

Northern Ireland Blind Golf Association

Charity No. 108113

Trustees' Report and Unaudited Accounts

31 December 2024

Northern Ireland Blind Golf Association
Contents

| | Pages |
|--|----------|
| Trustees' Annual Report | 2 to 4 |
| Independent Examiner's Report | 5 |
| Statement of Financial Activities | 6 |
| Balance Sheet | 7 |
| Notes to the Accounts | 8 to 13 |
| Detailed Statement of Financial Activities | 14 to 15 |

Northern Ireland Blind Golf Association

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 108113

Trustees

The following trustees served during the year:

| | |
|--------------|----------------------------|
| A. Cochrane | (Resigned 3 February 2024) |
| K. Daly | |
| P. McCormack | (Resigned 1 February 2025) |
| T. McEvoy | (Resigned 3 February 2024) |
| P. O'Rahilly | (Resigned 1 February 2025) |
| A.M. Powell | |
| C. Young | (Resigned 3 February 2024) |

Accountants

Maine Accounting
62 Carclinty Road
Cullybackey
Ballymena
BT42 1PH

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document. The NIBGA mission is to provide support, training and access to health and social benefits for visually impaired and blind people in Northern Ireland.

ACHIEVEMENTS AND PERFORMANCE

NIBGA has continued to meet our strategic objectives, mainly due to the hard work of our committee and the support of our partners: Golf Ireland, R&A, RNIB Connect, Vision Sports Ireland, IBGA and local authorities.

In 2024, we organised monthly golf events across the province, and across the border in the Republic.

The volunteer base continued to grow, supported by our first annual fundraising event in Massereene Golf Club.

NIBGA has continued to update the website, nibga.org, and use social media to promote our brand and share news about our activities.

Funding from the National Lottery has ensured that members and prospective golfers receive safe and professional coaching from Phil Farrell, PGA certified coach.

NIBGA hosted the inaugural British Blind and Disabled Golf Open, also in Massereene, in June. This EDGA badged tournament attracted 26 golfers from 6 countries.

Internationally, NIBGA is making a positive contribution to the growth of golf for blind and disabled people. NIBGA golfers were represented at EDGA badged tournaments around the world including the US Adaptive Open and the R&A G4D Open.

NIBGA golfers participated, with golfers from five other nations, in the first EDGA badged, World Blind Golf Tour event in Costa Rica, supported by the Costa Rica Golf Federation.

Working with RNIB Connect, NIBGA supported the Inner Eye project, a community arts initiative, sponsored by the Arts Council (NI). Blind and visually impaired people from across the province worked with professional artists to create artefacts and memorabilia which were presented to the Mayor of Antrim and Newtownabbey Council, amongst other dignitaries, at the British Blind/Disabled Golf Open.

NIBGA is committed to the R&A Women in Golf (WIG) Charter. NIBGA has increased its female membership from 2 in 2021 to 7 in 2024. Kate Daly, a retired business woman, joined the Board of Trustees in May. In June, Heather Gracey, Temple Golf Club, took up the role of Handicap Secretary.

FINANCIAL REVIEW

There was a significant movement in funds, of approximately £26,950, in the financial year. The accounts show an opening balance of £8,938 and a strong closing position of £35,891. This leaves NIBGA in a strong financial position at the start of 2025.

NIBGA depends almost entirely on grant income to finance its activities. Some of the projects straddle multiple years.

Significant capital was raised in 2024, in preparation for a drive for new members in 2025. However, nothing was spent in 2024 as the committee was overstretched on other projects.

Grant income received in 2024 of £20,000 from the National Lottery Association and £6,900 received from The Primary Club Trust (James Fund), has not been spent.

There was no carryover from previous years, in respect of grant income from local councils and from Vision Sports Ireland.

A further £350 was received from the Arts Council (NI), leaving an unspent balance of £839.

This may only be spent to support our community initiatives, in collaboration with our partner, RNIB.

