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disability
charity

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**Christian Blind Mission
(United Kingdom) Limited**

**Report and Financial Statements
Year Ended 30 June 2015**

Company Number 03148424
Charity Number 1058162

Christian Blind Mission (United Kingdom) Limited

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Front cover image: Denis and Outreach Worker Agnes, Uganda (see page 7)

Legal and administrative details

Trustees

Tim Brooks
Jan Flawn CBE (Chair)
Edwin Godfrey
Adrian Hopkins MBE
Rachel Jones
Janine King
Kirsty Smith
Max Teare
Kristin van Zwieten

Secretary and Registered Office

Philip Nye, Vision House, 7-8 Oakington Business Park, Dry Drayton Road,
Oakington, Cambridge, CB24 3DQ

Chief Executive

Kirsty Smith

Company Number

03148424

Charity Numbers

1058162 (England and Wales)
SC041101 (Scotland)

Bankers

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

Auditors

BDO LLP, Yare House, 62-64 Thorpe Road, Norwich, NR1 1RY



From our Chair, Jan Flawn CBE

I'm delighted to introduce you to this Annual Report and Financial Statements, my first since I joined CBM UK as Chair of Trustees in April 2015.

My life has been shaped by my passion to improve the care and support available to people with disabilities. When my daughter was born with a disability, it inspired me to train as a nurse. Later, I set up PJ Care, a company that provides specialist care for people with neurological conditions.

I am proud to have joined CBM, a global organisation that has transformed over 32 million lives in the poorest communities around the world in 2014. This year, CBM UK has spent a record £3.9 million to drive forward our life-changing programmes in some of the world's poorest places. This fantastic news is coupled with that of our income, increasing by 12% on last year.

This is a time of great excitement as we launch "CBM UK: Through the Roof", our new 4 year strategy. So as well as reflecting on our achievements from last year, this Annual Report is looking to the future – I look forward to sharing with you in a year's time how we have achieved yet more to make the world a more inclusive place for people with disabilities.

A handwritten signature in black ink, appearing to read 'Jan Flawn'. The signature is stylized and cursive.



From our Chief Executive, Kirsty Smith

In addition to continuing to deliver vital programmes for people with and at risk of disability living in poverty, one of our key achievements this year has been to develop a clear and ambitious strategic framework for the next four years. We have reflected on our mission, our vision and values, as well as strengths and weaknesses as a UK and global organisation, and have identified 3 key priorities.

Firstly, we will focus on making the greatest possible impact on lives and communities. Disabled people often face multiple, complex barriers that prevent them from fulfilling their potential. Many face double-discrimination, for example because they are female, older or HIV-positive. We will ensure that our programmes take a holistic approach, are sustainable for the long-term, and involve people with disabilities in their planning and delivery.

Our second goal is to work with other organisations, such as UK Governments and other NGOs, to help their work to be more inclusive of people with disabilities. We are delighted that the government's Department for International Development (DFID) is increasingly focussing on disability as a development priority. In June, I travelled to Nepal to support CBM's relief efforts after the devastating earthquake. Speaking to partners there, it was clear how difficult it was for disabled people to access essential services such as food distribution, shelter and medical care. So as well as delivering specialist services aimed at people with disabilities, CBM is increasingly training mainstream agencies to understand and respond to the needs of disabled people.

And finally, we recognise that if we're to build a more inclusive world, we must reach out to more people in the UK, building partnerships and significantly raising our profile. Thanks to our generous supporters, we have been able to spend more money on our life-changing programmes than ever before. But in the coming year, we will take our message to more people. We can't make poverty history without tackling disability - the people we serve are the world's poorest. We owe it to them to inspire the UK to act.

A handwritten signature in black ink that reads "Kirsty".

Our Year in Pictures – 2014-15



July CBM respond to support 3000 people with disabilities and their families during conflict in Gaza.



September CBM programme launched to protect 9.1 million people at risk of Lymphatic Filariasis in Democratic Republic of Congo.



February Dr Heiko Philippin updated supporters in Birmingham on CBM's pioneering Glaucoma treatment trial in Tanzania.



April-July Following the devastating earthquake in Nepal, CBM provides emergency relief and medical care to over 12,000 people with injuries or disabilities



DON'T TOUCH

Avoid for shake an all tem

August Ebola outbreak declared public health emergency. CBM supporters enable people with disabilities to access life-saving education messages.



Oct/Nov Initiatives launched to eliminate blinding Trachoma in Malawi, Uganda and Kenya by 2019, funded by Queen Elizabeth Diamond Jubilee Trust.



April New CBM tool to help community volunteers in the world's poorest places identify children with disabilities and link them with support.

Our Year in Pictures – 2014-15



Denis' year: a journey of hope

It has been a life-changing year for 8 year-old Denis from Uganda. He has Blount's Disease, which caused his legs to become bowed, making walking slow and painful. Without intervention, he would lose the ability to walk altogether. Denis' childhood has been scarred by neglect and abuse - his mother abandoned him and his father mistreated him.

In the last year, two things have changed Denis' life forever. First, his half-sister Roy took him into her home and her heart; she is raising him as a son with her own children. Then, Agnes, outreach worker from CBM's partner CoRSU (Community Rehabilitation Services Uganda) found Denis.

Roy did not know Denis' condition could be treated, and in any case the family could not afford to pay for it. But thanks to CBM supporters, Denis has started on a life-changing treatment journey to straighten his legs. Agnes is continuing to help the family, teaching Roy to do Denis' physiotherapy exercises and supporting his return to school.



December CBM surgeon Dr Antonio Loro assesses Denis at CoRSU.



February Denis undergoes surgery, Roy is with him when he wakes.



April Denis' fixator is removed but physiotherapy continues.



May Denis returns to school; outreach worker Agnes trains teachers to better support him and other disabled students.

Report of the Trustees for the year ended 30 June 2015

The Trustees present their report together with the audited financial statements for the year ended 30 June 2015.

Structure, Governance and Management

Governing Document

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

Trustees

The Trustees who served during the year were as follows:

- Tim Brooks
- Brian Hall (resigned 26th November 2014)
- Jan Flawn CBE (appointed 26th November 2014)
- Adrian Hopkins MBE
- Rachel Jones
- Janine King (appointed 23rd July 2014)
- Kirsty Smith
- Max Teare
- Kristin van Zwieten

Brian Hall, who left the Board in November 2014, has played a hugely influential role at CBM UK, having been its Chair since 1997. His wisdom and expertise will be sorely missed. Tim Brooks leaves the Board in November 2015 after serving as a Trustee for 8 years. We are extremely grateful to Tim for his guidance and the stability he has brought to CBM UK. We also welcomed new Trustee Edwin Godfrey who was appointed on the 1st July 2015.

This year, CBM UK has made a significant contribution to CBM International with Trustee Max Teare being appointed as Chair of the CBM International Forum and Kristin van Zwieten appointed to the Board of the International Nomination Committee. Chief Executive, Kirsty Smith has also been very involved with the worldwide Family Leadership Team.

Organisation

The board of Trustees, who can have an unlimited number of members, administer the Charity. The Trustees normally hold four meetings each year. Kirsty Smith as Chief Executive is responsible for the day to day management of the Charity.

