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**SPECIAL ISSUE**

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# **FOCUS ON THE FUTURE - Budgets, Services and Plans for HACB 2006/07**

**Welcome to a special edition of Focus magazine, the communications medium for Hampshire Association for the Care of the Blind service users and volunteers. It is anticipated that you will find this edition of interest as it clearly states the way forward for the Association and provides detailed information on our current status and performance.**

**This is a comprehensive guide to HACB budgets, services and plans for 2006/07 and has been written with the intention to inform our readers with as much relevant information about the organisation as possible. Given our desire to operate and communicate in a transparent manner it would be difficult to offer an abridged version.**

## Governance: Who Does What, Why and When?

The Board of Directors/Trustees is the body responsible for managing the charity and because HACB is a limited company they are also company directors. There are specific laws and regulations governing charity trustees and company directors but the board has overall responsibility and they act collectively to govern HACB in all respects. A set of agreed rules on dealing with conflicts of interest and roles and duties have been put in place to ensure the board always acts in the interests of the charity. Ultimate responsibility for the organisation rests with the Board of Directors/Trustees. Under the terms of the governing document the Board may set up sub committees and advisory or liaison groups but these have no legal standing and cannot make decisions, although they may make recommendations for consideration by the Board.

### **Current Board Members are:**

Linda Phear (Chair)	a professional administrator who is registered blind, from Fareham
Phil Newton	a professional sales manager from Gosport
Mary Cullen	a retired person from Basingstoke
Colin Terry	a retired professional technical civil servant from Fareham

### ***New Members from February 2006***

Stephen Gosling	a managing acoustics consultant from Eastleigh
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Peter Hards	Leisure Services Manager with Royal Blind Society
Ruth Kirby	Chartered Member: Institute of Personnel Development, from Yateley
Chris Hedges	Chief Executive and Company Secretary: manages the charity on behalf of the board. A graduate in Social Sciences and Systems Management, Member of the Institute of Fundraising, Associate Member of the Chartered Institute of Housing, TUC Trained Tutor and member of MODEM ( <i>Management and Organisation in the Church</i> ), BBC Pause for Thought Broadcaster, author and keynote speaker.

## **Company Members**

HACB, the limited company, has no shares but people may sign up to support the charity by becoming members of the company. This involves a simple form in which they declare support for the charitable objects of the company and a personal liability for paying one pound should the charity ever close down.

Anyone, over eighteen, can become a company member and be eligible to vote at the annual general meeting. In some cases organisations or companies can become "corporate" members, although they only have one vote.

## **Branch and Group Members**

These are people who are involved as volunteers or attend branches, groups or clubs. They may vote at the annual

meeting of their local branch at which officers are elected and local accounts reported.

Branch, Group or Club members **are not** eligible to vote at the company annual general meeting unless they are also company members as described above and are members only of their local branch, group or club.

## **Visually Impaired Service Users**

HACB's charitable objects, the legal framework by which we conduct our business, provides for the "**relief of blind and partially sighted persons...whether or not they are formally registered, by promoting their education, training, employment and welfare**" which means that HACB does not exclude any person with sight impairment, even those who are pre-diagnosis or suffering from a sight condition for which they cannot be registered, from access to its services, branches or clubs.

## **Budgets: How It Is Paid For?**

### **General**

Since 1922 HACB has always managed to pay its own way through donations, grants and legacies but modern fundraising is much more complex and costs have risen as things such as staff salaries and pensions, compliance with legal requirements such as health and safety, insurances and general running costs have become necessary.

HACB is fortunate to have a financial reserve, which provides an investment income, but this is constantly under pressure from the Charity Commission, which holds that charities should spend their income rather than hoard it, unless it was specifically given for the purpose of providing an endowment income. After lengthy

correspondence with the Charity Commission and checking of historical records several years ago, it was unfortunately discovered that HACB's reserve is not an investment endowment but what is known as an expendable endowment, meaning that it should be used for the charitable purposes of the charity.

