

REGISTERED COMPANY NUMBER: 04195084 (England and Wales)

REGISTERED CHARITY NUMBER: 1088534 (England and Wales)

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
CENTRE FOR ARMENIAN INFORMATION AND ADVICE (CAIA)
(A COMPANY LIMITED BY GUARANTEE)**

CENTRE FOR ARMENIAN INFORMATION AND ADVICE

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FOR THE YEAR ENDED 31 MARCH 2025

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CENTRE FOR ARMENIAN INFORMATION AND ADVICE

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

BOARD OF TRUSTEES /DIRECTORS

V Keshishi -	Resigned 11 August 2024
F Mansurian - Treasurer	Re-elected 16 November 2024
V Nicholls - Co chair	
K Alexanian - Secretary	
A Der Hagopian – Vice Treasurer	
A Sarkis - Co chair	
N Mesilane - Director	Elected on 16 November 2024

One third of the Directors shall retire from office, being those who have been longest in office as Directors. The retiring Directors shall be eligible for re-election.

COMPANY SECRETARY	K Alexanian
REGISTERED OFFICE	Hayashen 105A Mill Hill Road Acton, London W3 8JF
REGISTERED COMPANY NUMBER	04195084 (England and Wales)
REGISTERED CHARITY NUMBER	1088534 (England and Wales)
INDEPENDENT EXAMINER	Cox Costello & Horne Partners LLP Chartered Accountants and Tax Advisors Batchworth Lock House 99 Church Street, Rickmansworth WD3 1JJ
CHIEF EXECUTIVE OFFICER	M Ohanian
PRINCIPAL BANKERS	HSBC 281 Chiswick High Road Chiswick, London W4 4HJ
WEBSITE	www.caia.org.uk

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 31 January 2022).

1) OBJECTIVES AND ACTIVITIES**1.1 Mission statement**

The Centre for Armenian Information and Advice (CAIA) seeks to enhance the quality of life for disadvantaged members of the Armenian community particularly in London, and specifically those in poverty, isolation and distress. The charity supports their diverse needs through the provision of welfare, education and cultural services at a welcoming centre for all Armenians.

1.2 Aims

CAIA exists primarily to promote any charitable purpose for the benefit of the Armenian Community in the United Kingdom predominantly living in London, and people connected with such Armenian Community, by the advancement of education, the protection of health and the relief of poverty and distress.

These aims are pursued through the following strands of work:

- Information, advisory and advocacy services for refugees, senior citizens, carers, women, disadvantaged Armenians and those connected to them on issues such as immigration, housing, health and welfare rights
- Specific social, educational and supportive activities for adults, children and young people
- Cultural events, publications and resources

During 2024/2025, CAIA provided a wide range of relevant services to diverse age groups, and those in disadvantaged circumstances within the Armenian community in London. In particular, the organisation provided:

- Advice, information and integration support for refugees and migrants, senior citizens and unemployed people
- Weekly food bank
- Digital Inclusion support
- Pre-school services for parents and toddlers, and activities over School Holidays
- A weekly social club for older people and respite provision for Carers
- Befriending phone calls
- Mini-bus transportation enabling frail elderly people to access CAIA services
- After school Youth Club and outings for teenagers;
- Diverse inter-generational social, cultural and educational training events and lectures
- A library comprising of Armenian community archives and multilingual literary resources
- Networking and co-operation with voluntary and statutory organisations on common areas of work in order to promote the needs of disadvantaged Armenians.

1.3 Statement on public benefit

The objectives and activities, and achievement and performance sections of this report set out the activities that CAIA undertakes for the public benefit.

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

Many of CAIA's beneficiaries have very limited financial means. Access to activities or services are offered at highly discounted rates or free of charge in most cases.

The Trustees make the following observations on two key principles of public benefit.

- 1: There must be an identifiable benefit or benefits and it must be clear what the benefits are; and the benefits must be related to the aims; and the benefits must be balanced against any detriment or harm
- 2: Benefit must be to the public or a section of the public; and the beneficiaries must be appropriate to the aims; and where the benefit is to a section of the public, the opportunity to benefit must not be unreasonably restricted by geographical or other restrictions; or by the ability to pay any fees charged; and people in poverty must not be excluded from the opportunity to benefit; and any private benefits must be incidental.

A number of private benefits do necessarily arise from the activities of the charity. In particular, the charity finds it essential to employ and remunerate staff. Individual members of the charity will benefit in the widest sense from the activities they undertake. Private benefits are purely incidental as they are a necessary by-product of carrying out the charity's aims.

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1.4 Grantmaking

CAIA is not a grantmaking charity but may act as intermediary between grantmaking organisations such as the London Borough of Ealing and the individuals who benefit from the grants.

1.5 Volunteers

Volunteers help out at many of the charity's activities and represent the charity at various meetings in the borough. Many of the charity's participants have continued to become volunteers at sessions, which in turn give them valuable experience. CAIA's volunteers make a vital contribution to the charity, enabling the charity to provide many more activities than the charity could otherwise do.

2) ACHIEVEMENT AND PERFORMANCE

2.1 Charitable activities

Below is a summary of the charity's activities and services carried out in 2024/25 which reflect how we as a UK based charity have coped with the various local challenges experienced by disadvantaged UK Armenians such as low incomes, digital exclusion, food/fuel poverty and the cost-of-living crisis. UK Armenians in general are also not immune to the continual conflicts in the Middle East or Eastern Europe, given the vulnerabilities and insecurities experienced by Armenian communities in Ukraine, Turkey, Iran, Syria, Lebanon and Jerusalem as well as the refugee crisis in the republic of Armenia, following the ethnic cleansing of the Armenians of Artsakh (Nagorno-Karabakh). As Armenians live across the world in diaspora, it is inevitable for there to be a need to support people as different countries experience 'conflict'.

