

the
overseas
disability
charity

cbm
together we can do more



Company number: 03148424

Christian Blind Mission (United Kingdom) Limited

Report and Financial Statements

18 month period ended 31 December 2021

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COMPANIES HOUSE

Secretary and Registered Office

Ian Barker, Christian Blind Mission (United Kingdom) Limited, 1 Munro House,
20 Mercers Row, Cambridge, CB5 8HY

Chief Executive

Kirsty Smith

Leadership Team

Director of Fundraising and Communications
– Harriet Millward
Director of International Programmes
– Matthew Hanning
Director of Finance and Operations
– Moin Uddin (to May 2021)
– Ian Barker (from July 2021)

Company Number

03148424

Charity Numbers

1058162 (England and Wales)
SC041101 (Scotland)

Bankers

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

Auditors

Sayer Vincent, Invicta House, 108-114
Golden Lane, London, EC1 Y0TL

Christian Blind Mission (United Kingdom) Limited www.cbmun.org.uk
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Note on reporting period

This Report and Financial Statements covers the 18 month period from 1 July 2020 to 31 December 2021. CBM UK's financial year has changed to align with other members of the CBM Global Federation. Within the Trustees report, where figures are compared to the previous year, we provide both the equivalent figure for the previous 12 month reporting period, and an annualised comparison to represent a twelve months equivalent.

From our Chair, Robert McCorquodale

In these uncertain times, we have been inspired and heartened by the continuing commitment of our supporters in creating opportunity for people with disabilities in the world's poorest places. In just one of many examples of exceptionally generous gifts in this period, CBM UK received our largest ever gift in a supporter's will. This bequest will fund several new projects and have a positive impact on lives for years to come. Yet every contribution, large or small, whether financial or through prayer, advice or raising awareness, has made a difference. Thank you.

Thanks to the incredible generosity of so many individuals and organisations, and the hard work of staff and volunteers, our income has exceeded our forecasts for the period – a remarkable achievement in light of the COVID-19 pandemic and a climate of economic uncertainty. As a result, we have been able to develop ambitious plans for 2022 and beyond, including new life-changing initiatives to reduce childhood blindness in Nigeria and help people with disabilities to cope with the effects of the climate crisis, to name just two of many. We are also trialling innovative approaches to maximise our impact. We look forward to reporting back to you about these activities.



From our Chief Executive, Kirsty Smith

The world has made considerable progress in tackling extreme poverty in recent decades and we're proud of CBM UK's achievements in working alongside people with disabilities to ensure they are not left behind. Yet we can see from the disproportionate impact of the climate crisis and COVID-19 pandemic on the world's poorest people that we are still far from the just and equitable world we want to see.

This backdrop has shaped CBM UK's new strategy, *Breaking Barriers: Shifting Power through Authentic Partnership* (see p.15 – Plans for future periods). Working with local partners has always been a key part of CBM's approach, but we aim to deepen and strengthen this approach – because change is most effective when it is owned and led by those most impacted. We're deeply committed to working alongside people with disabilities and their representative organisations, as well as other partners in the Global South. Our commitment to build authentic partnership and give more power over decision making and resourcing to our local partners will underpin what we do across all areas of work, strengthening our efforts to prevent blindness and avoidable impairment, making humanitarian responses inclusive and helping people with disabilities fulfil their potential and enjoy their human rights.

Injustice is deeply rooted in our world and tackling it will not be easy, but I hope you will continue to partner with us as together we can make a difference. The late Archbishop Desmond Tutu challenged us to play our part: "Do your little bit of good where you are; it's those little bits of good put together that overwhelm the world". Thank you so much for your role in all those "little bits of good" that together are so impactful.



Trustees' Report

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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 19 January 1996. The Charity is also registered with the Office of the Scottish Charity Regulator (OSCR) with registered charity number SC041101. The purpose of the charity, as set out in the governing document; is to provide treatment, support, education and training for people with disabilities and those at-risk in low and middle income countries.

The directors of the Charity are its Trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

Public Benefit

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

Trustees

The following Trustees served during the period:

Robert McCorquodale (Chair)
Pam Gosal
Mary Bishop
James Raynor
Kit Lawry
Robert Dillarstone
Gill Kelly
Elizabeth Dun
Jayne Rowe
Thomas Robson (Appointed February 2021)
Graham Gordon (Appointed July 2021)
Simon Waithaka (Appointed July 2021)
Malcolm Samuel (Appointed October 2021)

Chinwe Osuchukwu (Until October 2021)
Edwin Godfrey (Until July 2021)

CBM bid farewell to two Trustees in the period. Chinwe Osuchukwu and Edwin Godfrey have brought a wealth of knowledge and experience to the organisation and we offer our heartfelt thanks for their immense contribution.

We were delighted to welcome four new members of the Board - Thomas Robson, Graham Gordon, Simon Waithaka and Malcolm Samuel. Details about all our Trustees can be found on our website at: www.cbmun.org.uk/who-we-are/our-people/trustees.

Organisation

The Board of Trustees administers the Charity. The Trustees normally hold four meetings each year with three sub-committees with responsibility for Finance and Audit, Governance, and Programmes between meetings. The Board has delegated approval for day-to-day operational decisions to the Chief Executive and Leadership Team under a scheme of delegated authority. All decisions outside this scheme are approved by the Board.

Appointment of Trustees

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

Trustees' induction and training

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

Our structure

CBM UK became a member of a new Federation, CBM Global Disability Inclusion

Vereniging in the Netherlands, commonly known as "CBM Global", in January 2020. CBM Global links six member organisations and 11 Country Teams around the world, and integrates global programme and policy efforts to maximise impact for people with disabilities.

CBM UK works through the Federation's network of country offices, which provide vital links with our local partners, host governments and institutions, and create networks between the different partner organisations, Governments, Disabled People's Organisations and other Non-Governmental Organisations. In addition, CBM Global employs technical experts to build capacity and ensure quality. With this global team of technical advisors on inclusive eye health, community-based inclusive development, community mental health, global advocacy and humanitarian action, working alongside partners around the world, communities receive long-lasting, life-changing support.

December 2021 marks the end of a two year transition period from our former Federation (CBM International) to CBM Global. In 2019, the CBM International Federation made changes to allow different parts of the Federation to focus on their priorities and areas of expertise.

We are pleased to note that the transition was successful and that the new Global Federation is fully established moving into 2022.

CBM UK is also represented in Scotland and Northern Ireland.

Staff

The achievements of CBM UK rely on the commitment and hard work of its valued staff. CBM UK employs 44 full and part-time staff in the UK, with expertise in international development and disability inclusion, programme management,

fundraising, advocacy, communications, administration, finance and governance. CBM UK is committed to equality in recruitment, training, promotion and career development.

Remuneration

All Trustees give of their time freely and no Trustee received remuneration in the period. Details of Trustees' expenses and related party transactions are disclosed in note 5 to the accounts. The pay of staff is reviewed regularly and normally adjusted for increases in inflation. Salaries are also benchmarked against similar sized organisations in the local area.

Our Approach

Too many people face poverty, stigma and isolation, denied the chance to go to school or earn a living, just because they have a disability. And every day, people in the world's poorest places lose the ability to see, hear or walk because of conditions that could easily be treated or prevented. Driven by Christian values, CBM UK is fighting to end the cycle of poverty and disability.

Our vision is an inclusive world, where all people with disabilities can enjoy their human rights and reach their full potential. We're deeply committed to working alongside people with disabilities and their representative organisations, and other partners rooted in the communities that we serve. We believe that this is the best way to achieve long-term, sustainable and positive change.

