Charity registration number: 1175066

SANDWELL VISUALLY IMPAIRED
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

Fortuna Accountants Limited
Chartered Certified Accountants
Hilton Hall
Hilton Lane
Wolverhampton
Staffordshire
WV11 2BQ

Sandwell Visually Impaired
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Sandwell Visually Impaired
Reference and Administrative Details
For The Year Ended 31 March 2026

Trustees	Mr A Averis Mr K Averis Mr R Gormley Mr R Flatley (resigned 01/02/2026) Mr K Patel Mr G Hughes Mr S Ahmed Mr D Fletcher Ms L Bradshaw (appointed 01/01/2026)
Charity Number	1175066
Principal Address	SVI Offices, Town Hall Lodge Road West Bromwich West Midlands B70 8AY
Independent Examiner	Kate Wright FCCA Fortuna Accountants Limited Chartered Certified Accountants Hilton Hall Hilton Lane Wolverhampton Staffordshire WV11 2BQ

Sandwell Visually Impaired

Trustees' Report For The Year Ended 31 March 2026

The trustees present their report and the financial statements for the year ended 31 March 2026.

Objectives and Activities

Aims and Objectives

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

Structure, governance and management

(a) Governing document

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

(b) Organisational structure

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

(c) Appointment of trustees

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

(d) Risk management

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

Achievements and Performance

Main Achievements

This year Sandwell Visually Impaired (SVI) celebrated our 21st birthday anniversary.
SVI’s work is based on true user participation and co-production. Our aim is to:

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

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

This year we have benefited from the help of 27 volunteers who together have given 4067 volunteer hours.

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

Achievements and Performance
SVI services are available to our membership of 373 members, carers and associates who have an interest in sight loss issues. It is not necessary for people to be members of SVI to receive a service. Anyone living in the Sandwell area who is experiencing sight loss issues or who has someone close to them who is struggling with their sight can receive a service from SVI. We have responded to the following sight loss enquiries via telephone support, home visits and group sessions this financial year:

- Information and advice support (face-to-face, over the phone and electronically) = 662

...CONTINUED

Main Achievements - continued

• Health, wellbeing and peer support total attendances this year = 3511

RNIB (Royal National Institute of the Blind) says: "More than two million people are living with sight loss in the UK. This level of sight loss is severe enough to have a significant impact on their daily lives. Around 320,000 people are registered as Sight Impaired or Severely Sight Impaired. Every day 250 people start to lose their sight in the UK".
Sandwell Council have 908 people registered as sight impaired – details provided by Sandwell Sensory Team. Looking at these figures, it is logical to conclude that many people living in Sandwell are not registered and are therefore not receiving a service through statutory provision. One of our goals is to reach as many of these people as possible and support them to access the services they need.

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

Supporting independence
A diagnosis of sight loss is life changing and can be extremely traumatic. Even those who have been visually impaired, but whose sight is changing can become very anxious and fearful. It can impact other health conditions, caring responsibilities, ageing well and the confidence to live independently. According to the College of Optometrists approximately 13% of people in the UK with a visual impairment have significant depressive symptoms. This rises to 43% for those attending vision rehabilitation clinics. SVI has taken steps to try to remove some of the fears around sight loss and help people to explore a range of coping strategies.

We work closely with Sandwell Council's Sensory Service Team and other Council services to ensure that people get the help and support they need. For less complex guidance and information support, we offer direct practical and emotional help.

One-to-one guidance and information given by SVI = 662

Social support
Meeting others and getting out and about is extremely important. This year we have organised a range of activities including:

• Narrowboat trip on the Staffordshire and Worcestershire Canal
• Axe throwing in central Birmingham
• Guided tour of Avoncroft Outdoor Museum, Bromsgrove
• Wine tasting at Halfpenny Green vineyard
• Attending a performance of the Rat Pack songs at Halesowen Town Hall
• Various meals out
• Christmas and Easter parties

We aspire to provide an interesting and varied programme of activities to cater to all tastes, from pub lunches to axe throwing.

We have continued our Women's Group, organising a varied range of activities chosen by the women themselves. Activities range from pamper sessions, health talks and a Macmillan fund raising cake and coffee day.

We set up a Men's Group this year, a legacy of last year's Support, Empowerment and Experience Project. The Men's Group meet every month for informal chats, health information and to share experiences.

Most of our social activities are funded through membership contributions and group fund raising.