Appointment of Trustees

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

Trustees' induction and training

Trustees are encouraged to undertake training during the period to brief them on the legal obligations under charity and company law and also to attend appropriate external training events and projects where these will facilitate the undertaking of the role.

Risk assessment

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

CBM UK established its current risk management framework during 2013. The framework focuses on identifying risks, prioritising them and setting out mitigation approaches and accountabilities for the highest priority items. The risk register is reviewed regularly by the Senior Management Team and Finance & Audit Committee at each of its meetings and by the full Board of Trustees every year.

Trustees are satisfied that the systems are in place to monitor, manage and where appropriate, mitigate CBM UK's exposure to the major risks.

Connected charities

Christian Blind Mission (United Kingdom) Limited (CBM UK) is a member of Christian Blind Mission International (CBMI) which is a member support organisation and Christoffel-Blindenmission/Christian Blind Mission eV (CBMeV) which organisations include ten further connected charities working in similar fields throughout the world. Christian Blind Mission (United Kingdom) Limited is also represented in Scotland, Wales and Northern Ireland.

Our structure

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

CBM has local offices which provide on-the-ground presence for our projects. In collaboration with the CBM UK Programme Development Team, local staff work closely with our partners to plan, implement and monitor programmes and to create networks between the different partner organisations, Governments, Disabled Peoples' Organisations and other NGOs.

In addition, CBM employs technical experts to build capacity and ensure quality. With our team of surgeons, ophthalmologists, other medical staff and livelihood and education specialists working on projects around the world, we can be sure that communities receive long-lasting and effective support. Globally, CBM reached over 32 million people in 2014 with programmes in over 60 countries.

Objectives and Activities

Our Vision

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

Our Mission

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

Our Strategic Framework for 2015-19 – CBM UK: Through the Roof

Our new Strategic Framework, launched on 1 July 2015, sets out three clear and ambitious goals for CBM in the next four years.

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

CBM UK: Through the Roof

In Luke's Gospel (5:18-20) we read the story of a man who was paralysed, who wanted to meet Jesus. But he had no way of getting close, through the huge crowds that had gathered. Undeterred, this man found his own way to meet Jesus, by asking his friends to lower him down through the roof into the room where Jesus was.

For us, this story shows how working in partnership with people with disabilities can help us all achieve our goals. With his friends' help, the man who was paralysed met Jesus. But without this man, would the friends have thought to climb to the roof? Inspired by this story, our new strategy is named "CBM UK: Through the Roof", a name that also speaks about euphoria, success and reaching potential.

Goal 1: Positive and lasting change for people with disabilities

Transforming the lives of people with disabilities has always been at the heart of our work. In 2014, CBM reached out to more than 32 million people living with or at risk of a disability. In the next four years, we will focus on working with disabled people to ensure that our programmes have the maximum possible impact on people's lives, and that the change we bring is long-lasting.

Quality programmes that have increased impact and sustainability

People with disabilities in developing countries face multiple barriers that prevent them from fulfilling their potential. In order to bring about positive and lasting change, over the next four years CBM UK will increasingly focus on ensuring people with disabilities are more able to exercise their rights to livelihoods, to health, to education, to decision-making and to full participation in their communities. The rights of people with disabilities are often ignored and violated in the countries where CBM UK works. Over the next four years, CBM UK will support our partners to

integrate advocacy and rights-based approaches into more of our programmes, helping to equip people with the tools they need to speak out and claim their rights, such as access to basic services and inclusion in decision-making structures.

Strong partnerships

Partnership working is central to the CBM model, so building effective relationships with strong partners is key to our success. In 2014, CBM worked with 483 partner organisations to deliver programmes around the world.

Over the next four years, we will proactively seek to strengthen existing relationships with partners who implement our programmes, while also building new ones. We will invest in building the capacity of some of our partners, helping to ensure that the impact of our programmes is sustainable in the future.

One significant strength of CBM is our network of Country Offices in priority countries where we work. CBM UK already works closely with these Offices to deliver and monitor programmes, and over the next four years we will increase our engagement with them, combining our global experience and expertise to identify and plan new programmes in these target countries.

CBM UK is already involved in leading and partnering in consortia with other NGOs. We will build on our learning from these arrangements to explore new ways of working with new partners in order to maximise resources and strengths of each organisation. This way of working will also help to increase our profile as a leading overseas disability organisation.

Drawing on the knowledge and expertise of people with disabilities

CBM UK is committed to involving people with disabilities and their families from the countries in which we work in planning and implementing our programmes. This commitment is based both on our ethical commitment to working with, not for, people with disabilities, but is also vital to the long-term impact of our programmes. Only by working with our stakeholders can we be sure that we are addressing the right issues for the context in which they live, in the right way, for the long-term.

Goal 2: Influencing UK policy and practice to increasingly support sustainable change for people with disabilities

We recognise that building an inclusive world where all people with disabilities can fulfil their potential is not something CBM can do alone.

Inspiring and supporting governments and mainstream agencies to include people with disability

Too often, people with disabilities do not benefit from mainstream development or humanitarian programmes. CBM UK will encourage and facilitate the inclusion of people with disabilities within the UK's development policies and within the implementation of development policies, by influencing UK Governments, decision-makers and other NGOs.

We will do this through increased engagement with the Government's Department For International Development (DFID), for example in rolling out their Disability Framework (see Advocacy and Alliances on page 19), by increasing our input into

networks such as the BOND Disability and Development Group, and by sharing our expertise with other INGOs and agencies through training in disability-inclusive development.

Goal 3: Our target audiences will grow and be increasingly engaged

CBM is the leading organisation focussed on disability across the developing world. But nearly 20 years after CBM was first established in the UK, our national profile remains low when compared to the breadth and scope of our work. Over the next four years, we will seek to strengthen the CBM brand, presenting ourselves in a consistent and compelling way to engage a broader range of audiences.

We will improve our understanding of key audiences and communicate in a way that engages and inspires, recognising the partnership that exists between our supporters, CBM workers in the world's poorest places and the people we help.

We will increasingly work with high profile individuals who share our aims and values to help us reach new audiences. We will enable the voices and stories of people with disabilities in the poorest communities of the world to be heard, showing the human impact of the poverty-disability cycle and demonstrating how our supporters transform lives.

Our Year – key developments

During the year, CBM UK's work focussed on five key areas: health; education; livelihoods; emergencies and disaster relief; advocacy & alliances.

Where we work

Through its membership of CBM International, CBM UK supported more than 650 projects in over 60 countries in 2014-15.

CBM UK directly supported programmes in 16 countries across Africa, Asia and Latin America.



Health

CBM provides medical support to improve the health of people with disabilities in poor communities, while also working to prevent conditions that can lead to disability.

Restoring hope and dignity – CBM and CCBRT Fistula programme

In May 2015, CBM UK began a new programme with our long-term partner CCBRT (Comprehensive Community Based Rehabilitation in Tanzania) to support women in Tanzania who have developed obstetric fistula. Fistula is a disabling condition that leaves women incontinent; it is usually the result of prolonged labour and a lack of maternal healthcare.