Our focus areas

We work in the world's poorest places to transform lives and build a more inclusive world through life-changing programmes, advocacy and advisory work to share our inclusion expertise with others.

Saving sight: We improve access to eye health services and systems by treating and preventing blinding diseases, training health care workers and carrying out sight-restoring surgeries.

Improving health: We prevent and treat conditions that can lead to disability and make health care accessible for people with disabilities. As mental health conditions are a leading cause of disability and ill-health worldwide, strengthening mental health systems and improving access to support is a key part of this work.

Education for all: We help build inclusive education systems by training teachers, equipping schools and supporting parents and communities so girls and boys with disabilities can go to school and reach their potential.

Building livelihoods: We help tackle stigma and discrimination that prevents many people with disabilities from accessing employment, and provide training and support to help them get a job or start their own business.

Emergency response: We provide life-saving aid to people with disabilities when disasters strike and support and equip other humanitarian organisations to be disability-inclusive.

Policy and inclusion: We work with people with disabilities and their representative organisations, supporting them to campaign for their rights and hold governments to account. Through our advocacy and advisory work in the UK and worldwide, we influence and support governments, NGOs and other organisations to be more inclusive.

Key highlights

COVID-19 continued to have a major and disproportionate impact on people with disabilities this year, so responding to the pandemic remained a significant focus of our work. Other key areas of focus during the period included the climate crisis, health system strengthening, innovation and shifting power through deepening partnerships with organisations of persons with disabilities. This section includes some examples of how we have implemented these priorities.

Supporting people with disabilities during COVID-19

People with disabilities were already likely to be among the poorest in their communities, and the global pandemic has left them falling even further behind. Weeks of strict lockdown measures left families unable to work, with no source of income or way to buy food. Where governments provided support, this was often not accessible to people with disabilities.

One key approach for CBM UK has been to work with Organisations of Persons with Disabilities (OPDs), many of them already our long-term partners, to reach out with vital support to some of the most vulnerable families. Partnering with local disability organisations who know their communities well means that we give the most appropriate support, targeted directly at the families in greatest need.

- In Nepal, we worked with the Nepal Disabled Women Association to provide essentials, such as food, soap and medical supplies.
- In Indonesia, we worked with OPDs to inform the government and other humanitarian organisations about the needs of people with disabilities, make health information available in accessible formats, and provide financial support, medical and hygiene kits.
- In Kenya, we worked with our partner Basic Needs Basic Rights Kenya to deliver vital mental health support to frontline workers and people affected by Coronavirus.

COP26 – Disability and the Climate Crisis

People with disabilities, especially those living in poverty, are among those hardest hit by climate change, which is already leading to an increase in the frequency and severity of humanitarian crises like floods, hurricanes and droughts. People with disabilities are more likely to live in areas prone to disasters because they are more likely to be poor.

In November 2021, CBM UK participated in COP26, the UN climate conference held in Glasgow, to amplify the voices of our partners across the globe and highlight the need to meaningfully include people with disabilities in responses to the climate crisis. Our side event, ***An inclusive planet: Inclusion, mental health and climate change*** brought together a range of key stakeholders, including CBM partners from communities affected by climate change, to raise awareness of the challenges. Media interviews with CBM experts and partners on Channel 4 and BBC News helped to promote awareness of the importance of inclusive action.

While much remains to be done to tackle the climate crisis and make climate action inclusive, it is heartening to see a growing realisation of the need for people with disabilities to be included and engaged in climate response.

Improving water and sanitation to prevent disease

Access to clean water, hygiene and sanitation (WASH) is vital to enable people to protect themselves from disease – including the blinding eye infection trachoma and COVID-19. Together with our long-term partner HANDS, a Nigerian NGO, we worked with ten communities in Kano State, Nigeria, to build accessible water points. Many people living in rural communities had previously been forced to use unsafe water sources such as rivers, streams or ponds, with women and girls often walking long distances to collect water.

The boreholes were designed to be accessible by everyone, including people with disabilities. Local committees in each community have been trained and equipped to manage and maintain the water points, so they can supply clean water for many years.

Study shows laser treatment could significantly improve treatment for glaucoma in Africa

Results of a trial published in Lancet Global Health in October 2021 could pave the way for significant improvements in treatment for glaucoma in Sub-Saharan Africa.

Dr Heiko Philippin, lead author of the study, explains: "Glaucoma requires life-long treatment and follow up to save a person's sight, but this is very challenging in many settings. Currently, most people are treated with eye drops but many struggle with taking them regularly or accessing new bottles, for example due to cost or distance to the nearest clinic. These study results are exciting because they show that we can treat glaucoma more successfully with a one-off or occasionally repeated outpatient laser treatment."

The study was the first randomized controlled trial into the use of the laser treatment Selective Laser Trabeculoplasty for patients with advanced glaucoma in Sub-Saharan Africa. The research was funded by Seeing is Believing (a collaboration between Standard Chartered and the International Agency for the Prevention of Blindness, which concluded in 2020) and other CBM supporters. It was conducted through a research partnership between Kilimanjaro Christian Medical Centre in Tanzania and the International Centre for Eye Health. The results showed laser treatment could be significantly more effective than eye drops and can be affordable in low-income settings. The eye condition glaucoma is the second leading cause of blindness in adults worldwide.

Fundraising and Communications Review

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In spite of the continued challenges of the pandemic and the ensuing economic situation, our supporters once again showed incredible generosity and commitment to tackling injustice and transforming lives in the poorest communities of the world.

Gifts in wills

Gifts in wills continued to fund a significant proportion of our work: over the 18 month period our income from legacies was £3.4m (12 months to 2020: £1.0m). On an annualised basis, this constitutes an increase of 137%, primarily due to a generous legacy from a long-term supporter, who sadly died in 2020. This extraordinarily generous gift of over £2 million will enable us to develop or expand a number of life-changing projects, with a particular focus on areas of work that the supporter chose to support during his life, including providing surgery and support for women with obstetric fistula in Nigeria and life-changing treatment for children with orthopaedic conditions in Uganda. This act of outstanding generosity together with those of other generous supporters who have left a legacy gift to CBM will have an incredible impact on the lives of people with disabilities in the world's poorest places for years to come.

Emergency response: Madagascar food crisis

In July 2021, we launched an emergency appeal to provide urgent support for vulnerable people affected by devastating back-to-back droughts in Madagascar.

Despite UN warnings that more than a million people were struggling to get enough to eat, and at least 14,000 were facing immediately life-threatening, famine-like conditions, this "invisible crisis" was receiving little media attention in the UK. Families were relying on eating wild leaves, red cactus fruits and insects to survive.

Thanks to the generous response of supporters of CBM UK and other CBM Global members, 1,100 families in the Anosy and Androy regions of Southern Madagascar received urgent help. Our local partners identified the most highly food insecure families, including households with people with disabilities. They received monthly cash support to buy food, soap, medication and other essentials and livelihood support to improve long-term food security.

We also worked with local organisations of people with disabilities to ensure that other agencies responding to the crisis made their emergency relief accessible to people with disabilities. As the crisis started to receive public attention and the ongoing significant need became clear, supporters made further donations, which will enable us to prolong support in the country.

UK Aid Match Appeal Lights up Lives in Zimbabwe

Our 2021 Light up Lives appeal raised an incredible £2.3 million to prevent blindness and restore sight in the world's poorest places. The total included donations from generous individuals, churches, foundations and companies, Gift Aid and £1.06m of match funding, to be received over the life of the programme from the UK government, which committed to match every pound given by the public between 18 February and 20 May 2021 through its UK Aid Match scheme, this doubling the total amount and the impact.