Our growing member, volunteer and partner base contributed several other income streams, including £550 from subscriptions, and £4,835 from a member fundraiser event, to boost unrestricted funding, in Massereene Golf Club.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by its constitution. The members elect a Chairperson, Treasurer and Secretary at the Annual General Meeting. The six persons on the Board of Trustees are elected from the membership and meet once a month to manage the affairs of the organisation. NIBGA is run by its volunteer Board. There are no employees and the Trustees receive no remuneration.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Northern Ireland Blind Golf Association
Trustees Annual Report

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

K. Daly
Trustee
24 March 2025

Independent Examiner's Report to the trustees of Northern Ireland Blind Golf Association

I report to the trustees on my examination of the financial statements of Northern Ireland Blind Golf Association for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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.

Susan Davidson FCA/CAI
Maine Accounting
62 Carclinty Road
Cullybackey
Ballymena

BT42 1PH
24 March 2025

Northern Ireland Blind Golf Association
Statement of Financial Activities
for the year ended 31 December 2024

| | | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total funds 2024 £ | Total funds 2023 £ |
|---|-------|------------------------------------|----------------------------------|--------------------------|--------------------------|
| | Notes | | | | |
| Income and endowments from: | | | | | |
| Donations and legacies | 3 | 31 | - | 31 | 649 |
| Charitable activities | 4 | 4,843 | 53,909 | 58,752 | 4,704 |
| Other | 5 | 579 | - | 579 | 633 |
| Total | | 5,453 | 53,909 | 59,362 | 5,986 |
| Expenditure on: | | | | | |
| Charitable activities | 6 | 3,304 | 28,160 | 31,464 | 12,490 |
| Other | 7 | 945 | - | 945 | 722 |
| Total | | 4,249 | 28,160 | 32,409 | 13,212 |
| Net gains on investments | | - | - | - | - |
| Net income/(expenditure) | | 1,204 | 25,749 | 26,953 | (7,226) |
| Transfers between funds | | - | - | - | - |
| Net income/(expenditure) before other gains/(losses) | | 1,204 | 25,749 | 26,953 | (7,226) |
| Other gains and losses | | | | | |
| Net movement in funds | | 1,204 | 25,749 | 26,953 | (7,226) |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 8,938 | - | 8,938 | 16,164 |
| Total funds carried forward | | 10,142 | 25,749 | 35,891 | 8,938 |

Northern Ireland Blind Golf Association

Balance Sheet

at 31 December 2024

| Charity No. 108113 | 2024 | 2023 |
|---|----------------------|---------------------|
| | £ | £ |
| Current assets | | |
| Cash at bank and in hand | 35,891 | 8,938 |
| | <u>35,891</u> | <u>8,938</u> |
| Net current assets | 35,891 | 8,938 |
| Total assets less current liabilities | <u>35,891</u> | <u>8,938</u> |
| Net assets excluding pension asset or liability | 35,891 | 8,938 |
| Total net assets | <u><u>35,891</u></u> | <u><u>8,938</u></u> |
| The funds of the charity | | |
| Restricted funds | 9 | |
| Restricted income funds | 25,749 | - |
| | <u>25,749</u> | <u>-</u> |
| Unrestricted funds | 9 | |
| General funds | 10,142 | 8,938 |
| | <u>10,142</u> | <u>8,938</u> |
| Reserves | 9 | |
| Total funds | <u><u>35,891</u></u> | <u><u>8,938</u></u> |

Approved by the trustees on 24 March 2025

And signed on their behalf by:

K. Daly
Trustee
24 March 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: 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) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

| | |
|--------------------------------------|---|
| Recognition of expenditure | Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. |
| Expenditure on raising funds | These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs. |
| Expenditure on charitable activities | These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs. |
| Grants payable | All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid. |
| Governance costs | These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs. |
| Other expenditure | These are support costs not allocated to a particular activity. |

Taxation

The charity is exempt from tax on its charitable activities.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

| | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total funds 2023 £ |
|--|------------------------------------|----------------------------------|--------------------------|
| Income and endowments from: | | | |
| Donations and legacies | 649 | - | 649 |
| Charitable activities | 1,554 | 3,150 | 4,704 |
| Other | 633 | - | 633 |
| Total | <u>2,836</u> | <u>3,150</u> | <u>5,986</u> |
| Expenditure on: | | | |
| Charitable activities | 7,952 | 4,538 | 12,490 |
| Other | 722 | - | 722 |
| Total | <u>8,674</u> | <u>4,538</u> | <u>13,212</u> |
| Net income | <u>(5,838)</u> | <u>(1,388)</u> | <u>(7,226)</u> |
| Transfers between funds | (1,388) | 1,388 | - |
| Net income before other gains/(losses) | <u>(7,226)</u> | - | <u>(7,226)</u> |
| Other gains and losses: | | | |
| Net movement in funds | <u>(7,226)</u> | - | <u>(7,226)</u> |
| Reconciliation of funds: | | | |
| Total funds brought forward | 16,164 | - | 16,164 |
| Total funds carried forward | <u>8,938</u> | <u>-</u> | <u>8,938</u> |