3) WELFARE PROGRAMME

3.1 Advisory Support Service

Thanks to the support of *City Bridge Foundation*, CAIA's Advisory Support service operated 240 days during the year, providing face-to-face, online, phone and e-mail support to marginalised Armenians and those subsisting on low incomes irrespective of background, gender, faith, age, sexual orientation, political views or disability in a safe, secure and welcoming environment in accordance with CAIA's Equality and Diversity Policy.

Thanks to CAIA's Advice Officer Arthur Manouk Cahill cases were progressed until resolved in accordance with the Advice Quality Standard (AQS) for Housing with Casework, Welfare Benefits with Casework, and Immigration

Casework Level 1. This often involved

liaising and entering into regular dialogue with various statutory and non-statutory bodies to address diverse barriers our clients experience in accessing services or obtaining help in dealing with emergencies. This involved completing forms, writing letters on behalf of clients, providing letters of support, making referrals, social housing applications online, telephone calls, sending e-mails, and interpreting and translating vital information for clients.

During the reporting period, the advisory service helped 527 people with 3,493 instances of bespoke advice and interventions resulting in improvements in living standards, increased awareness about rights and confidence to live and manage independently in UK.

The majority were residents of the London Borough of Ealing (190), followed by Hounslow, Brent, Hammersmith & Fulham, Hillingdon, Harrow, and further afield. The advisory clients were born in 28 different counties with the majority from Armenia, Iran, Ukraine, Lebanon and Russia, and other socially/politically unstable parts of the world. 28% were new clients, 72% clients returned with new issues or unfinished from the year before. The age range of most beneficiaries was 25-64 years old (151 out of 527), while 25% struggled to speak/write or communicate in the English language effectively.

As a result:

- A total of £743,107 was raised in financial support & welfare benefits such as Universal Credit, Housing Benefit, PIPs and Child Benefit which otherwise would not have been claimed
- 197 clients benefited from fuel and poverty support such as weekly grocery boxes and £100 shopping vouchers to those qualifying.
- 163 clients were provided with immigration advice and practical support such as gaining British citizenship, indefinite leave to remain, refugee status, dependent family or visitor's visas.
- 338 housing related queries were dealt with, including helping clients avoid potential destitution because of increased rent and threats of eviction. Others improved their housing circumstances through housing repairs, improved Locata scheme banding or being offered social housing.
- 31 disabled people/carers were helped to overcome barriers by securing travel concessions
- 26 people were assisted to find or maintain employment via volunteering/training opportunities and references by CAIA.

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In addition, CAIA has maintained excellent working relationships with various statutory agencies, organisations and decision makers including several West London local authorities, the Department for Work and Pensions (DWP), Job Centres, Housing Associations, West London MPs, councillors and local specialist law firms and solicitors.

Improving, empowering and upskilling of clients

- Thanks to the cooperation of 'Acton BID' two free workshops were organised at CAIA in April and May 2024 for Level 2 Food Safety in Catering and Level 2 Health & Safety in the Workplace. These workshops benefited 20 people and were part of CAIA's initiative to support individuals impacted by the cost-of-living crisis, as well as for CAIA staff and volunteers aiming to enhance their skill sets.

Feedback from service users

100% of advisory service users based on 54 online feedback surveys were satisfied with the professional knowledge and efficiency of the advisor and felt more knowledgeable, confident, less stressed and better able to cope with their problems.

- *I approached for CAIA because it is very expensive to survive these days financially. I am deaf and receive Personal Independence Payment with Universal Credit. After all the bills are paid, there is literally no money left over to survive. I must pay rent and bills, then little left for clothing or food. CAIA's intervention has helped improve my income entitlements.*
- *My sister and I are struggling financially. I'm in a lot of debt because I have borrowed money just to keep up with the cost of living. Without CAIA's help, I would have sunk deeper into debt.*
- *We were facing homelessness with two children when I was pregnant for my third child. We are very worried that we will be on the street. CAIA helped us avert this.*
- *I am the carer for my disabled autistic child. The marital relationship has broken down. I suffered from abuse for a long time. With CAIA's help I am now less stressed and be able to lead a more independent life. Thanks to CAIA I now have more funds to be able to care properly for my disabled child.*
- *The CAIA has been there for us, since when we first arrived in England*
- *The CAIA helped us with access to financial support and eventually, social housing*
- *The CAIA helped me renew my PIP claim for my disability. Also, helping to make sure my rent is paid*

Case Studies – The Impact

CAIA's advisory services are a lifeline for disadvantaged Armenians in London, offering support that enables individuals to rebuild their lives with dignity and independence. Every week, we assist community members in navigating complex systems to access their statutory rights—often a challenging task due to language, bureaucratic, and financial barriers.

The following case study illustrates the life-changing difference our work can make during a time of crisis.

Case Study: Ms. H

Background:

Ms. H faced acute housing insecurity due to the unaffordability of private rental accommodation. Her situation was further complicated by deteriorating health and limited mobility, making the need for safe, stable housing all the more urgent.

How CAIA Helped

- **Securing Permanent Housing:**
Through dedicated advocacy, CAIA successfully worked with Ealing Council to secure permanent social housing for Ms. H. The new accommodation meets her accessibility needs and offers a stable, long-term solution.
- **Financial Support & Rent Management:**
We ensured Ms. H's rent was covered through Universal Credit, preventing rent arrears. We also helped her register for council tax and will continue to support her application for council tax support once her bill is assessed.