Highlights of the appeal included opportunities for supporters to learn more about the life-changing impact of eye health services, including:

- An online event with an eye surgeon from Zimbabwe, focusing on the impact of Coronavirus on eye hospitals;
- A “live week” from our partner eye hospital in Zimbabwe, giving supporters the chance to meet staff, learn about the work of the hospital and follow the experiences of two patients – Paul and Mary – as they underwent sight-restoring cataract surgery.

The UK government match funding will enable us to launch a 3-year project to strengthen eye health services in Midlands province, Zimbabwe, which has one of the highest rates of blindness in the world. Improving access to sight-restoring cataract surgery and other treatments will prevent people becoming needlessly blind.

Impact of UK government funding cuts

Following the UK Government’s decision in July 2021 to reduce its commitment from spending 0.7% of gross national income (GNI) on international aid to 0.5%, funding was drastically cut for several established CBM UK projects.

Some projects funded by UK Aid were fully protected, including those to prevent blindness in Rwanda, Malawi and Zimbabwe funded by our UK Aid Match “See the Way” and “Light up Lives” appeals. However, we were forced to close a project to improve healthcare access for some of the most marginalised people in Bangladesh a year early, 2 years into a 3 year cycle, although the project was widely recognised to be having a significant positive impact. This was particularly disappointing as it included COVID-19 testing and vaccination for people with disabilities. In Tanzania, a project advocating for Inclusive Employment and Vocational Education had to be closed as 80% of the budget was withdrawn.

Our projects for improving employment opportunities for women and men with disabilities in Kenya and delivering education for girls with disabilities in Zimbabwe saw major cuts but, thanks to the generosity of CBM supporters in other countries, some of the funding shortfall from the Government’s UK Aid cuts was met to keep our partners’ life-transforming work going.

Fundraising Statement

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. Such amounts receivable are presented in our accounts as “voluntary income” and include legacies and grants. The day-to-day management of all income generation is delegated to the Leadership Team, who are accountable to the Trustees.

The vast majority of our fundraising is managed internally, without involvement of commercial participators, professional fundraisers, or third parties. When we use professional fundraisers or commercial participators to help us deliver our fundraising, for example using an agency to boost our in-house capacity to receive and make telephone calls or deliver online advertising, we follow a robust procurement process to ensure agencies we employ are held to the highest possible standards in regards to data protection and fundraising compliance, and deliver a return on investment that we then invest in our life-changing work.

CBM UK is registered with the Fundraising Regulator and complies fully with their code of practice. In 2020-21, we received no complaints or feedback that needed to be escalated to the Fundraising Regulator. 8 complaints were received which required a follow up letter or telephone conversation to resolve. Although this is a very small proportion of our fundraising communications, we value and learn from all feedback, acting upon it where appropriate to improve the way we communicate.

We are committed to ensuring that all our fundraising is carried out in a way that is ethically responsible. Our Vulnerable Supporters policy, published on our website, sets out how we identify supporters who may be vulnerable, how we adapt our communication to meet their needs, and how we deal with requests from a third party acting on a supporter's behalf. The policy is reviewed every year and all staff who interact with supporters receive training on how to implement it. We value all of our supporters and work to communicate with every individual in a way that is appropriate to their needs.

Financial Review

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The COVID pandemic had a significant financial impact on our financial results throughout this period. Strong income performance and a reduction in expenditure has led to a significant surplus in the financial statements. This was made up of a £2.8m surplus in unrestricted funds and a deficit of £0.7m in restricted funds. These results have enabled us to agree a financial plan in 2021 that commits further funding to key programmes over the next three years where the need is greatest.

Income

Total income for the 18 month period to 31 December 2021 was £13.48m (12 months to 30 June 2020: £8.98m). On an annualised basis this is consistent with the previous year.

Of our total income there has been a change in income split with donations and legacies making up 64% of total income in the period (2020: 48%). This change was driven by a significant increase in our legacy income which totalled £3.4m (12 months to 30 June: £1.0m) offset by an annualised reduction in grant income following a number of significant programmes ending.

Donations excluding legacies were £5.19m (12 months to 30 June 2020: £3.44m) representing annualised donations in line with the previous year. This being achieved against the background of the pandemic illustrates the huge generosity of our supporters who continued to maintain their overall giving during this time.

Statutory income for the period totalled £3.4m (12 months to 30 June 2020: £3.03m). This relative decrease on a like for like basis is driven by reduced income received from the UK government, in part the result of the UK development aid cuts which impacted revenues for some of our programmes in 2021, as well as the conclusion of a number of grants aimed at trachoma elimination. We also note a significant reduction in corporate income following the end of the Seeing is Believing programme in 2020.

The amount of income received from Trusts and Charitable Foundations increased in the period to £1.06m (12 months to 30 June 2020 £0.52m). Details of this can be found in note 2b to these financial statements. This total includes significant gifts over £5,000 from Cartier Philanthropy, Fundació Privada Nous Cims, Greendale Foundation, The Henderson Charitable Trust, Headley Trust, Indigo Trust, Vitol Foundation, and The TBF & KL Thompson Trust.

Included within other income are commercial letting revenues associated with our former main office building in Oakington, which was leased to a third party from March 2020 following our relocation to new offices in Cambridge.

Expenditure

As with income, the impact of the Covid-19 pandemic could be seen in the patterns of our expenditure in 2020-21. The impact of this combined with a number of planned programmes being concluded has led to lower overall costs in the period.

The pandemic and national lockdowns affected the ability of our in-country partners to continue with their project work in line with plans, and some delays were noted as well as some programmes being concluded. In addition expenditure on international and national travel was significantly reduced due to travel bans, meaning that we made more use of technology and local suppliers to carry out grant management oversight and content gathering respectively. As a result of these factors total expenditure reduced on a like for like basis. Total expenditure for

the period was £11.42m (12 months to 30 June 2020: £9.43m). On an annualised basis this represents a 21% reduction in total expenditure.

The cost of generating funds for the period was £2.12m (12 months to June 2020: £1.40m). This represents consistent expenditure on generating funds with fundraising activities continuing throughout the pandemic.

Total support costs for the period were £1.97m (12 months to 30 June 2020: £1.18m) representing an 11% increase. This increase was the result of the organisation moving its head office from an owned site in Oakington to a leased building in Cambridge during the period which has resulted in increased operating expenditure, which is in part offset against new revenues generated from leasing out the previous office.

Reserves policy

The Board reviews the charity's reserves policy annually, balancing the need to hold back sufficient general reserves to manage operational risks and uncertainties and the objective of maximising the funding available for those activities. The Trustees have considered the requirement to designate elements of its reserves in order to deliver future strategic plans or to mitigate known risks. The details of these designations are shown in note 12 to these financial statements. In addition, the Trustees agree a range of target-free reserves and aim to ensure free reserves levels fall within this range over the organisational financial planning cycle.

The Board has agreed that free reserves should not fall below a value equivalent to the future income and expenditure risks calculated and reviewed annually as part of the budget setting process. The target level of general reserves is currently £1.3m- £2.6m. Currently, free reserve levels are £3.9m which is greater than this planned range, principally driven by better than budgeted financial performance during the pandemic which is discussed throughout this report. The Board has agreed a deficit budget in 2022, alongside a three year financial plan in order to utilise these surplus reserves on further programmatic delivery. Furthermore, significant funds totalling £3.3m have been designated for new and existing programmes over the next three years including the designation of £2m of legacy income received in 2021 which has enabled an expansion of programme delivery.

Investment Policy

The organisation looks to invest surplus cash funds in investment assets where these funds are not required in the short term for its charitable activities. The organisation holds an investment objective to ensure the real value of the organisation's assets are maintained, whilst ensuring an income stream to support the wider work of the charity. Investments are managed with the full discretion of the organisation's investment managers, overseen by the Finance and Audit Committee. The Finance and Audit Committee agrees on specific ethical investment exclusions which won't be invested in where the investment represents a strategic risk to the wider work of the organisation.