We support RNIB, Thomas Pocklington Trust and other national and local campaigns that promote fairer and equal access to services and the environment. We work with Sandwell Council and the West Midlands Combined Authority to ensure that services and the built environment are safe and inclusive for people living with sight loss.

Health and wellbeing
SVI has worked closely with Public Health, Sandwell Council and the NHS this year. This has enabled us to access several funding streams and specific health promotion opportunities, such as men's health and mental wellbeing. We developed relationships with the NHS Integrated Care Board to increase fairer access to services for sensory impaired people and to address issues around women's health and visual impairment. Our ICB women's project entailed a series of focus groups and consultations which contributed to setting up the NOWT (Navigating Our Womanhood Together) collective and women's health bus. Funding for our participation came from the Integrated Care Board.
We worked with Sandwell Healthwatch to visit and test the accessibility of the new Midland Metropolitan Hospital.

We worked in partnership with NHS ICB and Beacon Centre to deliver a series of sight loss awareness training sessions to Sandwell and the Black Country GP practices. This work is on-going and was funded by the Integrated Care Board.

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Main Achievements - continued

SVI continues to work with Sandwell Leisure Trust, the Portway Lifestyle Centre and Places for People, to empower visually impaired people to access fitness facilities. We recruit and train volunteer buddies to enable visually impaired people to take part in a range of activities on an equal basis. We hold weekly supported gym sessions, Aquafit and line dancing. We organised our summer, weekly park walk programme. With funding from Sandwell Active Travel, we were able to organise a further summer guided walk and talk programme. This took us into the six towns of Sandwell, and included an insight into local, and often hidden, history. In partnership with Midland Mencap, we offered accessible cycling in Sandwell Valley. This year we continued Showdown sessions, a fast-moving game similar to table tennis and air hockey. We continue to use the Showdown table given to us to use in partnership with the Albion Foundation and Adult Social Care. This was part of the legacy of the International Blind Sports Association (IBSA) Games. We are working towards competing at a national level as part of the Showdown League.

Arts and Culture Projects
The arts have often been seen as something that blind and visually impaired people cannot fully engage with. SVI seeks to encourage people with sight loss to enjoy arts and culture in a different way.

Working in partnership with Misfits Music we set up SVI Rocks, a continuation of our previous Brum Rocks programme. Following a series of practice sessions at the SVI base, and cutting a disc at the Midlands Art Centre, the group performed at the Birmingham Conservatoire.

Members attended an art therapies group in the SVI Common Room where we created and painted a miniature clay village.

Building on our relationship with Birmingham Royal Ballet, we strive to make ballet accessible to people with sight loss. Some of our members attended Matthew Bourne's Red Shoes at the Birmingham Hippodrome. This included a touch tour and audio description.

In order to make visual art inclusive to blind and visually impaired people, we had a private handling and touch tour of the Rembrandt Masterpieces in Black and White exhibition at Birmingham Museum and Art Gallery. This was funded by Creative Black Country.

Access to new technology
The ability to use new technology is essential for everyday living. In this fast-moving area, blind and visually impaired people are increasingly likely to be left behind. Many of our members are older people and most have lost their sight in later life. The skills base or even willingness/confidence to try out technology is often a barrier.

We have continued our partnership with the Beacon Centre and we hosted one-to-one digital surgeries at our base. Our Appy Hour sessions were rebranded as 'Let's Talk About IT' initially led by Kevin Priest from the Black Country Housing Group. Building on the popularity of Meta Smart glasses for blind and visually impaired people we ran a series of awareness sessions focused on the benefits of smart glasses for the blind and visually impaired community.

Information and communication
One of the largest barriers faced by people living with sight loss is accessing information. SVI works with statutory and community organisations to highlight the importance of accessible information in all formats. We work in partnership with Sandwell Talking News to offer a postal and online weekly audio newspaper to blind and visually impaired people throughout Sandwell. Information about SVI's forthcoming activities and events is sent to members in the format of their choice, large print, email, audio CD or Braille on request. We maintain a website and Facebook page and group.

We hold drop in relaxed tea and toast sessions for people to meet experts from local providers who talk on a range of topical subjects. Members' open meetings and our annual forum provide a larger platform for guest speakers and exhibition stands and displays. We invite guest speakers and representatives from local and national organisations to share information about their services. Our 2025 Annual Forum attracted almost 100 people. Our monthly tea and toast sessions have around 30 people.
In July 2025 we held a celebratory 21st Birthday event for our members.