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- **Income Maximization & Utility Support:**

Ms. H receives Universal Credit, including the Housing and Disabled Elements, totalling approximately £262.69 per week (£13,669.88 annually). Given that 5% of her income is £683.49, she qualifies for the *WaterSure* scheme—a program that caps water bills for low-income households. CAIA is assisting her with the application to reduce her financial pressure.

- **Household Essentials:**

We also supported Ms. H in accessing the Local Welfare Assistance scheme, enabling her to obtain essential household items for her new home.

Outcome

Ms. H now lives in secure, accessible social housing. Her rent is managed through Universal Credit, her council tax is registered, and her application for financial support (including *WaterSure*) is in progress. She has avoided falling into arrears and gained a stable, manageable living situation that supports both her physical and financial well-being.

Broader Impact

Ms. H's story goes beyond individual support. Her experience with CAIA led her to become a member and a registered volunteer, committed to giving back to the community that helped her.

This case reflects a broader truth: CAIA's relationship with its service users is built on trust, mutual respect, and empowerment. Many go on to become active contributors to our work—creating a powerful cycle of community-driven support that strengthens both CAIA and the Armenian community, particularly in London.

3.2 Health and Care Service

Supporting Older people and Carers

During the reporting period, CAIA delivered 49 weekly Friday sessions of its Elders and Carers Lunch Club, benefiting 130 unique individuals. There were 950 attendances in total. The main funding for this service came through the *Connect Ealing Consortium*, led by *Befriend* and commissioned by Ealing Council.

Activities at the Club included health talks, light exercise sessions, board games, snooker, and bingo. In September 2024, with support from *RM Partners – West London Cancer Alliance*, we hosted a successful cancer awareness talk delivered by Dr. Seta Boghossian, Chair of the *Armenian Medical Association of Great Britain*.

Also in September 2024, we held an interactive Falls Prevention and Awareness event, supported by Ealing Council's *Falls Service*. Following the presentation, small group sessions were conducted for individual falls risk assessments, where participants received personalised advice on how to reduce their risk of falling.

A highlight of the year was our annual Senior Christmas Party, which has been a cherished tradition for over 35 consecutive years. In December, nearly 100 seniors and carers joined the celebration, along with special guests including the Worshipful Mayor of Ealing, Councillor Y. Johnson.

All of these activities also offer valuable respite and short breaks for carers. This is made possible in part by CAIA's free door-to-door minibus transport, allowing those they care for to enjoy a hot meal and culturally enriching, stimulating activities in a safe, secure, and trusted environment.

Befriending Project

CAIA's *confidential* Befriending project continued to address the multiple challenges faced by isolated and often housebound disabled Armenians. The service operated thanks to volunteers who provided invaluable moral support to some of the most vulnerable Armenians through occasional telephone calls or home/hospital visits. The service managed by CAIA's Operational Manager Melanie Momdjian fully trained volunteers to maintain the high standards of the service which benefited nine people.

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4) EDUCATION AND TRAINING**4.1 Digital Inclusion project** - Addressing the Digital Divide and Promoting Digital Literacy within the Armenian Community

At CAIA, we believe that access to technology is a fundamental human right. By tackling digital inequality, we aim to promote greater social inclusion, improve access to education and economic opportunities, and enhance the overall well-being of our community members.

In 2024/25, with support from *The Good Things Foundation* and a small capital grant from the London Borough of Ealing, CAIA provided refurbished laptops and one-to-one IT support to 10 individuals — primarily women aged 50 and over. This initiative not only offered immediate relief to those facing digital exclusion but also fostered long-term independence and resilience within the community.

Thanks to the National Databank, we also distributed free Vodafone/O2 SIM cards, along with one-to-one practical guidance on how to use mobile phones securely and how to install and communicate through apps such as WhatsApp.

Collaborations

During the reporting period, we collaborated with the National Institute for *Health and Care Research (NIHR)*. We supported a team of researchers from the *University of Cambridge*, *Imperial College London*, and *Newcastle University* who were exploring how individuals supported by community organisations like CAIA used digital technology during and after the *COVID-19* pandemic. The study also examined the impact of this technology use on mental health and well-being. The research findings have been published online.

Locally and regionally, we continued to cooperate with others on common challenges facing our community and others regarding digital exclusion. Specifically, with:

- *The Ealing Digital Inclusion Taskforce*
- *HEAR Equality and Human Rights Network*
- *The Good Things Foundation*

4.3 Pre-School Learning Provision and Summer Holiday Project

The Armenian Community Pre-School Group (ACPG) operates twice weekly in the mornings and during school holidays, when the older school children attend and benefit also from the diverse activities and outings. The ACPG helps to sustain the cultural heritage of children through multi-lingual learning, play and school preparation. The provision also enables opportunities for new parents to connect, reduce isolation and provide mutual support to each other.

In the reporting period:

- 40 children benefited from the activities.
- 19 Boys/21 Girls (26 lived in LB of Ealing, others were from LB of Hounslow, LB of Richmond, LB of Brent and the rest from other parts of London)
- The ethnicity of the children was 28 Armenian, and the remaining 12 were from mixed Armenian ethnicity such as Armenian-English, Armenian-Ukrainian and others.
- In addition to the regular sessions, special events such as a Christmas celebration and Easter Egg hunt took place.

The Pre-School provision is voluntarily registered with OFSTED and offers various trainings to staff and volunteer parents such as safeguarding and first aid.

The CAIA charity wishes to acknowledge and thank *The Benlian Trust*, the *Barkev Kassardjian Sis Trust* and the *Young Ealing Foundation* for their support for this work.

We are grateful to our group leader Armine Sargsyan for her hard work throughout the year and to all the dedicated parents who brought their children regularly to the ACPG.