Risk Management

Management of risk is an integral part of our overall organisational planning and our programme delivery. We maintain a risk register in which risks are documented and evaluated to ensure effective control, and actions are identified to mitigate risks. The Finance and Audit Committee monitors our principle risks and reviews these twice a year. In addition, the Programmes Committee reviews specific risks in relation to programme delivery. The critical risks currently identified are:

Risk	Actions to mitigate
Changes in Government policies and departments affect statutory income.	<p>Diversification of income streams and identification of new statutory funding opportunities.</p> <p>Regular liaison with donors and contract managers.</p>
Long term fundraising income is impacted due to lack of diversity within our support base.	Investment to engage new supporters and diversify income streams including online giving.
The impact of COVID-19 affects our ability to deliver and manage programmes effectively.	<p>Adaptation of plans, processes, technical specification and functionality, including remote working systems.</p> <p>Continuous monitoring and update of evolving risks and impact.</p> <p>Monitor travel guidance closely and utilise technology and other communication channels to complete work remotely where possible.</p>
<p>Wider economic environment post pandemic impacts CBM UK's income streams and reserves.</p> <p>Impact of conflict in Ukraine impacts income received.</p>	<p>Investment options being considered to mitigate inflationary impact on cash held.</p> <p>A proportion of our reserves are specifically held to ensure short term changes in income will not impact planned programme delivery.</p>
Potential failure in safeguarding practices causes harm to vulnerable individuals we are looking to support.	<p>Implementation and regular review of robust safeguarding policy and practices.</p> <p>Robust due diligence processes for identifying partners and staff.</p> <p>Regular training of partners and CBM staff.</p>
Membership of CBM Global impacts the breadth of CBM UK's overall delivery.	<p>New delivery models and partners have been established for countries not part of the new Federation.</p> <p>Country offices established in ten countries.</p>

Going Concern

The Board of Trustees has assessed CBM UK's current financial position and resources, future obligations and risks together with a review of the organisation's three year operational plans. The Board and Leadership Team have also specifically considered the ongoing impact of the COVID-19 pandemic and the wider economic uncertainty and believe that the organisation has adequate resources and a sufficient reserves base to continue in operation for the foreseeable future. CBM UK therefore continues to adopt the going concern basis in preparing these financial statements.

Plans for Future Periods

In 2021, CBM UK launched an ambitious new 5 year organisational strategy: *Breaking Barriers: Shifting Power through Authentic Partnership: CBM UK's Strategy 2021-25*.

The strategy identifies two key themes that will underpin all the work that we do in the coming five years, including our programmes, advocacy, and advisory work in each of our focus areas of expertise. We believe that these approaches are essential to achieving our vision of an inclusive world. They are:

- **Shifting power** to the disability movement and other partners in lower income countries; control over decisions, particularly those related to planning, prioritisation and resource allocation, must be driven by those most affected in order to achieve effective, long term change that meets the needs of individuals and communities;
- **Authentic partnership** with organisations of persons with disabilities and other partners in the countries where and communities with whom we work. CBM has a long history of implementing programmes through partnership with local organisations, but we recognise that further work is needed to address historical power imbalances within these relationships. Partnership must be based on equity and mutual respect.

We have identified four key change goals, which we will work towards and report back on over the next 5 years:

- A. People with disabilities have increased agency and voice.
- B. The lives of more people with or at risk of disability are transformed.
- C. Our target audiences are increasingly engaged.
- D. CBM Global is a forward-looking, influential, agile, Federation.

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, including the income and expenditure 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; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

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

Statement as to disclosure to our auditors

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

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees' Report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The Trustees' Report was approved by the Trustees on 20 May 2022 and signed on their behalf by:



Robert McCorquodale
Chair of Trustees

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

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Opinion

We have audited the financial statements of Christian Blind Mission (United Kingdom) Limited (the 'charitable company') for the period ended 31 December 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure, for the period then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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)

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Christian Blind Mission (United Kingdom) Limited's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the Trustees' annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the Trustees' annual report for the financial period for which the financial statements are prepared is consistent with the financial statements; and
- The Trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' annual report.

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

- Adequate accounting records have not been kept, 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 directors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities set out in the Trustees' annual report, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the

trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, and the finance and audit committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We reviewed processes for the monitoring of the charity's charitable funds spent by external organisations.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Noelia Serrano (Senior Statutory Auditor)

26 May 2022

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

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

Statement of Financial Activities

(Incorporating an income and expenditure account)

18 month period ended 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 18 months to December 2021 £	Total 12 months to June 2020 £
Income from:					
Voluntary income:					
Donations & legacies	2a	8,561,166	23,528	8,584,694	4,431,440
Grants	2b	46,838	4,554,087	4,600,925	4,477,015
Total voluntary income		8,608,004	4,577,615	13,185,619	8,908,455
Investment income		41,569	-	41,569	14,097
Other income		252,351	-	252,351	57,487
Total income		8,901,924	4,577,615	13,479,539	8,980,039
Expenditure on:					
Cost of generating voluntary income		(2,116,743)	-	(2,116,743)	(1,397,596)
Charitable activities		(3,140,465)	(6,159,208)	(9,299,673)	(8,028,901)
Total expenditure	3	(5,257,208)	(6,159,208)	(11,416,416)	(9,426,497)
Net income/(expenditure) for the year		3,654,716	(1,581,593)	2,063,123	(446,458)
Transfer between funds		(894,452)	894,452	-	-
Gains on investments		202,005	-	202,005	477,107
Exchange rate losses		(119,895)	-	(119,895)	-
Net Movement in funds		2,832,374	(687,141)	2,145,233	30,649
Reconciliation of funds:					
Total funds brought forward at 1 July 2020		6,805,849	1,355,130	8,160,979	8,130,330
Fund carried forward at 31 December 2021		9,638,223	667,989	10,306,212	8,160,979

The notes on pages 24-49 form part of these financial statements. Detailed comparatives are shown in note 18.

Balance Sheet

18 month Period Ended 31 December 2021

Company Number: 03148424

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	6	250,826	321,898
Investment Property	7	1,475,000	1,450,000
Long term investments	8	1,139,305	24,787
Investment in BN Trading		-	1
Total fixed assets		2,865,131	1,796,686
Current assets			
Debtors	9	701,339	859,667
Cash and cash equivalents		6,982,603	6,000,252
Total current assets		7,683,942	6,859,919
Creditors			
Amounts falling due within one year	10	242,861	495,626
Net current assets		7,441,081	6,364,293
Net assets		10,306,212	8,160,979
Funds			
Restricted funds	11		
Funds in surplus		808,076	1,413,380
Funds in deficit		(140,087)	(58,250)
		667,989	1,355,130
Unrestricted funds	12		
Designated funds		5,744,944	4,192,460
General Funds		3,893,279	2,613,389
		9,638,223	6,805,849
Total Funds		10,306,212	8,160,979

The financial statements were approved by the Board of Trustees on 20 May 2022 and signed on its behalf