Fundraising
Our funds are mostly raised through grant programmes, legacies and member contributions.

Please refer to our Summary of Accounts for a financial overview.

Staffing
SVI continues to operate with a small staff team.

We have two part-time staff seconded from Sandwell Council. A Visual Impairment Development Worker and a Business Support Officer.

This year we have also continued to directly employ a part time Enablement and Engagement Worker, thanks to funding from The National Lottery Community Fund.

We have recruited a six hour per week Finance Officer, part-funded through the Turner Trust.

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Main Achievements - continued

During the summer, we engaged a temporary health and community worker to organise the Active Travel funded summer walks programme.

SVI relies heavily on volunteer support and this year we had 27 volunteers engaged. In June we held a volunteers celebration event in partnership with Kaleidoscope one of our networking partners. Volunteers were presented with certificates of appreciation.

Plans for Future Periods
Our Trustees' overall aim is to establish SVI as a sustainable, user-led organisation with a reputation for delivering quality services. The majority of our Trustees are visually impaired themselves and are experts by experience. They are passionate about providing a service that fully meets the needs of their peers in Sandwell. We benefit from a central office location within the Borough at a peppercorn rent thanks to the Council's commitment to our service.

Trustees and staff recognise the need for longer term funding to enable us to grow and develop. To this end, our plans for the next year include the following aims and objectives:

To secure funding to resume our advocacy, information and guidance support and further counselling and listening programmes.

To continue to provide a variety of social opportunities, such as trips out, tea and toast, and women's and men's groups.

To explore funding opportunities to recruit an activities coordinator.

To provide more physical activity and wellbeing programmes and continue existing ones. In particular more walking groups and continue to work with British Blind Sports to develop a Showdown League team.

To continue to recruit new volunteers particularly from within the blind and visually impaired community.

Seek funding or a partnership agreement to continue an IT service to the visually impaired community. We now have an equipped accessible IT suite which can be used by individuals or groups.

More enablement support. Enablement and buddy support is fundamental to the work we do. No matter how confident and able a visually impaired person is, there are times when sighted support is essential. The enabling/buddy model is very effective and empowering, making mainstream activities more appealing and accessible to people living with sight loss. We are seeking funding to expand this aspect of our work and to develop our enablement service further.

To explore funding opportunities to employ an Operations Manager

Sight loss is life changing, and the sense of bereavement is a natural process that needs help and support to overcome. Our peer support model offers people a powerful example of what can be achieved following sight loss.

Financial Review

Structure, governance and management

Fundraising

Our funds are mostly raised through grant programmes, legacies and member contributions.

Please refer to our Summary of Accounts for a financial overview.

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Structure, governance and management - continued

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Sight loss is life changing, and the sense of bereavement is a natural process that needs help and support to overcome. Our peer support model offers people a powerful example of what can be achieved following sight loss.

The trustees' annual report was approved on 16 November 2026 and signed on behalf of the board of trustees by:

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr A Averis

Trustee
16/11/2026

Sandwell Visually Impaired
Independent Examiner's Report to the Trustees of Sandwell Visually Impaired
For The Year Ended 31 March 2026

Responsibilities and Basis of Report

As the charity trustees of Sandwell Visually Impaired, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

I have completed my examination. I 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:

1. accounting records were not kept in respect of the charity as required by section 130 of the 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 accounts to be reached.

Kate Wright FCCA

16/11/2026
Hilton Hall
Hilton Lane
Wolverhampton
Staffordshire
WV11 2BQ

Sandwell Visually Impaired
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Charitable activities:	**4**				
Charitable activities		1,034	16,527	17,561	91,327
Investments	**5**	157	-	157	177
Other	**6**	3,977	1,855	5,832	7,906
		5,168	18,382	23,550	99,410
EXPENDITURE ON:					
Charitable activities:	**7**				
Charitable activities		8,717	(48,883)	(40,166)	(85,300)
NET (EXPENDITURE)/INCOME		13,885	(30,501)	(16,616)	14,110
NET MOVEMENT IN FUNDS		13,885	(30,501)	(16,616)	14,110
RECONCILIATION OF FUNDS:					
Total funds brought forward		19,986	54,345	74,331	60,221
TOTAL FUNDS CARRIED FORWARD	**13**	33,871	23,844	57,715	74,331

The notes on pages 11 to 17 form part of these financial statements.