4.4 Hayashen Armenian Youth Club (HAYC)

Thanks to funding from National Lottery Awards for All, the Young Ealing Foundation, and the Jack Petchey Foundation, CAIA's Youth Club successfully delivered 15 after-school sessions at Hayashen in a safe and welcoming environment, alongside three exciting outings.

These sessions provided valuable opportunities for young people to socialise, build friendships, and engage in meaningful activities. They also benefited from the guidance of our youth worker, Venetia Abrahamian, and guest speakers who led a variety of interactive and stimulating workshops.

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Highlights of HAYC Activities 2024/2025:

- Youth-led planning and consultation for the year ahead
- Sharing Summer Holiday Stories
- Theatre visits: *Matilda the Musical* and *Mrs. Doubtfire*
- Ice Cream Making Workshop
- Short Film Creation Workshop
- Human Anatomy Workshop
- Go-Karting Outing
- Armenian Cinema Talk & Workshop
- Snooker Workshop
- Christmas Party
- Pantomime (*Jack & the Beanstalk*) at Hayashen
- Youth-led Programming Workshop
- *Swallows & Armenians* Workshop with Karen Babayan
- Science Week Workshop

Free snacks and light refreshments were offered to encourage communal meals, fostering a sense of connection, cooperation, and shared experience. Throughout the year, young people played an active role in shaping their learning by offering ideas, asking questions, and participating in discussions. These experiences supported their personal growth, strengthened their identity, and improved their resilience as young Armenians growing up in London.

In addition to workshops, participants enjoyed recreational activities such as pool, table tennis, table football, board games, arts and crafts, and Armenian TV and music of their choice. They were also encouraged to celebrate birthdays at the Club, which helped create lasting memories and strengthen peer bonds.

Each year, HAYC nominates three young people for the *Jack Petchey Foundation Young Achiever Award*. In February 2025, a special celebration at Greenford Hall recognised their achievements alongside over 100 other local awardees. This year, CAIA CEO Misak Ohanian was also honoured with a *Leader's Award* in recognition of his contributions to Hayashen Youth Club.

Impact Summary

During the reporting period, 100 young Armenians benefited from HAYC. The programme:

- Fostered confidence, self-esteem, and peer interaction
- Offered informal mentoring and team building to support individual aspirations
- Provided diverse and motivational activities to deter anti-social behaviour
- Increased youth volunteering and engagement within the Armenian and wider community
- Helped alleviate social isolation among first- and second-generation Armenian youth
- Supported the creation of new memories and strengthened social bonds

CAIA extends its heartfelt thanks to the *Young Ealing Foundation*, *London Youth*, and all supporters who helped secure funding, training, and resources for our staff, volunteers, and young people. We are also deeply grateful to the professionals and positive role models who contributed their time and expertise to our youth programme.

Below is a summary of the views young people expressed about HAYC via formal feedback survey.

- 91% of the youth said that they enjoyed socialising and making friends at the Youth Club
- 84% said that the Youth Club is important because it encourages young people to take on leadership and volunteering opportunities.
- 67% of the youth attending the Club said that they became more confident about their future such as further education options, employment, well-being and relationships.
- 87% said that they became more positive about their future and identity

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4.5 Hayashen Library and Intergenerational Cultural Activities

CAIA seeks to provide holistic services (from birth to old age) to vulnerable, isolated and disadvantaged members of the Armenian community, and those connected to them, with a view to strengthening community cohesion and identity. Below are some of the highlights of how this was implemented during 2024/2025.

- 20 volunteers contributed 1,400 hours to the work of CAIA via its various projects and services including the CAIA Library, Elders Club activities, production of digital media content, interpretation, cooking or delivering food packs and much more.
- In the library volunteers focused on re-shelving, cataloguing and organising the over 5,000 books and other community cultural archives that are stored.
- Some of the main challenges facing the accessibility to the library remain the need to fund the binding of periodicals and the need to recruit more skilled volunteers to manage the increasing number of donated books.

Thanks to funding from *Ealing Adult Learning*, the “*Introduction to Armenian History, Culture and Heritage*” course was delivered for the 16th successive year during February and March 2025 over six Sundays. Sixty people from various backgrounds, ethnicities and ages registered for the programme with 120+ attendances overall to benefit from the sessions and follow up Q & As and lively discussions.

The titles of the presentations and speakers were:

- *Discovering Aurora Mardiganian's Story and the Importance of Archiving* - Maxim Saakyan
- *Teaching dance with Armenian Alphabet* - Lerna Babikyan Hayes
- *Exploring Identity through Virtual Reality* - Madeleine Watson Kelleyan
- *Accessing Armenian History in the British National Archives at Kew: A Community Engagement Project* - Alyson Wharton-Durgaryan
- *Introducing the Concepts of Collective Return, Refugee Community, and Participation* – Fergus Wright
- *Armenia, a history of over two millennia* - Guglielmo Mariani & Robin Foà

Everyone attending was very pleased with the series. Those attending enjoyed and learned from each session. Learners also appreciated the food/refreshments served at the end of each session which encouraged networking and social interaction among diverse people who might not normally meet or know each other beforehand. These events also provide CAIA with the opportunity to engage with many people who do not normally use its services or attend the Centre.

All six sessions were digitally recorded and will be displayed on CAIA's YouTube channel.

5) PUBLICATIONS, COMMUNICATIONS AND DIGITAL PLATFORMS

Armenian Voice is CAIA's most consistent publicity tool. First published in 1987, it is the longest continuous Armenian publication in the history of UK Armenians.

The publication reflects CAIA's activities and promotes its services by mailing it free to 3,000 Armenian homes scattered across the UK. One issue (No 77) was published in 2024 due to increased printing and postage costs.