Robert McCorquodale
Chair of Trustees



Robert Dillarstone
Trustee

Cash Flow Statement

18 month Period Ended 31 December 2021

	2021	2020
	£	£
Net cash provided by/(used in) operating activities	1,934,785	(148,923)
Cash flow from investing activities:		
Investment income	41,569	14,097
Net purchase of investments	(937,514)	(1)
Purchase of tangible fixed assets	(56,489)	(326,836)
Cash used in investing activities	<u>(952,434)</u>	<u>(312,740)</u>
Change in cash in the reporting period	982,351	(461,663)
Cash and cash equivalents at the beginning of the reporting period	6,000,252	6,461,915
Cash and cash equivalents end of the reporting period	<u>6,982,603</u>	<u>6,000,252</u>
Reconciliation of net income to net cash flow from operating activities		
Net income for the reporting period	2,145,233	30,649
Adjustments for:		
Depreciation charges	127,386	87,143
Investment income receivable	(41,569)	(14,097)
Gains on investments	(202,005)	(477,107)
Loss on disposal of fixed assets	177	-
Decrease/(Increase) in debtors	158,328	(62,724)
(Decrease)/ Increase in creditors	(252,765)	287,213
Net cash provided by/(used in) operating activities	<u>1,934,785</u>	<u>(148,923)</u>

Notes forming part of the Financial Statements

18 month Period Ended 31 December 2021

Accounting Policies

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

Statutory Information

CBM UK is a registered charity in England and Wales (number 1058162) and Scotland (number SC0041101) and is constituted as a company registered in England and Wales and limited by guarantee (company number 03148424). It is governed by its Memorandum and Articles of Association and at the period end there were 15 Members (2020 - 11) who were each liable to contribute £1 in the event of the company being wound up. The registered office address is Munro House, 20 Mercers Row, Cambridge, CB5 8HY

Basis of preparation

The financial statements have been prepared on a going concern basis under the historical cost convention, adjusted for the valuation of investments and investment property and in accordance with the Companies Act 2006, Charities Act 2011, Charities Accounts (Scotland) Regulations 2006, Charities and Trustee Investment (Scotland) Act 2005 and the Statement of Recommended Practice (FRS 102). The Charity has adapted the Companies Act formats to reflect the Charities SORP and the special nature of the Charity's activities.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

Going concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that there are no material uncertainties about the charity's ability to continue as a going concern and that the organisation's budget and long term financial plans are robust, and that the reserves position is sufficient to mitigate any adverse financial risks within the next twelve months.

Notes forming part of the Financial Statements

18 month Period Ended 31 December 2021

Accounting Policies Continued

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, when it is probable that the income will be received and that the amount can be measured reliably.

Donations & Legacies

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

Gifts in wills are recognised at the earlier of receipt or when the charity has been notified of its entitlement, probate has been granted, and estate accounts have been provided enabling the charity to measure the value of its entitlement reliably. Where the criteria for income recognition have not been met for legacies which have been notified to the charity, the likely future income is disclosed in the notes to these accounts.

Grants receivable

Revenue grants are credited as income 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. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Rental Income

Rental income is recognised from the point it is due, in line with lease agreements held with tenants.

Notes forming part of the Financial Statements

18 month Period Ended 31 December 2021

Accounting Policies Continued

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:

1. Expenditure incurred directly to the fulfilment of the charity's objectives and their associated support costs; and
2. Expenditure incurred in the generation of funds for the charity.

Payments to partners

Payments to partners are made to third parties in furtherance of the charity's objects. Single or multi-year payments are accounted for when either the recipient has a reasonable expectation that they will receive a payment and the Trustees have agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and that any condition attaching to the grant is outside of the control of the charity. Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Indirect cost recovery as allowed by restricted grants is treated as restricted expenditure in line with the funding agreement.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Where expenditure cannot be directly allocated to activities, expenditure is allocated between charitable activities and cost of generating funds based on total direct expenditure.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

Fund accounting

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

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs where this is allowed by the donor. Where programmes are part funded by restricted and unrestricted revenues all programmes expenditure is classified as restricted, and a transfer made from unrestricted funds as needed to ensure the project is sufficiently funded.

Notes forming part of the Financial Statements

18 month Period Ended 31 December 2021

Accounting policies continued

Operating Leases

Rental charges are charged as incurred in as set out in the terms of the lease.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment. Assets are capitalised where the purchase price exceeds £500.

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:

Leasehold improvements	20%
Equipment	25%-33%
Fixtures and fittings	25%
Motor vehicles	25%

Investment property

Investment property includes land and buildings owned by the charity and which is held for its investment potential. The property is stated in the balance sheet at its fair value at the balance sheet date. The valuation methodology is disclosed in the notes to these financial statements.

Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading Net gains/(losses) on investments in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Cash held on deposit

Cash funds held on deposit are disclosed as cash and cash equivalents where cash is deemed where cash can be realised within three months and is not earmarked for investment purposes. Cash held within investment funds held for reinvestment is disclosed as a fixed asset.

Notes forming part of the Financial Statements

18 month Period Ended 31 December 2021

1. Accounting policies continued

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 purpose

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

2. Total Income

2a. Donations

	Unrestricted funds	Restricted funds	Total 18 months to December 2021	Total 12 months to June 2020
	£	£	£	£
Donations and legacies				
Donations and gifts	4,423,971	23,528	4,447,499	2,974,169
Legacies	3,398,226	-	3,398,226	996,711
Gift Aid	738,969	-	738,969	460,560
	<u>8,561,166</u>	<u>23,528</u>	<u>8,584,694</u>	<u>4,431,440</u>

The charity has been notified of certain legacies before 31 December 2021, which have not been included in income due to uncertainty over the valuation of receipt. The estimated value of these legacies is £888,308 (2020 - £2,054,549).

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

2b. Grant Income

	Unrestricted Funds	Restricted Funds	18 months to December 2021	12 months to June 2020
	£	£	£	£
Statutory	-	3,400,266	3,400,266	3,027,254
Trusts and Foundations	46,838	1,011,921	1,058,759	515,528
Corporate donations	-	141,900	141,900	918,057
Other	-	-	-	16,176
	46,838	4,554,087	4,600,925	4,477,015

Statutory	Unrestricted Funds	Restricted Funds	18 months to December 2021	12 months to June 2020
	£	£	£	£
FCDO				
Trachoma Elimination	-	-	-	1,291,635
Healthcare for the Disadvantaged, Bangladesh	-	509,664	509,664	280,469
Aid Connect - i2i	-	599,829	599,829	252,826
Girls' Education Challenge	-	416,906	416,906	159,385
Comprehensive eye health services, Rwanda	-	370,789	370,789	-
Break the cycle, Nigeria	-	230,402	230,402	64,019
Maternal Mental Health, Ghana	-	111,593	111,593	273,537
UK Aid Match, Malawi	-	56,795	56,795	-
Other FCDO	-	(3,455)	(3,455)	(5,067)
	-			
Scottish Government				
PrevENT, Zambia	-	440,416	440,416	283,164
SaveAbility, Rwanda	-	592,726	592,726	297,183
Other funders				
The Task Force for Global Health	-	57,026	57,026	87,435
Department of Health	-	17,575	17,575	42,688
	-	3,400,266	3,400,266	3,027,254

Funds received from the Foreign, Commonwealth and development office are received in partnership with other funders, details of which are disclosed in note 11 to these financial statements.