3 Income from donations and legacies

| | Unrestricted £ | Total 2024 £ | Total 2023 £ |
|-----------|-------------------|--------------------|--------------------|
| Donations | 31 | 31 | 649 |
| | <u>31</u> | <u>31</u> | <u>649</u> |

4 Income from charitable activities

| | Unrestricted £ | Restricted £ | Total 2024 £ | Total 2023 £ |
|--------|-------------------|-----------------|--------------------|--------------------|
| Grants | 4,843 | 53,909 | 58,752 | 4,704 |
| | <u>4,843</u> | <u>53,909</u> | <u>58,752</u> | <u>4,704</u> |

5 Other income

| | Unrestricted | Total 2024 | Total 2023 |
|----------------------|--------------|---------------|---------------|
| | £ | £ | £ |
| Member Subscriptions | 543 | 543 | 623 |
| Bank Interest | 36 | 36 | 10 |
| | <u>579</u> | <u>579</u> | <u>633</u> |

6 Expenditure on charitable activities

| | Unrestricted | Restricted | Total 2024 | Total 2023 |
|---|--------------|---------------|---------------|---------------|
| | £ | £ | £ | £ |
| <i>Expenditure on charitable activities</i> | | | | |
| Grants | 3,304 | 28,160 | 31,464 | 12,490 |
| <i>Governance costs</i> | | | | |
| | <u>3,304</u> | <u>28,160</u> | <u>31,464</u> | <u>12,490</u> |

7 Other expenditure

| | Unrestricted | Total 2024 | Total 2023 |
|------------------------------|--------------|---------------|---------------|
| | £ | £ | £ |
| General administrative costs | 595 | 595 | 372 |
| Legal and professional costs | 350 | 350 | 350 |
| | <u>945</u> | <u>945</u> | <u>722</u> |

8 Staff costs

No employee received emoluments in excess of £60,000.

9 Movement in funds

| | At 1 January 2024 | Incoming resources (including other gains/losses) £ | Resources expended £ | At 31 December 2024 £ |
|-----------------------------|----------------------|--|----------------------------|--------------------------------|
| Restricted funds: | | | | |
| Restricted income funds: | | | | |
| Community Arts | - | 350 | (1,564) | (1,214) |
| British Blind Disabled Open | - | 26,659 | (24,656) | 2,003 |
| Member Development | - | 26,900 | - | 26,900 |
| Golf | - | - | (1,940) | (1,940) |
| <i>Total</i> | <u>-</u> | <u>53,909</u> | <u>(28,160)</u> | <u>25,749</u> |
| Unrestricted funds: | | | | |
| General funds | 8,938 | 5,453 | (4,249) | 10,142 |
| Total funds | <u><u>8,938</u></u> | <u><u>59,362</u></u> | <u><u>(32,409)</u></u> | <u><u>35,891</u></u> |

Purposes and restrictions in relation to the funds:

Restricted funds:

| | |
|-----------------------------|---|
| Community Arts | Involving blind and visually impaired members in creating artefacts |
| British Blind Disabled Open | |
| Member Development | |
| Golf | |

10 Analysis of net assets between funds

| | Unrestricted funds £ | Restricted funds £ | Total £ |
|--------------------|----------------------------|--------------------------|---------------|
| Net current assets | 19,022 | 16,869 | 35,891 |
| | <u>19,022</u> | <u>16,869</u> | <u>35,891</u> |