CAIA's monthly *Hayashen News* e-Bulletin was published regularly throughout the reporting period and reaches over 4,500 UK Armenians to promote forthcoming activities, outings and news. A further 1,000 copies are emailed across the world to various institutions, publications and decision makers.

The CAIA website was also maintained throughout the year, and proved itself to be an important channel for promoting and reporting CAIA's work.

CAIA also used the following social media platforms to engage with UK Armenians and further afield:

- **Facebook** (<http://www.facebook.com/Hayashen>) has 2450 followers. (50 increase from year before)
- **Instagram** (https://www.instagram.com/caia_hayashen/) reaches young Armenians, promoting the library and our events, and is popular among the community with almost 531 followers (an increase of 31)
- **Twitter/X** (https://twitter.com/caia_hayashen), with 284 followers is mainly used to interact with other organisations and update about events (no increase)
- **YouTube** which is updated with promotional videos and short films about our activities has 268 subscribers (an increase of 34)
- **LinkedIn** with 2,058 professional and individual followers (an increase of 278) is located at <https://www.linkedin.com/company/centre-for-armenian-information-and-advice>

We continued to increase the use of social media to promote CAIA's services, profile and engagement with UK Armenians. This has resulted in an increasing number of people contacting CAIA from across UK and abroad about our various services.

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6) COOPERATION WITHIN THE VOLUNTARY AND COMMUNITY SECTOR

CAIA engaged, collaborated and worked responsibly with other local voluntary agencies and stakeholders in pursuing its objectives. Activities in 2024/25 included:

- Servicing, leading and administering 4 times over the year meetings of the *Ealing Advice Forum (EAF)* attended by 100+ representatives of 30+ different organisations. The EAF is a network of all the non-profit advice providers in the London Borough of Ealing and acts as the main point of contact for information, consultation and communication on all advice and information issues that are relevant and important to the advice and information providers in the borough. The EAF is funded by *Ealing Council* via the *Ealing Advice Service Consortium* led by *Ealing Mencap* and was successfully re-commissioned for a further 3.5 years in October 2023. CAIA also published EAF's e-Bulletin 4 times which was emailed to 400+ voluntary and statutory organisations. We also continued to maintain the *EAF* website at <https://ealingadviceforum.org.uk>
- Attending and contributing to various forums, focus groups, networks and events:
 - *Ealing Digital Inclusion Taskforce*
 - Contributed to the *Black, Asian and Minority Ethnic Advice Providers Network (London)* in partnership with several BMER advice organisations facilitated by the *Advice Services Alliance (ASL)* supported by the *Trust for London*.
 - *Advice Workforce Steering Group* administered by the *London Legal Trust* and funded by *Propel*
 - *Ealing Council City of Sanctuary* application process
 - *Ealing Council Household Support Fund* group meetings
 - *Ealing Council Borough Frontline* initiative to develop a new approach to working together across all organisations in the borough which offer direct support to Ealing's residents.
- Contributing to various research and surveys to share its experience and learning with the wider voluntary sector. Some of these were published and disseminated widely, specifically the *London Advice Strategy Roadmap* report. CAIA is a member of this group composed of 21 partner charities implementing the Advice Workforce Steering group supported by *Propel*. *Propel* is a 10-year funding programme which included funders such the *City Bridge Foundation* and *Trust for London*.
- CAIA cooperated and maintained good relations with various Armenian organisations in the UK.

7) FINANCIAL REVIEW

7.1 Investment policy and objectives

Under the Articles of Association, CAIA has the power to invest monies which are not immediately required for its purposes, in or upon such investments or property as may be thought fit. At the present time, the Trustees' policy is to maintain all such monies in liquid cash form, on deposits earning a market rate of interest. The Trustees consider that this is the most appropriate form of investment in the current financial climate.

7.2 Reserves policy

It is always difficult to plan or develop services within a voluntary organisation, with its constant need to find funding and in an atmosphere of insecurity of long-term funding agreements. Our reserves policy is set to ensure our work is protected from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring we do not retain income for longer than required.

7.3 Purpose

The CAIA reserves policy is set to ensure our work is protected from the risk of disruption at short notice due to a lack of funds, whilst at the same time ensuring we do not retain income for longer than required. The following reserves policy is in line with guidance issued by the Charity Commission, and enables CAIA's Board appropriately to designate funds from its unrestricted reserves in order to protect the CAIA against a drop in income or to allow it to take advantage of new opportunities. Specifically, it enables CAIA to:

- Fund specific projects at short notice, or for which no funding can be raised, which further CAIA's charitable aims as stated in its governing document
- Cover administration and support costs without which CAIA could not function
- Protect against risks and unforeseen expenditures which may arise that are beyond the CAIA's control, cannot be met from existing income, and are in line with its stated objectives
- Ensure the viability of the CAIA beyond the immediate future, and provide reliable and ongoing services over the longer term
- Maintain the high-quality condition of CAIA's freehold property (Hayashen) at 105A Mill Hill Road, Acton, London W3 8JF
- Close-down the charity in an orderly and proper fashion in the event of it winding up

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7.4 Procedures

The Board may designate unrestricted reserves money to cover CAIA's financial responsibility as follows:

- Unrestricted reserves, to enable CAIA to function by meeting contractual obligations in respect of staff salaries, running and legal costs, and client service provision, should represent at minimum three months and at maximum six months charitable operating costs (as calculated on the basis of its annual expenditure).
- Should these reserves fall below the calculated minimum, the Board will take all reasonable steps to raise and designate additional unrestricted funds against the deficit.
- Should these reserves exceed the calculated maximum, the Board will arrange for expenditure of the surplus during the current or following financial year, in line with CAIA's charitable aims.
- No more than 20% of annual income shall normally be allocated to unrestricted reserves.
- All annual allocation to reserves as well as any expenditure of reserves requires Board approval.
- The level of reserves will be reviewed annually by the Board.
- The policy will be reviewed annually by the Board and specific minimum and maximum reserve levels set in the CAIA's current and following financial year projections.
- This policy will be included, whether in whole or abridged form, in CAIA's annual accounts statements.
- In addition, the Board has decided to designate an appropriate amount to a building fund. Such decision is subject to annual review.