## **Reserves**

A new reserves policy allowing for twenty four months of average budgeted expenditure (around £1.1m) has been put in place by the Board to cover costs in the event of closure, redundancies, long term sickness, pensions liability or to give time to find new money if funding dries up for any reason.

The Board has invested its reserves in a portfolio of shares and blue chip investments, which are managed by Fieldings Investment Management, a reputable firm based in London, and in a smaller account with Southsea Mortgage and Investment Ltd. In addition the association owns the freehold of its property at Church Road, Bishopstoke and has a half share in 11.5 acres of land at Loperwood Lane Calmore, for which we have engaged Terence O'Rourke Planning Consultants to seek planning permission and eventual sale, although this may take some years to achieve.

The total value of the fixed and tangible assets above at March 31<sup>st</sup> 2005 was £2.4million. This figure does not include annual running costs.

## **The True Picture.....**

In recent years there has been much debate inside HACB about its income and expenditure levels and at one point there were concerns that it was faced with a funding crisis. The truth is a little more complex, and although annual donated income has dropped away the levels of legacies and investment income has risen. Grants and

other fundraising have filled the gaps and overall the charity has been able to continue providing its services and fulfil its long term commitments.

High legacy receipts have given surpluses that carry forward into following years to cover any shortfalls and provide the money for development and growth, including the rebuilding of head office at Bishopstoke.

The original building was bought in the late 1980's and over the years very little was spent on its upkeep and improvement so that by 2005 it was clear that to meet modern office standards and comply with health and safety and disability legislation there was no choice but to either move or rebuild. The latter option proved the most economic and efficient way forward and the Board of Directors/Trustees took this decision on the basis that they have a duty to chose the most economic way to use charitable money.

It is now estimated that the cost will be more than compensated by the increased value of the site, which will show as a much larger capital asset on the accounts, and means that the overall "wealth" of the charity is unlikely to be reduced.

In 2004/05 the accounts, which had previously shown a deficit on running costs, were in surplus to a figure of £320,000 as a result of legacy receipts.

For 2005/06 the revenue budget forecast of £530,000 are on target, even with the expenditure on architects, surveys and planning. The forecast budget for 2006/07 is just over 6% less that the previous year, a significant achievement based on sound planning and efficient budgeting and targeting of resources.

It is even more significant because this forecast includes more staff, better services, investment in training and a large increase in the size of the grants budget (60% over 2005).

This has also been achieved without asking branches and their membership for extra donations and the total level of

branch contributions to the main budget remains at around 5%.

All HACB Branches and fully associated groups are established and run through the governing document of the charity, The Memorandum and Articles of Association; each must submit its accounts annually for audit and inclusion in the charity's full audited accounts, under the requirements of the Charities Act Accounting Regulations 1993.

The expected level of total financial receipts for all HACB branches from local giving, donations and fundraising, for 2006/07, is estimated at £85,000 with total expenditure, which includes all local expenses, volunteer transport costs, outings and events of around £59,000.

This leaves around £26,000 as the amount that branches contribute jointly to the main budget of HACB. For 2006/07 this equals 5% of the total and is more than recovered by the branch support, advice, visiting, resource centre and support that the head office staff team provides to the whole of the membership throughout the county each year.

The remaining 95% of income used by the charity is achieved through sound financial management by the Board and Chief Executive from interest and dividends, fundraising and grants generated by fundraising strategies, legacy receipts and other funding activities at head office.

This is a huge achievement and the board is extremely proud that the level of income required from branches and their membership is kept to such a low level, ensuring that locally raised funds can, in the main, be used for local activities and services for visually impaired people in their area and that the contribution made by branches to the main budget is used in providing the outreach, support and resource centre services that so many visually impaired HACB members use each year.

For example our recent survey and research project shows that **87%** of HACB members use the resource centre and **52%** use our outreach services (*HACB Survey 2005*) and the amount contributed by branches to these services, 5%, is obviously much less than the actual amount that is used by their membership.

This is an achievement that the Board is proud to announce and one that they wish members and volunteers to fully acknowledge and understand.

## Budget 2006/07

The budget forecasts agreed by the Board are shown below with figures and pie chart diagrams explaining how funds are raised and used.