Sandwell Visually Impaired
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2025 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Charitable activities:	**4**			
Charitable activities		2,869	88,458	91,327
Investments	**5**	177	-	177
Other	**6**	6,659	1,247	7,906
		9,704	89,706	99,410
EXPENDITURE ON:				
Charitable activities:	**7**			
Charitable activities		(15,278)	(70,022)	(85,300)
NET INCOME		(5,574)	19,684	14,110
NET MOVEMENT IN FUNDS		(5,574)	19,684	14,110
RECONCILIATION OF FUNDS:				
Total funds brought forward		25,560	34,661	60,221
TOTAL FUNDS CARRIED FORWARD	**13**	19,986	54,345	74,331

The notes on pages 11 to 17 form part of these financial statements.

Sandwell Visually Impaired
Balance Sheet
As At 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
CURRENT ASSETS					
Cash at bank and in hand		58,864	-	58,864	75,530
		58,864	-	58,864	75,530
Creditors: Amounts Falling Due Within One Year	**12**	(1,149)	-	(1,149)	(1,199)
NET CURRENT ASSETS (LIABILITIES)		57,715	-	57,715	74,331
TOTAL ASSETS LESS CURRENT LIABILITIES		57,715	-	57,715	74,331
NET ASSETS		57,715	-	57,715	74,331
FUNDS OF THE CHARITY					
Restricted Funds				23,844	54,345
Unrestricted Funds				33,871	19,986
TOTAL FUNDS	**13**			57,715	74,331

The financial statements were approved by the board of trustees and authorised for issue on 16 November 2026 and are signed on behalf of the board by:

Mr A Averis

Trustee
16/11/2026

The notes on pages 11 to 17 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a registered charity in England and Wales and is a Charitable Incorporated Organisation (CIO). The address of the principal office is SVI Offices, Town Hall, Lodge Road, West Bromwich, West Midlands, B70 8AY.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

3.2. Going Concern Disclosure

There are no material uncertainties about the charity's ability to continue.

3.3. Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds

3.4. Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

legacy income is recognised when receipt is probable and entitlement is established.

income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3.5. **Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

expenditure on raising funds includes the costs of all fundraising activities, events, non- charitable trading activities, and the sale of donated goods.

expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

3.6. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

3.7. **Financial Instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. **Income from Charitable Activities**

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Charitable activities	1,034	16,527	17,561

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Charitable activities	2,869	88,458	91,327

Grants, included above, are as follows:

5. **Investment Income**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	157	177

6. **Other Income**

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Other income type A	3,977	1,855	5,832

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Other income type A	6,659	1,247	7,906

7. **Analysis of Expenditure**

	2026 Support costs (see note 8) £
Charitable activities	40,166

	2025 Support costs (see note 8) £
Charitable activities	85,300

8. **Support Costs**

	2026	2025
	Charitable activities	Charitable activities
	£	£
Employee costs	24,022	49,296
Premises expenses	423	-
General administration	15,721	36,004
	40,166	85,300

9. **Independent Examiner's Remuneration**

Fees payable to the independent examiner for:

No fee was paid or is payable to the independent examiner for the examination of these accounts for the year ended 31 March 2026 (2025: £1,200). The independent examination has been carried out on a pro bono basis.

10. **Staff Costs**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages and salaries	22,354	47,872

The average head count of employees during the year was 3 (2025: 3).

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

11. **Grant funding and support in kind note**

Total grant funding and support agreed by the Council for the year ended 31 March 2026 amounted to £37,967. This comprised a cash grant of £6,400 received during the year and support in kind valued at £31,567, consisting of staffing support of £26,900 and rent-free accommodation valued at £4,667. The Council pays the relevant staff salaries directly and provides the accommodation at no cost to Sandwell Visually Impaired; these elements do not represent cash received by Sandwell Visually Impaired.

12. **Creditors: Amounts Falling Due Within One Year**

	2026	2025
	£	£
Trade creditors	107	-
Taxation and social security	1,042	-
Accruals and deferred income	-	1,199
	1,149	1,199

13. **Movement in Funds**

	As at 1 April 2025	Income	Expenditure	As at 31 March 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	19,986	5,168	8,717	33,871
Restricted funds				
Restricted	54,345	18,382	(48,883)	23,844
Total funds	74,331	23,550	(40,166)	57,715

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	25,560	9,704	(15,278)	19,986
Restricted funds				
Restricted	34,661	89,706	(70,022)	54,345
Total funds	60,221	99,410	(85,300)	74,331

14. **Related Party Disclosures**

There are no related party in the year.