The Statement of Financial Activities shows a deficit for the year of £3,084 (2024: £4,035 deficit) and our total reserves as at 31 March 2025 amounted to £447,656 (2024: £450,740).

8) FUTURE PLANS

Major challenges and tasks facing CAIA in the coming year include:

Organisational Objectives and Priorities

- Generate income to sustain services during challenging economic and funding conditions.
- Strengthen CAIA's capacity by diversifying fundraising efforts to support the development of new services and projects as needed.
- Deliver services in line with relevant quality standards, including the Advice Quality Standard, London Youth Bronze Quality Mark, OFSTED, and the exemption from the Immigration Advice Authority (formerly OISC) to provide immigration advice.
- Continuously assess and respond to the needs of the most disadvantaged and vulnerable groups in the community, as well as emerging needs and wider community aspirations, within available resources.
- Build and maintain strong relationships with local and wider voluntary and statutory agencies, stakeholders, and other Armenian organisations to foster cooperation and develop mutually beneficial partnerships.
- Encourage and support volunteers and members to become more knowledgeable, skilled, and actively involved in CAIA, promoting long-term sustainability and succession planning.
- Maintain the Hayashen Centre to a high standard.
- Continue the review of CAIA's governing documents with external expert guidance to ensure legal compliance and transparency for members.
- Continue to regularly review and update internal policies and procedures to reflect best practices.
- Provide high-quality training, motivation, and support to staff, volunteers, and board members to sustain their vital contributions to CAIA's services and governance.
- Carry out annual risk assessments, including cyber security.
- Continually enhance CAIA's digital presence and website to increase external engagement and support for its services and projects.
- Ensure IT hardware, software, and security are up to date and fully compliant with data protection regulations.
- Improve back-office systems to maximise staff efficiency and ensure long-term organisational sustainability.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

9) STRUCTURE, GOVERNANCE AND MANAGEMENT**9.1 Governing document**

The Centre for Armenian Information and Advice (CAIA) was established on 5 April 2001 under a Memorandum of Association, which established the objects and powers of the charitable company, and is governed under its Articles of Association.

9.2 Charity status

CAIA was registered as a charity on 21 September 2001. CAIA is a charitable company limited by guarantee, as defined by the Companies Act 2006, and is a registered charitable company with the Charity Commission.

9.3 Membership

Membership under the Articles of Association is open to all persons who satisfy the membership requirements. Individual voting members shall have limited liability, and corporate members shall have no liability. Every individual voting member of the charitable company undertakes to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

9.4 Financial statements

The financial statements which have been subject to an independent examination comply with the Charities Statement of Recommended Practice - Accounting and Reporting by Charities FRS 102 effective January 2019 and Companies Act 2006 and FRS 102 itself. The Report of the Trustees and financial statements are submitted to the Charity Commission and Companies House following approval by the membership at the Annual General Meeting (AGM).

10) STRUCTURE, GOVERNANCE AND MANAGEMENT**10.1 Recruitment and appointment of new Trustees**

Trustees are appointed under the terms of the Articles of Association. The Trustees consider that having appropriate skills and awareness appropriate to the nature of the work of CAIA is more important than having numerous Trustees. The Trustees actively seek to identify and address gaps in their knowledge and skills to ensure the good governance of the charity.

10.2 Induction and training of new Trustees

The Trustees offer a wide range of skills and experience essential to the good governance of the charity. New Trustees are invited to take part in an informal induction programme. On an informal basis, new Trustees undergo orientation to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association and the decision-making process, meet key persons of the charity, and become familiar with the business plan and recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role and other aspects of CAIA's work. The Trustees review their written procedures in line with all other procedural documents on a regular basis.

10.3 Organisational structure

Governance and accountability of CAIA operates at three levels with clear reporting lines and links. The top level of governance is provided by the Board of Trustees. This is the senior decision-making body of CAIA. Staff and volunteers are led by the CEO, Misak Ohanian, who carries out the day-to-day management of the charity. In addition to the CEO being line-managed by the Chair on behalf of the Board, his work is reviewed and monitored at Board meetings to ensure CAIA is meeting its aims and objectives efficiently and effectively in line with agreed budgets and work programme.

The following is a summary of the achievements of the Board of Trustees during 2024/2025:

- Held 11 Board Meetings face to face allowing some Board members to join online due to various personal circumstances. Additional meetings were held between the CEO and the Chair, Treasurer and Company Secretary in between meetings for the purposes of banking, meeting with funders, staff annual appraisals, accounting and general administration of the charity.
- Provided training opportunities to individual Board members, staff and volunteers to enable them to become more knowledgeable, motivated and skilled in the operations and management of CAIA. Some of the training courses attended were *Food Safety, Health & Safety, Safeguarding children, Safeguarding adults, Data Security Awareness, Making an impact as a trustee, How to prepare accounts, Finance training for Trustees and more.*
- The Board continued to work diligently on reviewing and improving CAIA's policies and procedures in the Organisational Manual, using a Policy Tracker to monitor review dates. As part of this process, numerous policies and procedures were reviewed and re-adopted.
- The Risk Assessment was updated, and the Board took forward certain points arising from this.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Implemented a transparent and inclusive strategic review by publicising widely the process, inviting feedback via formal survey and holding a key stakeholders Away Day in Jul 2024. We are grateful to *AdviceUK/Propel* for funding the review which enabled us to pay the cost of an independent consultant and associated costs. We are also grateful for the in-kind support and guidance of the *Young Ealing Foundation* in enabling CAIA to implement the strategic review process.
- Worked on taking forward the recommendations arising from the above review, including drafting job descriptions for proposed new roles and undertaking preliminary recruitment drives.
- A significant amount of work continued with a consultant, and subsequently a firm of solicitors, in updating CAIA's governing document.
- Reviewed tenders received for audit/independent examination and appointed Cox Costello to prepare an independent examination.
- Held a successful AGM in November 2024
- Various external functions were attended by Board members to represent the CAIA within the Armenian and wider community.
- Continued to make improvements and maintain overall quality standard and health & safety of the Hayashen property for the benefit of visitors, staff and service users.