The combined income from all branches, based on the previous year, is calculated at £85,000.

The total amount spent by branches, again based on the previous year, is forecast to be £59,000 leaving £26,000 as the amount that all branches contribute towards the cost of services.

This constitutes around 5% of the total budget, with the remaining 95% coming from investments, fundraising and grants managed by the Board and the CEO.

The total budget forecast for 2006/07 is £499,440, which is 6% lower than 2005/06 achieved through improved budgeting and efficiency savings.

However there is an increase in staffing for essential tasks, a large increase in the grants budget and a budget for training and fundraising development, which means that the real saving over previous years is much higher.

The amount spent on staffing, at 57%, is much lower than the average 80% for comparable organisations.

## Income and Expenditure Forecast Budget 2006/07

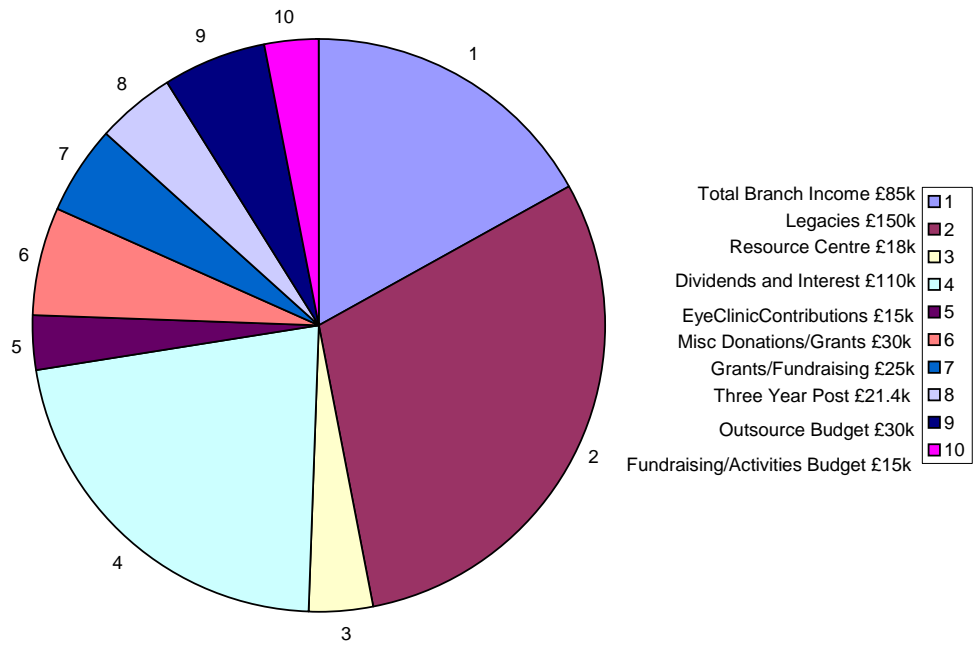
Total Branch Income-Subs,		17%
Fundraising	£85,000	
Legacies	£150,000	30%
Resource Centre Sales	£18,000	3.7%
Interest and Dividends	£110,000	22%
Eye Clinic Project Partnership	£15,000	3%
Miscellaneous Donated Income	£30,000	6%
Fundraising Grants	£25,500	5%
Development/Fundraising Costs		13.3
From Reserve	£66,401	%

**Total Income** **£499,901** 100%

Total Branch Expenditure (Branch Returns)	£59,000	12%
Staff Costs(Salaries, Nat. Insurance, Pensions, Travel)	£286,640	57%
Premises (Maintenance, Utilities and General)	£11,100	2%
Office Budget (Stationery, Postage, Tele, Computers)	£24,700	5%
Audit & Insurance (Audit £7,000 /Insurance £7,000)	£14,000	3%
Operational Costs (Fundraising, Outreach, Training)	£55,000	11%
Staff/Board Training	£12,000	2.4%
Grants (Incorporating Previous FIL Fund)	£5,000	1%
HACB Eye Clinic Contribution (1/4 Project Cost)	£5,000	1%
Resource Centre (Operational Budget/Stock Purchase)	£18,000	3.6%
Depreciation	£9,000	2%