30. Christian Blind Mission (United Kingdom) Limited - 18 month period ended 31 Dec 2021

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

2b. Grant Income continued

Trusts & Foundations	Unrestricted	Restricted	18 months to December 2021	12 months to June 2020
	£	£	£	£
Comic Relief	-	293,039	293,039	193,615
The National Lottery Community Fund	-	201,278	201,278	161,477
Henderson Charitable Trust	-	120,000	120,000	-
Fundació Privada Nous Cims	-	94,278	94,278	96,471
Headley Trust	-	25,000	25,000	25,000
Indigo Trust	-	45,000	45,000	75,000
Vitol Foundation	-	18,014	18,014	20,278
Greendale Foundation	-	15,000	15,000	-
Other	46,838	200,312	247,150	(56,313)
	46,838	1,011,921	1,058,759	515,528
Corporate	Unrestricted	Restricted	18 months to December 2021	12 months to June 2020
	£	£	£	£
Standard Chartered/ International Agency for the Prevention of Blindness	-	141,900	141,900	918,057
	-	141,900	141,900	918,057

In 2020 all grant income was classified as restricted income.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

3. Total Expenditure

	Charitable Activities	Generating funds	Support	Governance	18 months to December 2021	12 months to June 2020
	£	£	£	£	£	£
Expenditure						
Programme delivery	4,940,525	-	-	-	4,940,525	5,070,400
Federation membership	1,827,845	-	584,687	-	2,412,532	1,455,800
Staff (note 5)	893,245	759,057	641,403	-	2,293,705	1,468,038
Other staff costs	-	-	-	-	-	-
Fundraising campaigns	-	543,026	-	-	543,026	445,075
Other fundraising	-	444,774	-	-	444,774	340,358
Premises	-	-	266,317	-	266,317	106,155
IT	-	-	131,596	-	131,596	102,108
Legal & professional	-	-	42,550	25,800	68,350	79,924
Depreciation	-	-	127,386	-	127,386	87,268
Other	13,007	-	175,121	77	188,205	261,370
	7,674,622	1,746,857	1,969,060	25,877	11,416,416	9,426,497
Allocation of cost						
Support:	1,603,972	365,088	(1,969,060)	-	-	-
Governance:	21,079	4,798	-	(25,877)	-	-
Total expenditure	9,299,673	2,116,743	-	-	11,416,416	9,426,497

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

4. Net income/ (expenditure) for the period

	18 months to December 2021	12 months to June 2020
	£	£
Net income/ (expenditure) for the period includes		
Depreciation	127,386	87,268
Operating lease rentals payable	225,123	64,563
Operation lease rentals receivable	158,256	3,363
Auditors remuneration for work carried out in the period is as follows:		
Audit of financial statements	25,800	27,230
Tax advisory services	1,740	4,367

All figures included above include costs related to irrecoverable VAT.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

5. Employees and Trustees

	18 months to December 2021	12 months to June 2020
	£	£
Staff costs consist of:		
Wages and salaries	1,950,012	1,264,367
Social security costs	194,284	119,229
Other pension and life assurance costs	149,409	84,442
	<u>2,293,705</u>	<u>1,468,038</u>

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

	2021	2020
£60,000 to £70,000	1	-
£80,001 to £90,000	1	1

The SORP requires the disclosure of staff paid above £60,000 within the reporting period. Due to the extended reporting period, a number of staff who earn less than £60,000 per annum require disclosure within this criteria. The table above reports average staff salaries above £60,000 across 12 months within the 18 month financial period. The numbers of staff with total earnings above £60,000 in total across the 18 months to 31 December 2021 is as follows: £60,000 - £70,000: 4; £70,000 - £80,000: 1; £90,000 - £100,000: 1; £130,000 - £140,000: 1.

In the 18 months to 31 December 2021 the total cost of the Leadership Team, being total remuneration, employer's national insurance and pension contributions was £466,817 (12 months to 30 June 2020 - £327,296).

The Charity operates and offers a defined contribution scheme for all employees. The assets of the scheme are administered by Trustees in a fund independent from those of the Charity. The total amount of employers' contributions made during the period (treated as an expense) was £146,318 (2020 - £83,352). The value of outstanding liability to the pension fund as at year end was £17,539 (2020- 15,807).

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

5. Employees and Trustees' continued

Staff numbers:

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

	2021 Number	2020 Number
Fundraising	17	19
Programmes management	15	14
Other activities	13	11
	<hr/> 45	<hr/> 44

The average number of full time equivalent (FTE) employees during the period was as follows:

	2021 FTE	2020 FTE
Fundraising	14	15
Programmes management	15	13
Other activities	9	7
	<hr/> 38	<hr/> 35

Trustees

No Trustee received remuneration for fulfilling his or her role as trustee (2020: Nil).

During the period travel and payments totalling £nil were incurred for members of the Board Trustees (2020 - £956).

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

6. Tangible Fixed Assets

	Leasehold improvements	Motor Vehicles	Equipment	Fixtures & Fittings	Total
	£	£	£	£	£
Cost					
At 1 July 2020	250,296	11,895	246,980	63,111	572,282
Additions	6,022	-	13,661	36,806	56,489
Disposals	-	(11,895)	(89,559)	(1,321)	(102,775)
At 31 December 2021	256,318	-	171,082	98,596	525,996
Accumulated depreciation					
At 1 July 2020	8,319	11,895	217,759	12,411	250,384
Charge	75,439	-	25,149	26,798	127,386
Disposals	-	(11,895)	(89,386)	(1,319)	(102,600)
At 31 December 2021	83,758	-	153,522	37,890	275,170
Net Book Value					
At 31 December 2021	172,560	-	17,560	60,706	250,826
At 30 June 2020	241,977	-	29,221	50,700	321,898

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

7. Investment Property

	2021	2020
	£	£
Fair value at the beginning of the period	1,450,000	973,811
Revaluation	25,000	476,189
Fair value the end of the period	<u>1,475,000</u>	<u>1,450,000</u>

Investment property relates to a single freehold property held by the Charity and leased out on a commercial basis to a third party on a ten year lease running to April 2030. The building was formally the organisation's head office. The property is revalued periodically on a fair value basis using professional independent property expert, the latest valuation took place effective from 31 December 2021.

The historical cost of the property is £1,377,884. The property was allocated as an investment property in 2020 at the building's depreciated cost of £973,811.

8. Long term investments

	2021	2020
	£	£
Fair value at the beginning of the period	24,787	23,869
Additions	2,017,998	-
Disposals	(1,080,395)	-
Unrealised gains	176,915	918
Fair value at the end of the period	<u>1,139,305</u>	<u>24,787</u>

Investment funds comprise of:

	2021	2020
	£	£
Common investment funds	376,677	24,787
Shares Listed on the UK stock exchange	617,990	-
International & other equities	137,182	-
Cash	7,456	-
Fair value at the end of the period	<u>1,139,305</u>	<u>24,787</u>

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

9. Debtors

	2021 £	2020 £
Trade debtors	33,750	-
Prepayments	60,500	75,099
Accrued income	590,698	629,236
CBM Global	10,864	14,500
CBM International	3,649	121,079
Other debtors	1,878	19,753
	<u>701,339</u>	<u>859,667</u>

10. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	53,136	84,931
Tax and social security	31,292	28,190
Other creditors	17,539	15,807
Accruals	109,733	366,698
Deferred income	31,161	-
	<u>242,861</u>	<u>495,626</u>

Deferred income of £31,161(2020: Nil) relate to lettings income invoiced in advance.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