Women with fistula are often rejected by their husbands, families and communities. Although nearly all women can be treated with simple surgery, many are living in extreme poverty and do not know that treatment is available and can be provided free to them. They may live with the fistula for decades, hiding themselves away from their communities due to the stigma that surrounds the condition. CBM has been working with CCBRT since its foundation in 1994. Our new programme will provide surgery and rehabilitation to women living with fistula and increase community knowledge of the prevention and treatment of fistula so that more women reach help.



“I will not hide any more” - Mariam

23 year old Mariam suffered a traumatic labour at the end of her first pregnancy; the baby did not survive and she was left with fistula. *“Not only did I lose my child. I just wasn’t the person I used to be anymore. I smelled badly, I couldn’t hold my urine and my bowels; I was scared of other people. I was so ashamed.”*

“When I go back to the village, I will not hide anymore. I will tell the people that I’m overjoyed to be cured. And I will tell the other women: If you have the same problem, don’t hide! Go to CCBRT. There are doctors who helped me, too, and changed my life!”

Focus on Neglected Tropical Diseases

More than 1 billion people are affected by Neglected Tropical Diseases (NTDs), with a further 2 billion people at risk. These diseases flourish in conditions of poverty – poor housing, unsafe water and lack of healthcare – causing pain, misery and disability and resulting in about half a million deaths each year.

CBM UK has been involved in pioneering work with selected NTDs for many years, particularly programmes to prevent avoidable blindness by curbing the devastating effects of River Blindness (Onchocerciasis) and Trachoma. Our tenacious approach to eliminate these distressing conditions is paying off and we will continue this important work over the next four years.

Ecuador free of River Blindness

In September 2014, Ecuador became the second country in the world to eliminate River Blindness (Onchocerciasis), one of the leading causes of blindness worldwide. This was achieved after two decades of concerted action by the Government of Ecuador, local communities and international development partners, including CBM UK.

CBM UK was instrumental in setting up the River Blindness programme in Ecuador in 1992, working with the River Blindness Foundation and Ministry of Health. The Ministry of Health took over the programme and CBM continued its support until 2011, providing awareness campaigns and training of medical staff and community workers, as well as distributing Ivermectin treatment, donated by pharmaceutical company Merck, to 119 affected communities.

Ending Blinding Trachoma – Malawi, Kenya, Uganda (Southern & East Africa)

CBM is playing a significant role in helping to eliminate blinding Trachoma in Malawi, Kenya and Uganda by 2019. The three programmes, launched in Autumn 2014, are

being funded by DFID and the Queen Elizabeth Diamond Jubilee Trust, who have committed significant funds for the roll out of the last push to eliminate Trachoma in many countries. CBM is one of several implementing partners working together with national Ministries of Health in the three countries; our role is primarily in carrying out surgery for advanced cases of Trachoma.

Working in partnership to end Lymphatic Filariasis – Democratic Republic of Congo (DRC)

A CBM partnership with the Liverpool School of Tropical Medicine and DRC Ministry of Health, with funding from the UK Department for International Development, will protect 9.1 million people at risk of Lymphatic Filariasis (LF).

More commonly known as 'elephantiasis', LF is a parasitic infection that results in painful and profoundly disfiguring enlargements of body parts and permanent physical disability. People affected often experience social stigma and exclusion, which reinforces poverty. 1.23m people are currently at risk of infection, mostly in Africa and Asia.



LF can be controlled by administering a single dose of 2 medicines once a year for 4-6 years to an entire at-risk population. CBM has been supporting LF work in DRC for a number of years, in collaboration with the Liverpool School of Tropical Medicine (LSTM), funded through DFID's LF Elimination Programme. Initially the work consisted of 'mapping' LF across the country to collect the necessary data about where treatment is needed.

This year, the programme has moved on to the drug administration phase, covering four provinces. Activities include training health staff, raising awareness of the disease and drug distribution programme, transporting and distributing the medication and subsequently monitoring the results.

Education

Children with disabilities are more likely to miss out on education than any other group, making up one-third of the children who are not at school. CBM works with local partner organisations to help children with disabilities to access good quality education that meets their needs.

DAISY Readers put blind and visually impaired children in control in Malawi

Class sizes are big in Malawi, making it difficult for teachers to give the time and resources needed for children with disabilities to fulfil their potential. As a result, many disabled children struggle to pass the exams needed to progress from primary to secondary school. CBM's three-year programme in Malawi, funded by the Scottish Government and delivered in partnership with Montfort Special Needs Education College



and Strathclyde University, is equipping schools and training teachers so that every child can fulfil their potential.

A key part of the programme is the distribution of 75 DAISY (**D**igital **A**ccessible **I**nformation **S**ystem) Readers to 9 primary schools in 5 districts. Using these robust, portable audio players, blind or visually impaired children can listen to learning resources in English or local language Chichewa. CBM's Malawian partners have trained 42 teachers in Malawi how to use the devices, who in turn show children how to use them. Local volunteers in Blantyre, Malawi, have recorded primary school texts so almost all the primary school curriculum is now available on DAISY readers. Students can stop and start the machines, or change the speed. Teachers can record messages for the children and children for the teachers. The children love them and so do teachers, as a teaching tool and as a way of communicating with blind children about their lessons. DAISY readers have made a big difference to CBM's aim of giving children with disabilities an equal chance of getting an education to their non-disabled class mates.

14 year old Chikumbutso is one of 7 children. He became blind aged 4 following an illness. CBM has provided DAISY readers and worked with teachers at his school, which has over 2000 pupils and 26 teachers. Chikumbutso tells us: *"I want to go to university to study law. I want to be a lawyer when I am grown up. I know that I have to work really hard to do that. The reader makes it much easier for me to communicate with my teacher and my teacher with me. We can pass messages from one to the other. There are children here who don't accept that I can do what I know I can do and I am going to prove them wrong. A lot of my friends are supporting me though, and so are the teachers."*

Chikumbutso's performance in class and test results have improved a lot over this period and he now has a good chance of passing the exam to go to secondary school.



New tool to identify children with disabilities

In developing countries, many children with physical, sensory or intellectual impairments do not receive support because their needs are not identified. This leaves them at higher risk of serious illness and less likely to go to school, with long-lasting negative impact on their lives. In April 2014, CBM and the International Centre for Evidence in Disability at the London School of Hygiene & Tropical Medicine launched a new tool to address this problem.

Using the Key Informant Method: A Working Guide shows how trained volunteers can be used to collect data on child disability, link children with disabilities to services and build evidence to advocate for inclusion of children with disabilities in their societies. The approach is up to ten times lower cost than surveys of the same size and has already been successfully tested in Bangladesh, Pakistan, Malawi and Kenya.

Supporting children with HIV-related disabilities in Zimbabwe

In April 2015, CBM UK was awarded a grant from the Big Lottery Fund for the first time, to help us provide support to some of the most vulnerable children in the world – those living with both HIV and disability. 186,745 children under 14 in Zimbabwe live with HIV. A study in Harare found that 46% of children admitted to hospital are HIV positive. While survival rates among children with HIV are improving dramatically, many develop disabilities as a result of the virus.