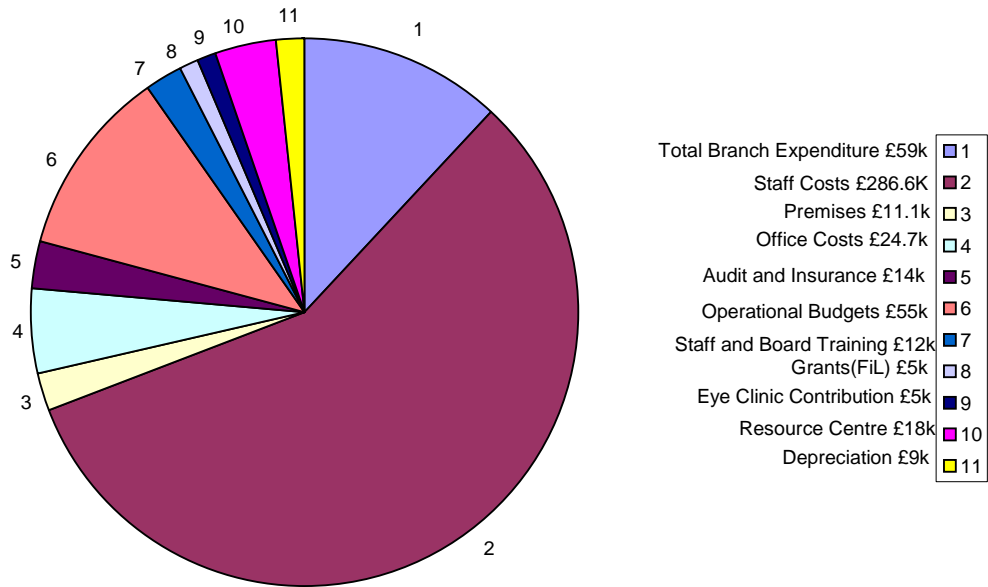
**Total Expenditure** **£499,440** 100%

**Income 2006-07**



**Total Forecast Income: £499,400**

**Operating Expenditure 2006-7**



**Total Forecast Expenditure: £499,400**  
*(2005/06 = £530,300)*

## HACB Survey 2005 - Highlights

We commissioned Elaine Bellamy of Businessscribe UK to undertake a survey to gain a better understanding of the needs and views of HACB members with the objective of including these in the strategic planning for the organisation and to be even more responsive to individual needs.

This huge task involved contacting 20% of the users and membership, including club attendees, non-club attendees, volunteers and branch officers, a total of over 800 people. Each age range was represented, from 10 to 100, and diversity and confidentiality was respected in all cases. Male respondents amounted to 51% and female 49%. The predominant eye conditions were Macular Degeneration, Diabetic Retinopathy, Retinitis Pigmentosa and Glaucoma.

### **What you told us:**

"Provide more dynamic support for the 30 to 50 year olds"

"Give us more information"

"We trust you at HACB"

### **What do you think of HACB?**

"I don't know what we'd do without them"

## **What issues did sight impairment raise for you?**

- Loneliness
- Confidence Building
- Training
- Family Support
- Transport
- Integrated Services
- Employment
- Social Inclusion through community connections

## **What other comments did you have?**

“Be more proactive in lobbying local and central government”

“We’re not stupid, we just can’t see”

## **The future.**

The survey also reported that Government reports show that by 2020, visual impairment will increase across the whole population by 35% and in Hampshire by 30% (*National Eye Care Services 2004*).

## What does HACB do?

We have been working hard on plans for our services for some time, undertaking reviews and research to make sure that what we do is what people want from us.

Our aim is to respond to your needs to provide excellent services that make life better for all sight impaired people in our care.

### Resource Centre

Over 80% of the people we surveyed had used the Resource Centre at some point and it remains hugely busy. Our new **Resource Centre Manager** provides advice on a range of equipment that is available to assist sight impaired people in their daily living. Whatever equipment you need, be it a talking watch, a liquid level indicator or a reading light the Resource Centre is a safe place to start your search for exactly what will suit your needs.