10.4 Related parties

The Trustees are aware of the guidance given by the Charity Commission, including the risk posed by transactions with close family members, and are of the opinion that no transactions have arisen concerning related parties other than the payment of key management compensation.

11) STRUCTURE, GOVERNANCE AND MANAGEMENT

11.1 Risk management

The Trustees are aware of the major risks to which CAIA is exposed and systems have been established to manage and minimise those risks. Policies and procedures are reviewed annually/biennially as appropriate, or more often if there are changes in legislation, and Trustees are made aware of urgent matters between meetings. As part of those procedures, the Trustees established a risk register which is reviewed annually. The main risks are financial, as identified in the annual risk review. The Trustees look to manage financial risks by approving an annual budget and regular consideration of the financial results, variance from budgets and non-financial performance indicators. A key element in the management of financial risk is the setting of a reserves policy.

The Trustees are aware of the short-term nature of the charity's income, which makes long-term planning more difficult. The Trustees are seeking more than ever to diversify the charity's income base including seeking contributions for activities and looking at possible new fundraising initiatives.

The Trustees also have a duty to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The systems of internal controls for the charity are designed to provide reasonable, but not absolute, assurance against material misstatement or loss.

The Trustees remain confident that the high standard of service and professionalism of the charity's staff continue to place the charity in a good position for the future.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

12) STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of the Centre for Armenian Information and Advice for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland."

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. 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 Charity SORP
- Make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Approved by the Board of Trustees on 23 October 2025 and signed on its behalf by:

Signed by:

 F971F36CED574FA.....
 V Nicholls
 Co-Chair, Board of Trustees

Signed by:

 86EE2315995348A.....
 A. Sarkis
 Co-Chair, Board of Trustees

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE CENTRE FOR ARMENIAN INFORMATION AND ADVICE**

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of the Centre for Armenian Information and Advice ('the charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of a charitable company, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view, and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

DocuSigned by:

Mike Cox

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Michael F Cox FCA

The Institute of Chartered Accountants in England and Wales

Cox Costello & Horne Partners LLP
Chartered Accountants and Tax Advisors
Batchworth Lock House,
99 Church Street, Rickmansworth,
WD3 1JJ

Date: 23/10/2025

CENTRE FOR ARMENIAN INFORMATION AND ADVICE

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	Notes	£	£	£	£
INCOME AND EXPENDITURE					
Donations	2	49,551	-	49,551	62,931
Charitable activities	3				
Advice and Information (A&I)		-	37,300	37,300	49,158
Advice Workforce Development Programme (AWDP)		-	10,000	10,000	10,000
Children's/Youth Project (ACPG/YP)		-	16,764	16,764	17,880
Cultural/Educational Expenditure and Library (CEE&L)		-	1,440	1,440	1,440
Digital Inclusion Project (DIP)		-	15,717	15,717	4,859
Elderly Club/Carers Break (EAP)		-	-	-	7,646
Health and Care Support Project (H&CS)		-	500	500	-
Household Winter & Cost of Living Support (H&CLS)		-	30,500	30,500	28,129
Training & Development & Consultation Programmes (TDCP)		-	10,000	10,000	-
Deposit Account Interest		7,140	-	7,140	6,560
Total		56,691	122,221	178,912	188,603
EXPENDITURE ON					
Charitable activities	4				
Advice and Information (A&I)		13,987	37,300	51,287	62,534
Advice Workforce Development Programme (AWDP)		3,145	10,000	13,145	12,721
Children's/Youth Project (ACPG/YP)		5,272	16,764	22,036	22,984
Cultural/Educational Expenditure and Library (CEE&L)		453	1,440	1,893	1,831
Digital Inclusion Project (DIP)		4,835	15,372	20,207	9,680
Elderly Club/Carers Break (EAP)		10,318	-	10,318	9,735
Emergency Humanitarian Relief Efforts (HRE)		-	-	-	8,678
Health and Care Support Project (H&CS)		3,800	6,073	9,873	28,692
Household Winter & Cost of Living Support (HW&CLS)		9,592	30,500	40,092	35,783
Training & Development & Consultation Programmes (TDCP)		3,145	10,000	13,145	-
Total		54,547	127,449	181,996	192,638
NET INCOME/(EXPENDITURE)					
		2,144	(5,228)	(3,084)	(4,035)
Transfers between funds		1,060	(1,060)	-	-
Net movements in funds	13	3,204	(6,288)	(3,084)	(4,035)
RECONCILIATION OF FUNDS					
Total funds brought forward		442,302	8,438	450,740	454,775
TOTAL FUNDS CARRIED FORWARD					
		445,506	2,150	447,656	450,740