Note 13 continued

Restricted funds

Fund description	Balance at 31 March 2025 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 March 2026 £
Active at 60	1,936	1,827	1,853	-	1,910
Awards for All – Enablement Worker Post	12,136	-	15,623	(3,487)	-
Black Country Tours – Podcast Project	368	-	-	-	368
Core Fund	(17)	6,428	6,411	-	-
Creative Black Country – Unseen Memories Project	325	370	274	421	-
EPIC SCVO	-	7,000	-	-	7,000
Esmée Fairbairn – Volunteer Co-ordinator Grant – SCVO	8,484	-	12	8,472	-
Harry Payne TFA Project	330	-	-	330	-
Heart of England – Enablement Worker	2,596	-	-	2,594	2
Housing Service Group	92	-	-	-	92
Members' Welfare Fund	2,868	-	-	-	2,868
Metal Closures Welfare Fund	8,260	-	409	-	7,851
Music for All – SVI Rocks	(651)	-	500	(1,551)	400
Sandwell MBC – Digital Fund	(86)	-	-	(86)	-
Sandwell MBC – Mental Health and Wellbeing Support Programme	11,878	-	531	11,347	-
Sandwell MBC CPIF – Body Mind Moving Forward Grant	1,216	-	-	-	1,216
Sandwell Walk & Talk Programme 2025	-	1,471	1,043	428	-
Thomas Pocklington – Digital Empowerment Grant	39	-	30	9	-
Tipton Tree of Lights Grant – STN Tipton	587	786	93	-	1,280
Transport Fund	36	-	-	-	36
Turner Trust – Core Fund for Finance Officer	3,000	-	3,330	(330)	-
Vision 2030 Sandwell's Big Lunch – SCVO	-	500	179	-	321
Wates Family Enterprise – SocialEyes Family Support	448	-	-	448	-
Young Persons Fund	500	-	-	-	500
Total	**54,345**	**18,382**	**30,288**	**18,595**	**23,844**

Note 13 continued

Unrestricted funds

Fund description	Balance at 31 March 2025 £	Incoming resources £	Outgoing resources £	Balance at 31 March 2026 £
Annual Forum	1,238	780	719	1,299
Community Involvement	272	-	(1,912)	2,184
Demonstration Equipment Fund	590	-	85	505
Exit Strategy	3,200	-	-	3,200
Eye Health Promotion	611	-	-	611
Health & Wellbeing Projects	1,376	-	367	1,009
Marketing Fund	858	-	-	858
Men's Group	414	-	-	414
Reserves	3,621	676	35	4,262
Salary Contingency Fund	3,154	59	(11,988)	15,201
SocialEyes Fund	1,254	2,064	2,131	1,187
Transcription Service Fund	376	-	-	376
Visual Impairment Training	1,340	1,223	86	2,477
Women's Group	120	209	198	131
IT Tech	65	-	65	-
Funeral Donations	400	-	400	-
Cassie's Three Peaks Challenge	1,023	-	1,023	-
Belinda Kaur Marathon	74	-	74	-
Investment Income	-	157	-	157
Total	**19,986**	**5,168**	**(8,717)**	**33,871**

Sandwell Visually Impaired
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Charitable Activities:		
Charitable activities		
Income from charitable activities type A	17,561	91,327
	17,561	91,327
Investments		
Bank interest receivable	157	177
	157	177
Other		
Other income type A	5,832	7,906
	5,832	7,906
	23,550	99,410
EXPENDITURE ON:		
Charitable Activities:		
Charitable activities		
Wages and salaries	(22,354)	(47,872)
Travel and subsistence expenses	(1,668)	(1,424)
Rent	(423)	-
Insurance	(1,060)	(1,014)
Printing, postage and stationery	(490)	-
Advertising and marketing costs	(546)	(690)
Telecommunications and data costs	(772)	(394)
Accountancy fees	-	(1,200)
Bank charges	(35)	(69)
Other office costs	(409)	(7,165)
Sundry expenses	(686)	(764)
Transport	(1,911)	(1,258)
Transcription	(624)	(468)
Paid For Services	(9,188)	(22,982)
	(40,166)	(85,300)
	(40,166)	(85,300)
NET (EXPENDITURE)/INCOME	(16,616)	14,110