Part of the new services will be regular visits to groups and clubs using a vehicle that we are leasing for this task. We plan to come to you, and for you to be able to buy directly, although you will still be able to order by telephone, post or email.

We've also changed the old "Open Days" which used to be held at Bishopstoke and will now be running "**Resource Days**" around the County, closer to where users live, at which equipment such as readers and magnifiers will be on show and available to try. The suppliers and makers of this equipment have agreed to join us and we hope these days will attract large numbers of people who may have found it difficult to travel to Bishopstoke. Our most

recent day attracted over 100 sight impaired people, their families, carers and others to come along for advice, information and the opportunity to try out, and buy, equipment and aids.

Each Resource Day will be advertised by contacting every person listed as living in the area directly, as well as through the local Branches, public notices and other publicity to try and attract people who may be interested, have a sight impairment but haven't sought treatment or simply just don't know about HACB and what's on offer.

The Resource Centre will also be responsible for providing HACB's external display presentations at conferences and events organised by other agencies to raise the professional profile of the organisation and encourage new people to join.

The **Resource Centre Manager** (and members of the Outreach Visiting Team) has undertaken Portable Appliance Test Training in April 2006 to enable electrical equipment used by visually impaired clients to be tested and approved for use. This will save costs, speed up the service as staff will be able to do safety checks during visits and improve safety in the home.

## **Outreach Team**

A change in funding has meant a change to the way our services are delivered. We now have an Outreach Team providing information, reassurance and advice to newly registered as well as long-standing sight impaired people. The Outreach Team works closely with the Resource Centre to provide an integrated service.

The team currently comprises 3 different posts corresponding to 3 ways a person can access this service. The **Outreach Reception Officer** is based at head office

and will speak to all new referrals by telephone; if appropriate the **Outreach Visiting Officer** will make a home visit. The third post is based at the Eye Clinic at Southampton General Hospital where visitors to the clinic can drop in and talk to our **Outreach Eye Clinic Officer**. This particular post is funded in partnership with the Southampton University Hospitals NHS Trust, Southampton Adult Services and Hampshire Adult Services. Our professional **Counsellor**, herself registered blind, offers a discreet and confidential service to complete this team.

The **Service Delivery Manager** oversees the work of the Branch Support and Outreach Teams as well as developing productive working relationships with other organisations in Hampshire where this would add extra benefit to our members.

Throughout HACB we've been working really hard to get robust procedures in place so that we make sure we offer a consistent, high quality service to anyone who needs our assistance. The Outreach team is no exception and from now on all new referrals from Branches, Adult services or other partner organisations about outreach services will be dealt with in the first instance by the Outreach Reception Officer. In addition, all HACB staff are now routinely trained in sight awareness, sighted guiding and **Low Vision Aids**.

## **Branch Support**

The **Branch Support Liaison Officer** has three main roles: 1) to ensure that Branches are compliant with all relevant legislation – this means things like risk assessments for outings, fire safety at club venues and producing Photo ID badges; 2) to recruit, induct, train, support and supervise volunteers – alongside the member of staff or Branch officers with whom the volunteer will

work; 3) to develop Branches by supporting Branch officers in their roles as well as widening participation.

HACB's **Finance Manager** oversees the work of the Branch treasurers and provides practical advice and support to them. The accounts and general running of each branch are monitored to ensure that the rules and laws governing the charity are properly observed.

The **Activities Coordinator** is a new post in response to service user requests for HACB to provide opportunities for personal development and recreation. Whilst our volunteers provide clubs for over 20% of our members, this role seeks to develop a programme of activities to appeal to some of the other 80%.