11. Restricted Funds

Movement in Funds	1 July 2020 £	Income & gains £	Expenditure & losses £	Transfers £	31 Dec 2021 £
Eye health					
1. Seeing is Believing	173,445	100	(173,445)	(100)	-
2. Inclusive eye health in Rwanda	2,676	370,789	(420,075)	46,610	-
3. Improving access to eye services in Malawi	100,000	126,796	(366,883)	-	(140,087)
4. Improved vision in Communities in Zimbabwe	-	113,744	-	-	113,744
5. Trachoma programmes	76,177	(3,456)	(75,556)	2,835	-
6. Other eye health & NTD's	7,498	150,410	(476,275)	337,977	19,610
Community Based International Development					
7. PrevENT	45,494	440,416	(401,923)	-	83,987
8. SaveAbility	97,957	592,726	(581,413)	-	109,270
9. Leave no girl behind	15,187	416,905	(333,315)	-	98,777
10. VSLAs in Uganda	49,792	200,278	(248,855)	-	1,215
11. Break the Cycle	(44,337)	230,402	(170,909)	-	15,156
12. Innovation to Inclusion	154,196	599,829	(576,390)	-	177,635
13. Essential Healthcare for the Disadvantaged in Bangladesh	21,963	509,664	(531,627)	-	-
14. Bridge DPO's	62,228	1,000	(20,640)	(42,588)	-
15. Corsu, Uganda	-	-	(100,153)	140,153	40,000
16. Other CBID funds	12,745	134,090	(153,825)	38,403	31,413
Mental Health					
17. Time to Change	226,885	35,151	(262,036)	-	-
18. Nous Cims mental health	19,926	59,203	(79,129)	-	-
19. The Neglected Mind-Skin Link	87,435	57,025	(128,650)	-	15,810
20. Maternal mental health Ghana	175,018	111,593	(293,950)	7,339	-
21. Bridging the Gaps Nigeria	-	236,854	(135,596)	-	101,258
22. Community mental health matters, Malawi	70,845	38,610	(109,455)	-	-
23. Other mental health	-	201	(147,495)	147,495	201
Emergency Response					
24. ERU Indonesia	-	154,785	(154,785)	-	-
25. Other emergency response	-	500	(216,828)	216,328	-
	1,355,130	4,577,615	(6,159,208)	894,452	667,989

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

11. Restricted Funds Continued

Description of funds:

Funds relating to Eye Health:

1. Seeing is Believing funds relates to monies received from Standard Chartered as part of the Seeing is Believing programme. The programme was concluded in 2020.
2. Improving access to quality, inclusive and comprehensive eye health services in Rwanda is a FCDO funded programme through the UK Aid match scheme.
3. Improving access to quality, inclusive and comprehensive eye health services for marginalised rural communities in central-eastern Malawi began in 2021 with funding from FCDO, Indigo Trust and Headley Trust to support access to eye care services in Malawi. This fund is in deficit at year end as a result of funds being advanced to delivery partners in order to meet initial financial obligations of the programme.
4. This programme is aimed at improving vision for communities in Zimbabwe's Midlands Province, by strengthening the eye health services provided. Funds relate to income raised as part of a Light up Lives campaign in 2021 and the programme will be primarily funded by FCDO when it begins in 2022.
5. Funds relate to a number of Trachoma elimination programmes operated in Pakistan, Nigeria and Kenya.
6. Other eye funds relate to various other improving eye care programmes and work undertaken around Neglected Tropical Diseases (NTDs).

Funds relating to Community Based International development:

7. Funded by the Scottish Government the Prevent programme supports people living with hearing loss in Zambia.
8. Funded by the Scottish Government the Saveability programme aims for the socio-economic empowerment of people with disabilities in Rwanda.
9. Funded by FCDO and in partnership with Plan UK, this programme supports highly marginalised out-of-school adolescent girls in Zimbabwe.
10. Funded by the National Lottery Community Fund, these funds support the provision of Village and Savings Loan Associations in Uganda.
11. Funded by FCDO, this programme aims to combat violence against women/girls with disabilities in Nigeria
12. Funded by the FCDO, in partnership with Leonard Cheshire Disability, this Innovation to Inclusion programme creates innovative pathways for employment inclusion in Bangladesh and Nigeria to support people with disabilities to achieve successful employment.
13. Funded by the FCDO in partnership with Concern Worldwide, the programme supports the healthcare of disadvantaged and marginalised people in Bangladesh.

40. Christian Blind Mission (United Kingdom) Limited - 18 month period ended 31 Dec 2021

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

11. Restricted Funds Continued

14. Funded by the National Lottery Community this Fund supports a project to train Disabled People's Organisations (DPOs) in Tanzania with a focus on development of knowledge and skills in understanding the UN Convention on the Rights of Persons with Disabilities with emphasis on inclusion. Surplus funds were transferred in agreement with the funder to support to work at Corsu hospital in Uganda.

15. Funds relate to programmes to run a specialist hospital, Corsu, for people with disabilities in Uganda. This fund includes surplus funded allocated from the National Lottery Community Fund.

16. Other CBID funds relate to various other programmes completed in the period including programmes working in women's health, child malnutrition and employment support programmes.

Funds relating to Mental Health Programmes

17. Time to Change's Global pilot programme is partly funded by Comic Relief and partly by Department of Health and Social Care (DHSC). This is a joint venture supported by Mind and Rethink Mental Illness. Comic Relief and DHSC continued to fund the innovative Time to Change Global mental health programme piloting anti-stigma interventions in Ghana, Nigeria, Uganda, Kenya and India.

18. This programme relates to a two-year CBM project in collaboration with Fundació Nous Cims to improve mental health support for students at Chuka and Kenyatta Universities.

19. Funded by the Task Force for Global Health, this programme promotes mental health and wellbeing of people affected by skin NTDs: Formative piloting of the WHO Guide on Mental Health and NTD Integration.

20. Funded by FCDO this programme focusses on improving maternal mental health in Ghana, working with four local partners to provide awareness, support and services including self-help groups for women and mothers.

21. Funded by Comic Relief, this programme aims to strengthen mental health support for Children and Young People in Nigeria.

22. A Comic Relief funded project in Malawi continues to strengthen support to people with mental health conditions.

23. Other mental health funds relate to various other mental health programmes completed in the period.

Funds relating to Emergency response programmes

24. This programme funded emergency response to the Covid pandemic in Indonesia.

25. Other emergency response funds relate to our emergency response work in the year in Madagascar, Nepal and Indonesia.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

12. Unrestricted Funds

Movement in funds	1 July 2020	Income & gains	Expenditure & losses	Transfers	31 Dec 2021
	£	£	£	£	£
Designated Funds					
1. Fixed Asset fund	1,450,000	25,000	-	250,826	1,725,826
2. Munro House fund	-	-	-	470,568	470,568
3. Balchin fund	-	2,042,755	(54,450)	(44,339)	1,943,966
4. Future programme fund	2,182,599	-	-	(858,120)	1,324,479
5. Federation reserve fund	159,861	-	-	(159,861)	-
6. Currency risk fund	400,000	-	(119,895)	-	280,105
General Funds					
7. Free Reserves	2,613,389	7,036,174	(5,202,758)	(553,526)	3,893,279
	<u>6,805,849</u>	<u>9,103,929</u>	<u>(5,377,103)</u>	<u>(894,452)</u>	<u>9,638,223</u>

1. The Fixed Asset fund represents the net book value of the organisation's fixed assets and investment assets, held in a designated reserve as they are not readily realisable for immediate use.

2. Munro House fund provides sufficient funds to meet the minimum lease obligations required on a long term operating lease at the organisation's Head Office in Cambridge.

3. The Balchin fund relates to a legacy received in 2021. As part of the will a portfolio of programmes was agreed with the executors of the estate which will use these funds in line with the donor's wishes over the next 3-4 years.

4. The future programme fund relates to committed unrestricted funds to ongoing programmes over the next three years.

5. The Federation reserve fund relates to funds earmarked to support the new Federation establish a reserves' base. This was established in 2021 and therefore no further funds are required.