With our partner Africaid, CBM will be providing community-based treatment, support and psychosocial rehabilitation for 1000 children living with disabilities and HIV, and their families. A particular focus will be on education as many children with HIV struggle in school. The project will develop better support to allow children to access school and benefit from more inclusive teaching practices. The first funds from the Big Lottery fund were received in September 2015.

Livelihoods

Disability often contributes to and deepens poverty for an individual and their family. CBM UK programmes improve access to employment, training and working rights for people with disabilities, enabling them to earn a living, support their family and play an active role in their community.

Rajesh – building a livelihood and overcoming stigma –India

During the year, CBM UK's project in Betul District, Madhya Pradesh helped over 300 people with disabilities and their family members earn a living, by training and supporting them in organic farming. The project changed Rajesh's life, helping him earn his livelihood, overcome stigma and play an active role in his community.

"I have always tried to help with the farming, but my abilities were not recognised in the family, or in the wider community... You see my nervous system was damaged when I was born. I wished I could be like my three brothers, working on the farm. I had heard of Naman Seva Samiti (CBM UK's Partner in the region) and the organic farming that they were starting to do with farmers with disabilities, so I arranged a meeting with one of their guys, Krishna. From that day, I haven't looked back."

"I got trained in organic farming and the techniques involved. We identified some land on the farm that I could turn into an orchard. Naman built me this trike, which I use around the farm. I grow lemons, peas, mango, wheat, and all sorts of other seasonal produce. I now have a large, and growing, customer base. People like my produce ... Before this they didn't have much time for me. They weren't hostile as such; it was more like they didn't notice me! Now I have respect from them. They see me as a person, a successful person."



Emergencies and Disaster relief

At times of disaster, people with disabilities often struggle to access vital information or services. CBM has over 100 years' experience of providing relief and recovery for people living with or at risk of disability, at times of crisis. Because of our global presence, CBM often has partners on the ground in disaster-hit areas, allowing us to start work immediately to bring urgent support. But we also remain long afterwards to help rebuild lives and communities.

In the last 12 months, CBM has provided vital support to people with disabilities in Sierra Leone, during the Ebola crisis, and in Nepal after the devastating earthquake in April.

Ebola –sharing life-saving information for people with disabilities

The deadly outbreak of Ebola virus disease in West Africa, saw over 10,000 people lose their lives, communities decimated and economies collapse. In Sierra Leone, the Government identified public awareness as the top priority to protect individuals and control the outbreak. But despite the broad range of education activities, none were initially developed to include people with disabilities, meaning they were missing out on vital information about how to protect themselves, as well as emergency programmes such as food distribution and hygiene kits.



CBM UK supporters responded rapidly with generosity. To help people with disabilities to access life-saving information, CBM UK was able to work with our Sierra Leonean partner West African Medical Missions (WAMM) to develop disability-inclusive health information, including audio and video materials, reaching more than 140,000 people with disabilities, their family and carers. The materials were developed collaboratively with local disabled people's groups in five local languages.

Mental health support in Sierra Leone

Over the past four years, CBM's *Enabling Access to Mental Health in Sierra Leone* project has helped to establish much-needed mental health services in the country. This meant that psychiatric nurses trained by the programme and placed in all districts in the country played a vital role in supporting people affected by Ebola, including survivors, orphans, health workers, and other members of communities who experienced loss of loved ones and fear of this terrible disease. Sadly one of our dedicated nurses died from Ebola, and one survived the infection, highlighting the risk facing all health workers.

CBM is now facilitating a World Health Organisation national consultation on rebuilding mental health services in Sierra Leone after the outbreak, which devastated many health services.



Involving Disabled People's Organisations after the Nepal earthquake

When a devastating earthquake hit Nepal in April 2015, leaving over 8000 dead and affecting an estimated 8 million people, CBM was there to help ensure people with disabilities were included in relief efforts. Thanks to donations from our supporters, in the first month CBM reached more than 3,000 people with disabilities or injuries, providing medical treatment, food packs, mental health/psychosocial support and emergency shelter in some of the worst hit areas. Our years of working with partners in Nepal meant CBM was also able to utilise the knowledge and skills of members of Disabled People's Organisations to help ensure that the response of other agencies, including the Nepalese government, was inclusive of people with disabilities.

Within hours of the disaster, the National Federation of the Disabled Nepal was in touch with their contacts across the affected areas by text message, identifying people with disabilities and sending volunteers to find out how they had been affected. One of those they contacted was Maila, father of 36 year old Purna Maya, who has cerebral palsy. Maila found his daughter unconscious in the ruins of their collapsed house. They were living in the open, battling cold nights and occasional rains, until CBM and our partners provided tarpaulins to provide temporary shelter. Elsewhere, our supporters funded medical outreach trips to remote regions affected to deliver urgent medical care and refer severe cases to longer-term treatments.

CBM continues to work with Disabled People's Organisations across Nepal to promote the involvement of people with disabilities in rebuilding lives and communities.

Advocacy and Alliances

Over the past year, we have significantly increased our participation in disability and development networks, such as the BOND Disability and Development Group, and worked closely with the UK's Department for International Development (DFID) to support them in the rollout of their Disability Framework. A newly-appointed Senior Policy Officer will increase our ability to influence UK policy and practice.

Leaving No One Behind – DFID Disability Framework

In December 2014, DFID launched the DFID Disability Framework “Leaving No One Behind.” The framework sets out DFID’s vision for disability in development and the steps to be taken in strengthening disability in their policies and programmes. CBM UK has already started working alongside DFID to roll out this framework in the countries in which they work while supporting the establishment of inclusive development policies. CBM UK will talk directly to UK government, NGOs and their partners to facilitate disability inclusion both in policy and in practice.

Including Disability in the Sustainable Development Goals

CBM’s global advocacy team has played a significant role in ensuring that disability is included as a priority in the Sustainable Development Goals, the new goals and targets agreed by the international community in September 2015 to succeed the Millennium Development Goals. The case for disability-inclusive development is now stronger than ever and CBM has played a lead role in ensuring that disability will be included in the development agenda after 2015.

Helping People with Disabilities claim their Rights in Malawi

In Malawi, Southern Africa, CBM UK has been helping people with disabilities to speak up for their rights, equally access government services, and effectively participate in decision-making. The programme, funded by the Scottish Government, brought together two Scottish Disability Organisations with FEDOMA the umbrella organisation for all disability specific representative organisations in Malawi. ENABLE and the Mental Health Foundation Scotland supported the Malawian organisations to develop an advocacy tool kit and training programmes.

Members of Chisamnaliro disability club in Salima were among those who benefitted from the programme. They tell us:

“As persons with disabilities in this community, we have been victims of stereotyping, labelling, stigma and discrimination. Life for us has been very challenging not only because of our disabilities but because of the people who live around us. We have been left outside any development activities in our own communities, district and country...”

“Today, we are able to be considered a part of the community. We are taking part in various community activities; funerals, community projects, meetings and above all, we have our own savings and credit program where we save money in shares and give it as credit loans to our fellow members with disabilities to run businesses. These things were not happening before but with FEDOMA’s guidance, we are able to do this and be independent such that our own chiefs are now relying on us for support.”