## **Administrative and Finance Team**

HACB is a large organisation and has to comply with many pieces of legislation relating to Employment Law, Payroll and Health and Safety, Disability, Data Protection Act, Charity and Company Law and Volunteering. There is also a large amount of financial work in relation to running a charitable company, taxation, financial regulation, investments, gift aid and planning. It takes a lot of work to manage the necessary paperwork and compliance work associated with employing staff, financial and Branch and charity audits and the large number of official returns and checks that must be made each year. HACB has a small team, based at head office, running the overall administration of the organisation, managing finances and investments, and generally ensuring that best use is made of the charity's resources.

In addition the team also edits and produces Focus and organises staff and volunteer training and the various events and conferences run by the organisation.

## Events Programme 2006

We have already set in place a series of events and training opportunities for the coming year.

Dates have yet to be confirmed but once they have we will issue a full programme list.

**Branch Conference:** A one day conference for all branch members and volunteers with a series of workshops, training and speakers to stimulate debate and interest for all attendees.

**Communication Course:** A day long course for branches and volunteers wishing to improve skills in dealing with press information, newsletters and how to get the best from the media.

Run by: Resource Base, a television and media partnership based in Hampshire.

**Principles of Fundraising:** A practical one day course for anyone wishing to learn more about fundraising at local level.

Run by Rebus, a local Fundraising company, with fully qualified Institute of Fundraising trainers.

**Event Planning:** A daylong course for those wishing to organise events and fundraising activities at local level.

Rebus will also run this course.

**Volunteering:** A daylong seminar on the principles and practical aspects of volunteering.

Run by Businesscribe, an established training and support company.

**Listening/Counselling:** A daylong seminar on the practical aspects of listening skills and the use of counselling for visually impaired people.  
Pam Willingham a Qualified Member of the British Association of Counselling and Psychotherapy will run this day.

All these daylong courses will be available on application and will be held around the county, and if numbers require it, more than once.

There are also plans to run some major fundraising events, with possibly a Summer Musical Picnic and a Fundraising Ball in the winter.

The first major HACB conference, "*First Sight, Second Sense, Third Sector*", was held at Winchester Guildhall in January. This daylong event was organised primarily for HACB's partners in the business, educational, statutory and non profit sectors to develop new partnerships and links. As a result of this highly successful day several expressions of interest in becoming Directors/Trustees were received and there have been a number of initiatives discussed with organisations from Oxford, Southampton, Portsmouth and across Hampshire.

New ideas, links and services may develop and HACB has emerged as a driving force for improving services and developments for visually impaired people.

## **Partnerships**

We occasionally hear people tell us that we don't seem to work with other visually impaired organisations, which is simply untrue.

HACB works closely with the Macular Disease Society with whom we are discussing joint projects, Gift of Sight with

whom we have shared events and are working towards closer ties, our colleagues in Dorset, Surrey, and Bournemouth and over all our borders, the Royal Blind Society in respect of holidays, commercial suppliers of equipment, including the RNIB and are members of Nalsvi the national body representing visually impaired organisations. We are members of the National Council of Voluntary Organisations and Community Action Hampshire. We work closely with Hampshire County Council and are developing new schemes for the future with the Library Service to increase the number of readers groups and visually impaired access to library services. We are also working with medical bodies, colleges and training agencies in the county.

The list is as broad as the many types of sight loss that occurs amongst our thousands of service users. Partnership is what we seek to achieve and in doing so strengthen the message we send out on behalf of visually impaired people: - "that we're not stupid, we just can't see!"

## **Grants System**

For many years HACB has offered grants to visually impaired people to assist towards independent living. This small grant fund has offered grants towards equipment, trips, training or other costs associated for which other funding or personal resources are not available.

For 2006/07 the Board have increased the size of the grants budget by 60% as a mark of their commitment to assisting visually impaired people in a practical, personal way. In addition HACB administers grants from The Scale Trust, a small but important fund for those on low incomes. The total grants budget for 2006/07 will be over £7,000.

To streamline and speed the process of grant decisions a new system has been introduced, with all applications being processed by the Outreach Team through visits and assessment. After further checks the application is then placed before the board for a final decision. In this was no application should take longer than 12 weeks before a final decision is given.

The board will make their decisions based on the requirements of the charitable objects of the organisation, the suitability of the grant, the amount requested and any other possible funding available to the applicant.

