general running costs.

National Lottery Community Fund (Covid-19) - This funding is towards the cost of providing support to vulnerable visually impaired people during the ongoing coronavirus pandemic.

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

14 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Resources expended £	Balance at 1 April 2020 £	Transfers £	Balance at 31 March 2021 £
Trustee's contingency reserve	70,000	-	70,000	-	70,000
Property reserve	180,000	-	180,000	-	180,000
Investment reserve	8,000	-	8,000	2,000	10,000
Matched funding reserve	130,000	(40,000)	90,000	-	90,000
	<u>388,000</u>	<u>(40,000)</u>	<u>348,000</u>	<u>2,000</u>	<u>350,000</u>

The purposes of the Designated Funds are as follows;

Trustee's contingency reserve - This is money set aside by the Trustees to ensure the Charity is able to continue during dips in funding which would cover a 24 month period.

Property reserve - This reserve shows the value of the property and helps to clarify the true value of the unrestricted General Reserves.

Investment reserve - This is money donated by Roger Jefcoate for long term investment in Charifund for the future benefit of the Charity.

Matched funding reserve - The Trustees have decided to setup a separate reserve for the purposes of 'matched funding' with potential external funders.

WEST CUMBRIA SOCIETY FOR THE BLIND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 31 MARCH 2021***

16 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).