Fundraising and Communications Review

Thanks to the commitment of our supporters, our total income reached a record £7.1 million in 2014-15, enabling us to significantly increase the amount of money spent on life-changing programmes for people with disabilities. For every pound spend on fundraising, we generated over £6 of income.

A large proportion of our income came once again from our loyal and generous individual supporters, many of whom have supported CBM's work over many years. In order to minimise administration costs and allow us to plan ahead, we continued to welcome and partner with supporters giving regularly by Direct Debit. We were delighted to welcome back a significant number of donors, who had cancelled their Direct Debits during the recent years of financial difficulty, but who have started to support us again via Direct Debits. We were also grateful to the significant number of regular donors who increased their giving during the year.

However, in common with many other voluntary organisations CBM UK is seeing a continuing decline in our voluntary income, with particular challenges in recruiting new donors. A key strategic goal for 2015-19 will be engaging new target audiences; current work is underway to identify audiences who might be inspired to support our work and research how we can best reach them, including through increased use of online fundraising tools.

Once again, we saw an extremely generous response to our emergency appeals – supporting disabled people affected by the Ebola crisis in West Africa and the devastating earthquake in Nepal - including from a significant number of supporters new to CBM.

In order to demonstrate our ongoing commitment to transparency and the highest standards of fundraising practice, CBM UK successfully applied to join the Fundraising Standards Board, the independent self-regulator for fundraising in the UK. Our supporters are vital to our work, so understanding their views and priorities – both about our work and the way that we communicate with them - is important for us. With this in mind, we will be inviting supporter views and contributions on key areas in the coming months and beyond.

During the year, CBM launched a programme of events around the country, giving our supporters the chance to meet and hear from CBM's global experts about their work in the poorest countries of the world.

CBM International President Dave McComiskey shared his experiences of CBM programmes worldwide at the House of Commons; Glaucoma specialist Dr Heiko Philippin shared news of his pioneering laser-treatment trial in Tanzania with supporters in Birmingham; former CBM International President and Professor of International Eye Health Allen Foster spoke in Ipswich about his contribution to tackling avoidable blindness; ophthalmologist Andy Pyott, who regularly travels to remote locations to help CBM's eye work, spoke to supporters in Edinburgh and Norman Wagstaffe of Strathclyde University, an expert in computer based assistive technology for blind students, described his work on a Scottish Government funded CBM project to



support disabled students in Malawi at an event in Glasgow.

Our 5 year partnership with Standard Chartered Bank/ IAPB's "Seeing is Believing" Programme continued to support sight-saving programmes in 11 countries over the year. In addition, the partnership enabled us to offer a "match funding" appeal to our supporters in May, which raised a fantastic £247,000 to cover the remaining costs needed to fulfil these programmes. Our work on Trachoma was significantly scaled up thanks to funding from DFID and the Queen Elizabeth Diamond Jubilee Trust. Both of these funders have committed major funds for the roll out of the last push to eliminate Trachoma in many countries. We aim to increase the number and value of our statutory and institutional funded programmes in the coming four years.



Sharing moments of joy - Vaileth & Susana – Tanzania, East Africa

On 3rd December, 4 year old Susana and 5 year old Vaileth, sisters from Tanzania, East Africa, saw each other clearly for the first time since they lost most of their sight due to cataracts. Thanks to digital technology, CBM supporters in the UK could share in their moment of joy as the bandages were removed and they could see again.

CBM's story is fundamentally the story of those with whom we work. Thanks to digital communications and social media, we can now bring our supporters ever closer to the lives and experiences of people who we help. We marked International Day for People with Disabilities (3 December) this year with our first ever "live link-up" to Kilimanjaro Christian Medical Centre (KCMC) in Tanzania, East Africa, sharing updates from the hospital during Vaileth and Susana's surgery, then reporting back on the results.

Vaileth and Susana live with their grandmother, Fausta, who first noticed there was something wrong when the girls were just babies. She saw they had white in their eyes and could not focus properly. At her church, Fausta heard about a free eye screening run by CBM partner Kilimanjaro Christian Medical Centre. There, the sisters were diagnosed with congenital bi-lateral Cataract.

Fausta struggles to pay for daily necessities like food, so could not pay for the surgery the girls needed, but thanks to CBM supporters, KCMC could offer it free of charge. "I am very happy", said Fausta, speaking after her granddaughters' surgery. "Now they can see better, I hope the girls can go to school to get an education so they can live a better life. Thank you so much."

Anne Wafula-Strike awarded MBE

Former Paralympic wheelchair racer and loyal CBM supporter Anne Wafula Strike was awarded an MBE in July 2014. Anne was born in Kenya and has used a wheelchair since she contracted polio aged two, so she has first-hand experience of living with disability in a developing country.

"I am honoured to be working with CBM, which is a great organisation that works to equip and educate communities in developing countries on disability issues. CBM doesn't just work with statistics; they know every person living with a disability is an individual."



Ade Adepitan helps CBM launch new film

In November 2014, Paralympic medallist and TV presenter Ade Adepitan, originally from Nigeria, teamed up with CBM UK in 2014 to launch the end the cycle campaign and film: *"It's shocking to think that one seventh of the world's population have some form of disability and 80% of these live in the world's poorest countries, like Nigeria. I've been able to turn my dreams of being a paralympian into reality; but for many who are trapped in the cycle of poverty and disability, even being able to earn a living to survive is a challenge. Unfortunately this is the reality for millions of people. That's why the work that organisations like CBM do, to end the cycle of poverty and disability, is so vital."*

Financial Review

The Financial results for 2014-15 are shown in the Statement of Financial Activities (SOFA) on page 29.

Incoming resources

Total income increased from £6,309,528 in 2013-14 to £7,078,257 in 2014-15. This was mainly as a result of increased restricted funding, particularly £617,354 from the DFID to tackle neglected tropical diseases in Nigeria.

Legacies remained a very significant part of our income, increasing from £1,010,299 in 2013-14 to £1,046,743. In total, gifts from wills funded approximately 15% of our work.

The increase in restricted funding offset the drop in unrestricted voluntary income, mirroring the difficulties being faced across the voluntary sector, from £3,075,750 in 2013-14 to £2,809,165. Our existing supporters continue to give generously towards our work and our investment in encouraging donations by Direct Debit is starting to reap benefits. However, recruiting new donors has continued to prove difficult. Therefore, a key strategic priority in "CBM UK: Through the Roof" is to identify and inspire new target audiences. Additionally, we will look to increase engagement with

existing supporters by better understanding their needs, together with some increased recruitment activity to reverse the decline in supporter numbers over the coming years.

A number of generous supporters gave significant gifts of over £5,000 including; Mr L Gaskell, The Awareness Fund, Mr J Reed, The Blandford lake Trust, Mr NJ and Mrs A Brownsey, Women's World Day of Prayer, Mr TH and Mrs M Dawson, TBF & KL Thompson Trust, Carmen Butler Charteris Charitable Trust, David and Claudia Harding Foundation and Vitol Foundation.

Resources expended

Total expenditure increased from 2014-15, from £4,316,671 to £5,749,328, due to significant increases in direct programme expenditure. In fact, we spent a record amount - £3,896,955 - directly on our life-changing programmes in some of the poorest countries of the world.