## **Branches and Groups**

HACB has a tradition of providing clubs and groups for visually impaired people to reduce isolation and social exclusion, offer events and activities and work towards encouraging individual independence.

We estimate that around 25% of HACB users and branch members attend clubs and groups each week at the 26 locations around the county.

This is a significant service to the visually impaired and one that the board is committed to support and invest in.

Recent Research, however, has highlighted new activities, which people have told us they want us to provide.

The new Branch Support Team will address these matters to match the stated needs of the 75% of visually impaired people who currently do not regularly use groups or clubs. However with 87% of the total membership using the Resource Centre and 52% using Outreach it is clear that they do value and use HACB services in the wider context.

## **Branch Membership**

Each Branch covers a particular geographic area and all VIP's living in that catchment are linked to their local branch on HACB's main database of names and addresses.

Over time we hope to encourage new groups to emerge and develop to meet the needs and wishes that people have expressed during our survey.

Branches will become the focal point for doing this through support, encouragement and practical advice based on their considerable local knowledge and experience.

## **Volunteer Awards**

The board has agreed to introduce a change to future Annual General Meetings of the Company by setting up a small group to decide upon Awards to be presented to Volunteers, Branch Activists or anyone who has given long and important service to the associations' clubs, branches or groups. Nominations from branches, groups or individuals will be sought and the Awards committee will decide on who merits an award. These will then be made at the annual general meeting with a token of thanks from the association.

With so many volunteers – drivers, tea makers, supporters, committee members and activity organisers giving their time and energy to supporting visually impaired people the board think this is a long overdue recognition for the many people who give so much of their time.

## **Data Protection and Information Technology**

Over the past few years' information has been collected on service users, volunteers and branch members and kept at head office. Due to misunderstandings over the term "member" it was previously believed that registration for the Data Protection Act wasn't necessary as club "membership" lists did not require it.

However, this was incorrect as the information was stored and sometimes shared with other agencies such as Social

Services. In early 2005, after discussions with the Information Commissioner, we formally registered with the Data Protection Act. This gives protection to “data subjects” listed on our records and ensures confidentiality with all records being subject to the data protection principles set out in the Data Protection Act.

At the same time it was also discovered that we did not own sufficient licences for the use of computer software loaded on to the computers at head office and these had to be purchased, at considerable cost, because our computers were using copied software. All aspects of our computer network is now fully licensed and compliant with regulations and an Information Technology Policy has been introduced to safeguard the association and staff.

The database list of names and addresses held by Branches and at head office has often been criticised for inaccuracies. The cause of much of the problem has been removed, but it has become clear that errors still occur. Unfortunately around 10% of our service users and Branch membership change each year, with new people coming on and others leaving and, all too often, inaccurate information being provided at the point of registration.

We have been checking through the lists, introducing a new database and are now verifying each entry by contacting each person directly. This is a major task and will take time but it is essential if we are to have an accurate database from which to work. It is also a task that will need to be conducted every year if we are to avoid too many inaccuracies in the future.

## Fact, Fiction, Myth or Truth?

For some time staff and board members have been noting comments made by callers and Branch and club members regarding the changes that are taking place within HACB.

*"You don't care anymore"* tops the lists of comments received, along with remarks about the past and how *"good"* it used to be.

How untrue these statements are and in some cases are unwarranted and, indeed, seem to have come from misinformed sources intent on unsettling and causing concerns among volunteers, staff and board members.

Of course we have problems, with ordering, postage and information, which we regret, but these are being dealt with and are often of quite a minor nature.

HACB is evolving, and from the new programme of services and activities detailed in this document no one can doubt that our services for the visually impaired are increasing with a genuine desire to bring independence and opportunity.

If anyone still doubts that HACB isn't caring, isn't doing more than most in championing the cause of visually impaired people in an increasingly complicated world this document should put those doubts at rest.

We're not changing for the sake of it, but for future generations and those who need us now. It's change for the better!

HACB, 25 Church Road, Bishopstoke, EASTLEIGH SO50 6BL.  
Tel 02380 641 244