6. CBM UK holds funds in Euros and Dollars to reduce risk in relation to overseas currency movements. The currency risk fund relates to reserves earmarked as contingency funds due potential currency movements in funds held. Foreign exchange movements are posted to this fund as they are incurred through the SOFA.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

13. Analysis of net assets between funds

As at 31 December 2021	Designated funds £	General funds £	Restricted funds £	Total Fund £
Fixed assets	1,725,826	1,139,305	-	2,865,131
Current assets	4,019,118	2,996,835	667,989	7,683,942
Current liabilities	-	(242,861)	-	(242,861)
	5,744,944	3,893,279	667,989	10,356,212

As at 30 June 2020	Designated funds £	General funds £	Restricted funds £	Total Funds £
Fixed assets	1,450,000	346,686	-	1,796,686
Current assets	2,742,460	2,762,329	1,355,130	6,859,919
Current liabilities	-	(495,626)	-	(495,626)
	4,192,460	2,613,389	1,355,130	8,160,979

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

14. Financial commitments

At 31 December 2021, the Charity had total commitments under non-cancellable operating leases as follows:

Lessee	Land and Buildings 2021	Office equipment 2021	Land and Buildings 2020	Office equipment 2020
	£	£	£	£
Operating leases				
Not later than one year	142,889	11,196	136,574	10,780
Between two and five years	330,519	15,815	542,983	31,985

The total expenditure on operating leases during the period was £225,123 (2020 - £64,563).

Lessor

The Charity leases out its investment property under a non-cancellable operating lease for the following future minimum lease payments. There are no contingent rents.

	Land and Buildings 2021	Land and Buildings 2020
	£	£
Operating leases		
Not later than one year	135,000	90,000
Between two and five years	167,534	479,167

The total income received on operating leases during the year was £158,256 (2020 - £Nil).

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

15. Related party transactions

CBM UK became a member of a new Federation, CBM Global Disability Inclusion Vereniging (CBM Global) in January 2020. The period to 31 December 2021 was a period of transition from CBMeV (Christoffel Blindenmission eV) and during this time CBM coordinated with both Federations. This transition period ended on 31 December 2021.

As part of its Federation membership CBM UK makes payments to the Federation in order to utilise the in country resources in locations where we operate, provide key technical skills in our key work areas and to provide elements of centralised support. During the year membership payments of £1,494,002 (2020: £239,810) were made to CBM Global. In addition further payments of £910,562 (2020: £1,215,990) were paid to CBMeV for similar support services provided during the transition.

During the year CBM UK incurred various costs on behalf of CBM Global. Which are subsequently recharged. In the period costs incurred on behalf of Global totalled £101,885 (2020 - £62,695). At the year-end the amount owed by CBM Global was £10,874 (2020 - £14,500).

CBM UK also incurred cost on behalf of CBMeV costs totalling £24,515 (2020 - £60,064). Also during the year CBM UK charged CBMeV £8,200 (2020 - £17,625) for administration costs. At the year-end the amount owed by CBMeV was £3,649 (2020 - £121,079).

16. 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 15 (2020 - 11).

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

17. Ultimate parent

The Trustees consider the ultimate parent of the charity is Christian Blind Mission (United Kingdom) Limited.

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

18. Statement of financial activities – detailed comparative

	Unrestricted funds	Restricted funds	Total funds 2020
	£	£	£
Income from:			
Voluntary income:			
Donations & legacies	4,212,998	218,442	4,431,440
Grants	-	4,477,015	4,477,015
Total voluntary income	4,212,998	4,695,457	8,908,455
Investment income	14,097	-	14,097
Other income	57,487	-	57,487
Total income	4,284,582	4,695,457	8,980,039
Expenditure on:			
Cost of generating voluntary income	(1,397,596)	-	(1,397,596)
Charitable activities	(1,675,969)	(6,352,932)	-
Total expenditure	(3,073,565)	(6,352,932)	(9,426,497)
Net income/(expenditure) for the year	1,211,017	(1,657,475)	(446,458)
Transfer between funds	(197,703)	197,703	-
Unrealised gains on investments	477,107	-	1,807
Net Movement in funds	1,490,421	(1,459,772)	30,649
Reconciliation of funds			
Total funds brought forward at 1 July 2019	5,315,428	2,814,902	8,130,330
Fund balances carried forward at 30 June 2020	6,805,849	1,355,130	8,160,979

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

19. Prior year donations- detailed comparative

	Unrestricted funds £	Restricted funds £	2020 Total Funds £
Donations and legacies			
Donations and gifts	2,792,859	181,310	2,809,647
Legacies	959,579	37,132	674,208
Gift Aid	460,560	-	429,073
	<u>4,212,998</u>	<u>-</u>	<u>3,912,928</u>

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

20. Prior year expenditure- detailed comparative

	Charitable Activities £	Generating funds £	Support £	Governance £	2020 £
Expenditure					
Programme delivery	5,070,400	-	-	-	5,070,400
Federation membership	1,282,532	-	173,268	-	1,455,800
Staff	452,142	-	1,015,896	-	1,468,038
Other staff costs	-	455,075	-	-	455,075
Fundraising campaigns	-	339,101	1,258	-	340,359
Other fundraising	-	-	106,155	-	106,155
Premises	-	-	102,108	-	102,108
IT	-	-	52,694	27,230	79,924
Legal & professional	-	-	87,268	-	87,268
Depreciation	7,825	-	252,101	1,444	261,370
Other					
	6,812,899	794,177	1,790,747	28,674	9,426,497
Allocation of cost					
Support:	1,187,328	603,420	(1,790,748)	-	-
Governance:	28,674	-	-	(28,674)	-
Total expenditure	8,028,901	1,397,596	-	-	9,426,497

Notes forming part of the Financial Statements

For the 18 month period ended 31 December 2021

21. Prior year Restricted Funds detail

Movement in Funds	1 July 2019	Income & gains	Expenditure & losses	Transfers	30 June 2020
	£	£	£	£	£
Eye health					
1. Seeing is Believing	550,422	985,022	(1,427,222)	65,223	173,445
2. Inclusive eye health in Rwanda	-	2,676	-	-	2,676
3. Improving access to eye services in Malawi	-	100,000	-	-	100,000
4. Improved vision in Communities in Zimbabwe	-	-	-	-	-
5. Trachoma programmes	192,216	1,292,635	(1,221,792)	(186,881)	76,178
6. Other eye health & NTD's	539,480	(32,602)	(363,789)	(135,589)	7,500
Community Based International Development					
7. PrevENT	8,475	283,164	(210,450)	(35,695)	45,494
8. SaveAbility	50,522	297,183	(201,575)	(48,174)	97,956
9. Leave no girl behind	31,035	196,517	(212,365)	-	15,187
10. VSLAs in Uganda	29,102	161,477	(140,787)	-	49,792
11. Break the Cycle	-	64,019	(108,356)	-	(44,337)
12. Innovation to Inclusion	19,518	319,221	(184,543)	-	154,196
13. Essential Healthcare for the Disadvantaged in Bangladesh	-	280,469	(258,506)	-	21,963
14. Bridge DPO's	147,760	-	(47,831)	(37,701)	62,228
15. Corsu, Uganda	-	-	(69,403)	69,403	-
16. Other CBID funds	68,536	51,950	(234,358)	126,618	12,746
Mental Health					
17. Time to Change	309,511	130,000	(212,626)	-	226,885
18. Nous Cims mental health	38,966	96,471	(115,511)	-	19,926
19. The Neglected Mind-Skin Link	-	87,435	-	-	87,435
20. Maternal mental health Ghana	71,490	273,537	(170,009)	-	175,018
21. Bridging the Gaps Nigeria	-	-	-	-	-
22. Community mental health matters, Malawi	(22,436)	106,283	(52,194)	39,192	70,845
23. Other mental health	743,582	-	(219,436)	(524,146)	-
Emergency Response					
24. ERU Indonesia	-	-	-	-	-
25. Other emergency response	36,725	-	(122,136)	85,411	-
26. Other	-	-	(780,043)	780,043	-
	2,814,902	4,695,457	(6,352,932)	197,703	1,355,130