We achieved this through increased investment in our programme team during 2013-2014, which enabled us to accelerate progress on programme delivery to reverse delays experienced last year and introduce new programmes.

Our spending on generating funds fell from £1,215,225 in 2013-14 to £1,105,763. This represents a decrease from 19% to 16% of total income, although it is expected fundraising expenditure will increase in future years as we invest in achieving growth for our future charitable programmes.

Restricted funds

Total restricted income increased from £2,026,494 in 2013-14 to £2,775,690 for the current year, mainly as a result of increased funding received from Standard Chartered Bank /IAPB and new funding received from the Queen Elizabeth Diamond Jubilee Trust and DFID. As mentioned above the level of programme expenditure also increased significantly resulting in a net decrease in restricted funds at the year end from £1,500,154 last year to £1,120,740 this year. At the year-end there were a number of programmes where expenditure had been incurred prior to the funds actually being received resulting in these programmes being in deficit. These are detailed in note 11.

Reserves policy

The Board reviews the charity's reserves policy annually, balancing the need to hold back sufficient general reserves to protect the charity's charitable activities with the objective of maximizing the funding available for those activities. The Board has agreed a policy that the unrestricted reserves should not fall below 12 months unrestricted programme expenditure and three months running costs. At 30 June 2015 this target amounted to £1,953,806 (£1,490,713 for programme expenditure and £463,093 running costs). It is intended that this amount should be held in cash or investments. The current level of unrestricted reserves is £4,311,254 however of this £1,107,006 is the property reserve. It is anticipated that the correct level of free reserves (held in cash or liquid investments) will be achieved after the disposal of the freehold property in the next financial year and efforts to further accelerate

programmes. The Board has set these targets to ensure the charity has a sound and secure financial foundation.

Plans for future periods

We are working to a new four year strategic framework, CBM UK: Through the Roof, outlined on page 10.

Other

Over the coming year CBM UK is planning to relocate from its current location in Oakington which is situated to the northwest of Cambridge into a more central Cambridge location, with increased efforts to sell the property. This is intended to free up financial reserves whilst also increasing the accessibility and profile of the charity.

Auditors

In so far as the Trustees are aware:

there is no relevant audit information of which the charitable company's auditor is unaware; and

the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

BDO LLP have expressed their willingness to continue in office and a resolution to re-appoint them as auditors will be proposed at the next annual general meeting.

Trustees' responsibilities

The Trustees (who are also directors of CBM UK for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

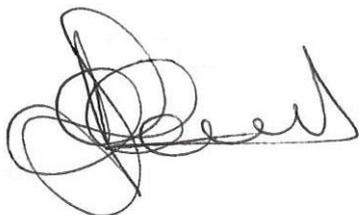
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures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

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable

company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice: 'Accounting and Reporting by Charities' and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to smaller entities.

On behalf of the Trustees

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

Jan Flawn CBE
Trustee

Date 1st December 2015

Independent auditor's report to the trustees and members of Christian Blind Mission (United Kingdom) Limited

We have audited the financial statements of Christian Blind Mission (United Kingdom) Limited for the year ended 30 June 2015 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's trustees and members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charity's trustees and members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees and members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

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

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Financial Reporting Council's (FRC's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the FRC's website at www.frc.org.uk/auditscopeukprivate.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime, take advantage of the small companies exemption in preparing the directors' report or the exemption from the requirements to prepare a strategic report.



*Nicholas Buxton (Senior Statutory Auditor)
for and on behalf of BDO LLP, Statutory Auditor
Norwich
United Kingdom*

Date: 17 DECEMBER 2015

BDO LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

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

Statement of financial activities
(incorporating an income and expenditure account)
for the year ended 30 June 2015

	Note	Unrestricted funds 2015 £	Restricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income:					
- donation and gifts	2	2,809,165	2,775,690	5,584,855	4,797,244
- legacies		1,046,743	-	1,046,743	1,010,299
- gift aid		445,080	-	445,080	501,352
Other income		1,579	-	1,579	633
		<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources		4,302,567	2,775,690	7,078,257	6,309,528
		<hr/>	<hr/>	<hr/>	<hr/>
Resources expended					
Cost of generating funds					
Cost of generating voluntary income		1,105,763	-	1,105,763	1,215,225
Charitable activities		736,828	3,896,955	4,633,783	3,088,944
Governance costs		9,782	-	9,782	12,502
		<hr/>	<hr/>	<hr/>	<hr/>
Total resources expended	3	1,852,373	3,896,955	5,749,328	4,316,671
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds before transfer between funds					
		2,450,194	(1,121,265)	1,328,929	1,992,857
Transfer between funds		(741,851)	741,851	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net Movement in funds		1,708,343	(379,414)	1,328,929	1,992,857
Fund balances brought forward at 1 July 2014		2,602,911	1,500,154	4,103,065	2,110,208
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances carried forward at 30 June 2015	13	4,311,254	1,120,740	5,431,994	4,103,065
		<hr/>	<hr/>	<hr/>	<hr/>

The notes on pages 31 to 43 form part of these financial statements.

Balance sheet

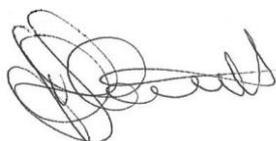
at 30 June 2015

Company number 03148424

	Note	2015	2015	2014	2014
		£	£	Restated	£
				£	
Fixed assets					
Tangible assets	5		1,126,285		1,152,903
Investments	6		44		44
			<u>1,126,329</u>		<u>1,152,947</u>
Current assets					
Debtors	7	771,704		383,086	
Cash at bank and in hand		3,768,490		2,852,480	
			<u>4,540,194</u>	<u>3,235,566</u>	
Creditors: amounts falling due within one year	9	234,529		285,448	
				<u>285,448</u>	
Net current assets			4,305,665		2,950,118
Total assets less current liabilities			5,431,994		4,103,065
Net assets			5,431,994		4,103,065
Income funds					
Restricted funds	11				
Funds not in deficit		1,296,522		1,512,331	
Funds in deficit		(175,782)		(12,177)	
			<u>1,120,740</u>	<u>1,500,154</u>	
Unrestricted funds	12		4,311,254		2,602,911
			<u>5,431,994</u>		<u>4,103,065</u>

The financial statements have been prepared in accordance with the provisions relating to small entities and with the Financial Reporting Standard for Smaller Entities (April 2008). The financial statements were approved by the Board of Directors and authorised for issue on 1st December 2015.

Jan Flawn
Trustee



Max Teare
Trustee



The notes on pages 31 to 43 form part of these financial statements.

**Notes forming part of the financial statements
for the year ended 30 June 2015**

1 Accounting policies

Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), applicable UK Accounting Standards and the Statement of Recommended Practice, "Accounting and Reporting by Charities" (SORP 2005) second edition, issued in March 2005.

The principal accounting policies of the Charity are set out below. The policies have remained unchanged from the previous period.