11 Reconciliation of net debt

| | At 1 January 2024 £ | Cash flows £ | At 31 December 2024 £ |
|---------------------------|---------------------------|-----------------|--------------------------------|
| Cash and cash equivalents | 8,938 | 26,953 | 35,891 |
| | <u>8,938</u> | <u>26,953</u> | <u>35,891</u> |
| Net debt | <u>8,938</u> | <u>26,953</u> | <u>35,891</u> |

Northern Ireland Blind Golf Association
Statement of Cash flows
for the year ended 31 December 2024

| | 2024 £ | 2023 £ |
|--|---------------|----------------|
| Cash flows from operating activities | | |
| Net income/(expenditure) per Statement of Financial Activities | 26,953 | (7,226) |
| Adjustments for: | | |
| Dividends, interest and rents from investments | (579) | (633) |
| Net cash provided by/(used in) operating activities | <u>26,374</u> | <u>(7,859)</u> |
| Cash flows from investing activities | | |
| Dividends, interest and rents from investments | 579 | 633 |
| Net cash from investing activities | <u>579</u> | <u>633</u> |
| Net cash from financing activities | <u>-</u> | <u>-</u> |
| Net increase/(decrease) in cash and cash equivalents | 26,953 | (7,226) |
| Cash and cash equivalents at the beginning of the year | 8,938 | 16,164 |
| Cash and cash equivalents at the end of the year | <u>35,891</u> | <u>8,938</u> |
| Components of cash and cash equivalents | | |
| Cash and bank balances | 35,891 | 8,938 |
| | <u>35,891</u> | <u>8,938</u> |

Northern Ireland Blind Golf Association
Detailed Statement of Financial Activities
for the year ended 31 December 2024

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total funds 2024 £ | Total funds 2023 £ |
|---|---------------------------------|-------------------------------|--------------------------|--------------------------|
| Income and endowments from: | | | | |
| Donations and legacies | | | | |
| Donations | 31 | - | 31 | 649 |
| | <u>31</u> | <u>-</u> | <u>31</u> | <u>649</u> |
| Charitable activities | | | | |
| Grants | 4,843 | 53,909 | 58,752 | 4,704 |
| | <u>4,843</u> | <u>53,909</u> | <u>58,752</u> | <u>4,704</u> |
| Other | | | | |
| Member Subscriptions | 543 | - | 543 | 623 |
| Bank Interest | 36 | - | 36 | 10 |
| | <u>579</u> | <u>-</u> | <u>579</u> | <u>633</u> |
| Total income and endowments | 5,453 | 53,909 | 59,362 | 5,986 |
| Expenditure on: | | | | |
| Charitable activities | | | | |
| Grants | 3,304 | 28,160 | 31,464 | 12,490 |
| | <u>3,304</u> | <u>28,160</u> | <u>31,464</u> | <u>12,490</u> |
| Total of expenditure on charitable activities | 3,304 | 28,160 | 31,464 | 12,490 |
| General administrative costs, including depreciation and amortisation | | | | |
| Bank charges | 35 | - | 35 | 38 |
| Sundry expenses | 560 | - | 560 | 334 |
| | <u>595</u> | <u>-</u> | <u>595</u> | <u>372</u> |
| Legal and professional costs | | | | |
| Accountancy and bookkeeping | 350 | - | 350 | 350 |
| | <u>350</u> | <u>-</u> | <u>350</u> | <u>350</u> |
| Total of expenditure of other costs | 945 | - | 945 | 722 |
| Total expenditure | 4,249 | 28,160 | 32,409 | 13,212 |
| Net gains on investments | - | - | - | - |
| Net income/(expenditure) | <u>1,204</u> | <u>25,749</u> | <u>26,953</u> | <u>(7,226)</u> |
| Net income/(expenditure) before other gains/(losses) | 1,204 | 25,749 | 26,953 | (7,226) |
| Other Gains | - | - | - | - |
| Net movement in funds | <u>1,204</u> | <u>25,749</u> | <u>26,953</u> | <u>(7,226)</u> |

Northern Ireland Blind Golf Association
Detailed Statement of Financial Activities

Reconciliation of funds:

| | | | | |
|-----------------------------|---------------|---------------|---------------|--------------|
| Total funds brought forward | 8,938 | - | 8,938 | 16,164 |
| Total funds carried forward | <u>10,142</u> | <u>25,749</u> | <u>35,891</u> | <u>8,938</u> |