Consolidation

The financial statements contain information about Christian Blind Mission (United Kingdom) Limited as an individual company and do not contain consolidated financial information as the parent of a group. The company has taken advantage of the exemption conferred by section 399 of the Companies Act 2006 not to produce consolidated financial statements as the group it heads qualifies as a 'small group'.

Cash flow statement

The company has taken advantage of the exemption conferred by Financial Reporting Standard 1 'Cash Flow Statements (Revised 1996)' not to prepare a cash flow statement on the grounds that it is a 'small' company under the Companies Act 2006.

Income

Donations and gifts

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

Legacies are included when the Charity is advised by the personal representative of an estate that payment will be made and the amount involved can be quantified. They are included in the statement of financial activities.

Gifts-in-kind are accounted for using either a third-party external valuation or sale value as follows:

- assets received for distribution by the Charity are recognised only when distributed;
- assets received for resale are recognised, where practicable, when receivable or otherwise when sold;
- gifts of fixed assets for charity use or funds for acquiring fixed assets for charity use are accounted for immediately on receipt.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. An equivalent amount is charged as expenditure. No income is recognised when there is no financial cost borne by a third party. Voluntary help is not included as income.

**Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)**

1 Accounting policies (continued)

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

Grants receivable

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

Investment income

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

Resources expended

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

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

- expenditure incurred directly to the fulfilment of the Charity's objectives (charitable activities);
- expenditure incurred in the generation of funds for the Charity.
- expenditure incurred in the governance of the Charity which includes the costs associated with meeting the constitutional and statutory requirements of the Charity, the audit fee and costs linked to the strategic management of the Charity

Fund accounting

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

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

Tangible fixed assets and depreciation

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

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

**Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)**

1 Accounting policies (continued)

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

No depreciation is provided on freehold land.

Foreign currencies

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

Retirement benefits

Defined Contributions Pension Scheme

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

Taxation

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

**Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)**

2 Donations and Gifts

Restricted Funds	2015	2014
	£	£
"Seeing is Believing" (Standard Chartered Bank/IAPB)	1,637,547	1,419,210
Scottish Government	236,738	187,186
Estate of Hermione O'Donovan	-	305,000
The Sylvia Adams Charitable Trust	-	20,750
Veta Bailey Charitable Trust	3,484	6,969
Queen Elizabeth Diamond Jubilee Trust	188,104	-
Blandford Lake Trust	10,094	-
DFID	617,354	-
Other	82,369	87,379
	<hr/>	<hr/>
	2,775,690	2,026,494
	<hr/>	<hr/>

Legacies

The charity has been notified of certain legacies which have not been accrued due to uncertainty. An estimated value of these legacies is £ 371,150 (2014 - £220,882).

Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)

3 Resources expended

	Staff	Direct	Support	Total 2015	Total 2014
	£	£	£	£	£
Cost of generating funds:					
Cost of generating voluntary income	357,208	607,236	141,319	1,105,763	1,215,225
Charitable expenditure:					
Projects supported by CBM UK	389,109	3,896,955	347,719	4,633,783	3,088,944
Governance costs	-	-	9,782	9,782	12,502
	<u>746,317</u>	<u>4,504,191</u>	<u>498,820</u>	<u>5,749,328</u>	<u>4,316,671</u>

Analysis of support costs

	Fundraising £	Charitable activities £	Governance £	Total £
CBMI support/fees	(1,482)	207,538	-	206,056
Premises	29,383	29,601	-	58,984
Office	8,130	31,537	-	39,667
Travel	11,288	32,246	1,530	45,064
Finance	11,825	(43,281)	-	(31,456)
IT	49,971	48,471	-	98,442
Legal and professional	4,552	4,931	8,252	17,735
HR	12,238	19,978	-	32,216
Depreciation	15,414	16,698	-	32,112
Total	<u>141,319</u>	<u>347,719</u>	<u>9,782</u>	<u>498,820</u>

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

Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)

3 Resources expended (continued)

	2015	2014
	£	£
Resources expended include:		
Auditors' remuneration:		
- audit	8,251	9,645
Foreign exchange losses (gains)	(71,703)	53,204
	<u> </u>	<u> </u>

4 Staff costs

	2015	2014
	£	£
Staff costs consist of:		
Wages and salaries	645,884	636,647
Social security costs	62,383	66,256
Other pension and life assurance costs	38,049	38,588
	<u> </u>	<u> </u>
	746,316	741,491
	<u> </u>	<u> </u>

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

	Number	Number
Fundraising	11	10
Other activities	12	13
	<u> </u>	<u> </u>
	23	23
	<u> </u>	<u> </u>

The emoluments of higher paid employees fell within the following range:

£80,001 to £90,000 (including pension £7,500)	1	1
	<u> </u>	<u> </u>

Notes forming part of the financial statements
for the year ended 30 June 2015 (*continued*)

5 Tangible assets

	Freehold property	Motor vehicles	Office equipment and software	Fixtures and fittings	Total
	£	£	£	£	£
<i>Cost</i>					
At 1 July 2014	1,377,884	11,895	105,396	106,133	1,601,308
Additions	-	-	18,419	-	18,419
Disposals	-	-	(607)	-	(607)
At 30 June 2015	1,377,884	11,895	123,208	106,133	1,619,120
<i>Depreciation</i>					
At 1 July 2014	243,320	8,673	93,272	103,140	448,405
Charge for the year	27,558	2,973	11,405	2,558	44,494
Eliminated on disposal	-	-	(64)	-	(64)
At 30 June 2015	270,878	11,646	104,613	105,698	492,835
<i>Net book value</i>					
At 30 June 2015	1,107,006	249	18,595	435	1,126,285
At 30 June 2014	1,134,564	3,222	12,124	2,993	1,152,903

6 Investments

	Unlisted investments £
At cost:	
At 1 July 2014 and at 30 June 2015	44

The Charity continues to hold 44% of the issued share capital of Oakington Business Park Management Company Limited, a company registered in England.

The Charity also owns 100% of the issued share capital of Christian Blind Mission (Trading) Limited a dormant company registered in England.

Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)

7 Debtors

	2015	2014
	£	Restated
		£
Trade debtors	37,590	24,178
Prepayments	48,893	39,049
Prepaid project advances (note 8)	296,369	219,748
Accrued income	259,305	77,019
Other debtors	129,547	23,092
	<u>771,704</u>	<u>383,086</u>

8. Prior Year adjustment

Included in Debtors (note 7) is an amount of £296,369 (2014 £219,748) which represents funds advanced to CBMeV (Germany) to meet project commitments that have not yet been spent at the year end. Funds are kept in separate Deutsche Bank accounts. In previous years the balances on these accounts have been included in "Cash at Bank and in Hand". However as the bank accounts are controlled by CBMeV it is consider these funds should be treated as a prepayment rather than cash and therefore the accounting treatment has been changed and the comparatives for 2014 have also been changed to reflect this. This has no effect on total reserves brought forward or on the net movement in funds.

9 Creditors: amounts falling due within one year

	2015	2014
	£	£
Bank loans and overdraft (note 10)	-	77,064
Trade creditors	135,018	38,573
Loans from CBMI (note 10)	-	39,171
Deferred income	-	21,977
Tax and social security	18,914	21,195
Other creditors	14,745	20,278
Accruals	65,852	67,190
	<u>234,529</u>	<u>285,448</u>

Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)

10 Borrowings

	2015	2014
	£	£
Within one year:		
CBMI loan	-	39,171
Bank loans	-	77,064
	<u> </u>	<u> </u>
	-	116,235
	<u> </u>	<u> </u>

During the year interest of £1,195 was paid on the loan from CBMI and £1,480 paid on the loan from Lloyds Bank.

11 Restricted funds

	Balance				Balance
	1 July	Incoming	Resources	Transfers	30 June
	2014	resources	expended	£	2015
	£	£	£	£	£
Standard Chartered Bank/ IAPB "Seeing is Believing" (1)	1,168,200	1,414,430	(2,083,232)	202,199	701,597
Scottish Government (2)	108,962	236,738	(178,281)	-	167,419
Queen Elizabeth Diamond Jubilee Trust (3)	-	469,104	(331,650)	-	137,454
Department for International Development (4)	-	617,354	(615,586)	(6,608)	(4,840)
Emergency situations (5)	93,040	-	(40,365)	18,144	70,819
Other (6)	129,952	38,064	(647,841)	528,116	48,291
	<u> </u>				
	1,500,154	2,775,690	(3,896,955)	741,851	1,120,740
	<u> </u>				

**Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)**

11. Restricted funds (continued)

1. Standard Chartered Bank / IAPB – CBM UK has received funding from the Standard Chartered Bank/IAPB “Seeing is Believing” programme and Innovation Fund to support blindness prevention and eye care programmes in Nigeria, Philippines, East Africa, Ivory Coast, Zimbabwe and Indonesia.
2. Scottish Government - CBM UK has received funding from the Scottish Government to support two programmes in Malawi to increase participation of people with disability and to provide equitable access to education for children with disability.
3. Queen Elizabeth Diamond Jubilee Trust – CBM UK is an implementing partner in a programme to eliminate blinding Trachoma in Malawi, Kenya and Uganda
4. Department for International Development (DFID) – CBM UK is involved in a number of programmes supported by DFID in Nigeria, DRC and Kenya.
5. Emergency – During the year CBM UK has provided emergency relief and reconstruction in areas effected by disaster in particular the Ebola crisis and the Nepal earthquake
6. Other – This represents the movement on a large number of smaller programmes that CBM UK supports.

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

	2015	2014
	£	£
Funds not in deficit		
Standard Chartered Bank /IAPB	762,468	1,180,377
Scottish Government	167,419	108,962
QEDJT	144,060	-
DFID	90,192	-
Emergency	70,819	93,040
Other	61,564	129,952
	<u>1,296,522</u>	<u>1,512,331</u>
	2015	2014
	£	£
Funds in deficit		
Standard Chartered Bank /IAPB	(60,871)	(12,177)
QEDJT	(6,606)	-
DFID	(95,032)	-
Other	(13,273)	-
	<u>(175,782)</u>	<u>(12,177)</u>
Total Restricted Funds	<u>1,120,740</u>	<u>1,500,154</u>

Notes forming part of the financial statements
for the year ended 30 June 2015 (*continued*)

12. Unrestricted funds

	Balance 1 July 2014 £	Incoming resources £	Resources expended £	Transfers £	Balance 30 June 2015 £
Designated: Programme reserve	1,250,469	-	-	240,244	1,490,713
Property reserve	1,018,539	-	-	88,467	1,107,006
Other: General reserve	333,903	4,302,567	(1,852,373)	(1,070,562)	1,713,535
	<u>2,602,911</u>	<u>4,302,567</u>	<u>(1,852,373)</u>	<u>(741,851)</u>	<u>4,311,254</u>

The designated programme reserve is CBM UK's funding obligation for programme work in the next 12 months.

The property reserve is the net book value of Vision House less the balances on the outstanding loans.

The transfer between designated and general funds represents the designation of unrestricted funds for overseas projects in future years.

The net transfer out of unrestricted reserves of £741,851 to restricted reserves represents the current year matched funding obligations on restricted donations and overseas programme costs.

Notes forming part of the financial statements
for the year ended 30 June 2015 (*continued*)

13 Analysis of net assets between funds

	Unrestricted £	Restricted £	Total £
Fixed assets	1,126,329	-	1,126,329
Current assets	3,419,454	1,120,740	4,540,194
Current liabilities	(234,529)	-	(234,529)
	<u>4,311,254</u>	<u>1,120,740</u>	<u>5,431,994</u>

14 Capital commitments

At 30 June 2015 the Charity had capital commitments amounting to £ Nil (2014 - £Nil).

15 Retirement benefits

The Charity operates and offers a defined contribution scheme for all employees. The assets of the scheme are administered by Trustees in a fund independent from those of the Charity.

16 Financial commitments

At 30 June 2015 the Charity had annual commitments under non-cancellable operating leases as follows:

	Office equipment 2015 £	Office equipment 2014 £
Operating leases which expire:		
Less than one year	1,560	-
Between one and two years	12,198	3,120
Between two and five years	8,734	20,932
	<u>12,492</u>	<u>24,052</u>

**Notes forming part of the financial statements
for the year ended 30 June 2015 (continued)**

17 Related party transactions

CBMI (Christian Blind Mission International) and CBMeV (Christoffel Blindenmission eV) are the governing and co-ordinating bodies of the federation of member associations to which CBM UK belongs.

During the year CBM UK repaid £39,171 (2014 - £25,140) in capital on a loan from CBMI and £1,195 (2014- £23,406) in interest charges. The loan was fully repaid in May 2015. In addition CBM UK paid CBMI £15,874 (2014- £79,183) in respect of federation membership fees for the year.

CBMeV co-ordinates Member Association payments to CBM projects worldwide. During the year CBM UK made payments to international projects, through CBMeV, totalling £3,823,898. In addition CBM UK paid CBMeV £209,144 for associated project support costs. At the year-end CBMeV held funds on behalf of CBM UK for programme payments paid in advance of £296,369 as disclosed in note 7

CBM UK also incurred various costs on behalf of CBMI and CBMeV and these were recharged on a monthly basis. During the year CBM UK recharged CBMeV costs totalling £170,639 of which £2,035 remained unpaid at the end of the year and recharged CBMI costs of £6,472 during the year of which all was unpaid at the year end.

At the year-end there was an amount of £1,217 due from CBM Ireland also arising from the recharging of costs incurred on their behalf

No Trustee received remuneration for fulfilling their role as a Trustee. The articles of the charity provide for the CEO to be a Trustee. The CEO, Kirsty Smith, received gross salary £75,000 (2014 - £75,000) and employers pension contributions of £7,500 (2014-£7,500) for her role as a CEO but not for her role as a Trustee.

Travel expenses totalling £2,936 (2014 - £3,074) were reimbursed to 4 (2014 - 6) Trustees during the year. In addition travel expenses totalling £2,557 (2014 - £1,646) were paid direct during the year on behalf of 2 Trustee (2014 - 4 Trustees).

18 Guarantee

In the event of a winding up the maximum amount guaranteed to be contributed by each existing member and from each person who was a member within the preceding twelve months is £1. At the date of this report the number of such people is 8 (2014 - 8).

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