CENTRE FOR ARMENIAN INFORMATION AND ADVICE

BALANCE SHEET
AS AT 31 MARCH 2025

			31.3.25	31.3.24
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
FIXED ASSETS				
Tangible assets	10	220,435	-	220,435
CURRENT ASSETS				
Debtors	11	-	12,731	12,731
Cash at bank and in hand		<u>217,742</u>	<u>2,150</u>	<u>219,892</u>
		217,742	14,881	232,623
CREDITORS				
Amounts falling due within one year	12	-	(5,402)	(5,402)
NET CURRENT ASSETS		<u>217,742</u>	<u>9,479</u>	<u>227,221</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>438,177</u>	<u>9,479</u>	<u>447,656</u>
NET ASSETS				<u>447,656</u>
FUNDS	13			
Unrestricted funds				445,506
Restricted funds				<u>2,150</u>
TOTAL FUNDS				<u>447,656</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 23 /10 / 2025 and were signed on its behalf by:

Signed by:

 F971F36CED674FA...
 V. Nicholls
 Co-Chair, Board of Trustees

Signed by:

 88FE2315995348A...
 A. Sarkis
 Co-Chair, Board of Trustees

REGISTERED CHARITY NUMBER: 1088534 (England and Wales)
 REGISTERED COMPANY HOUSE NUMBER: 04195084 (England and Wales)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

1.1)Basis of preparing the financial statements

The Charity is a public benefit entity and the financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statement in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charity SORP (FRS 102)), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2)Preparation of the financial statements on a going concern basis

The financial statements are drawn up on the going concern basis which assumes that the Centre for Armenian Information and Advice (CAIA) will continue in operational existence for the foreseeable future. The Trustees have given due consideration to the working capital and cash flow requirements of the charity and consider that the charity's current and forecasted cash resources are sufficient to cover the working capital requirements of the charity for at least 12 months from the date of signing the financial statements.

1.3)Critical accounting judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the Trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for income and expenditure during the period. However, the nature of estimation means that actual outcomes could differ from those estimates.

The trustees do not consider that on significant judgements or key sources of estimation uncertainty were involved in the preparation of these financial statements, The principal accounting policies adopted are as follows:

1.4)Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably. Income received in advance of a service is deferred until the criteria for income recognition are met. All income arises in the United Kingdom.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Interest receivable 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.

Unrestricted charitable donations are recognised in the financial statements when the charitable donation has been received, or if, before receipt, there is sufficient evidence to provide the necessary certainty that the donation will be received, and the value of the incoming resources can be measured with sufficient reliability.

Donated services, goods and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised. On receipt, donated services, goods and facilities are recognised as a donation on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

ACCOUNTING POLICIES- continued

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources. A further analysis of this expenditure is given in the notes to the financial statements.

- Cost of raising funds comprises associated support costs.
- Expenditure on charitable activities includes the costs of the charity's services undertaken to further the purpose of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Governance costs are as 'the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity e.g. the cost of trustee meetings, preparing statutory financial statements and the independent examiners fees. Included within this category are any costs associated with the strategic as opposed to day-to-day management of the charity's activities.'

1.5) Tangible fixed assets

Depreciation is provided on tangible fixed assets at the following annual rates in order to write off each asset over its estimated useful life.

Freehold buildings	- 0%
Equipment, fixtures and fittings	- 25% on reducing balance
Motor vehicle	- 10% on cost

Freehold land is not depreciated. Freehold buildings are considered to have a residual value substantially in excess of cost and thus no depreciation has been charged. The trustees keep this policy under constant review and are also committed to maintaining the building in an excellent state of repair.

All assets are initially recognised at cost and subsequently carried at cost less accumulated depreciation. The cost of an asset initially recognised includes its purchase price and any cost that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. The cost of properties is their purchase price together with the cost of improvement works.

1.6) Heritage Asset

The charity has a heritage asset in the form of its library. The contents of the library have been built up over a number of years, many of the books and periodicals were gifted. The charity does not have information about the costs and deemed costs of the contents of the library and the trustees have decided not to obtain a professional valuation as they consider the cost of obtaining such a valuation would not benefit the readers of the financial statements nor be a good use of the charity's resources.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025****ACCOUNTING POLICIES- continued****1.7) Taxation**

The charity is an institution which is established for charitable purposes within the meaning of the Charities Act 2011 and as such is a charity within the meaning of Para 1 of Schedule 6 to the Finance Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Sections 478-488 of the Corporation Tax Act 2010 (formerly enacted in Section 505 of the Income and Corporation Taxes Act 1988) or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied to exclusively charitable purposes. The charity receives no similar exemption in respect of Value Added Tax. For this reason, the charity is generally unable to recover input VAT it suffers on goods and services purchased. The charity is not registered for VAT, as the trustees have taken professional advice and consider the charity's sources of income are exempt from VAT. Irrecoverable VAT is included within the attributable cost under resources expended.

1.8) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

Transfers are made from unrestricted to restricted funds to cover any overspends on restricted projects during the year where cost will not be met by the funder. Transfers between restricted funds and from restricted to unrestricted funds are made with the permission of the funder.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.9) Fund accounting

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments including trade and other debtors and trade creditors and other creditors. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS

	31.3.25	31.3.24
	£	£
Donations	31,998	35,889
Gift aid	6,054	15,621
Subscription contributions	3,253	4,643
Other fundraising income	<u>8,246</u>	<u>6,778</u>
	<u>49,551</u>	<u>62,931</u>

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS - Continued
FOR THE YEAR ENDED 31 MARCH 2025****3. INCOME FROM CHARITABLE ACTIVITIES**

		31.3.25	31.3.24
	Activity	£	£
Grants	Advice and Information (A&I)	37,300	49,158
Grants	Advice Workforce Development Programme (AWDP)	10,000	10,000
Grants	Children's/Youth Project (ACPG/YP)	16,764	17,880
Grants	Cultural/Educational Expenditure and Library (CEE&L)	1,440	1,440
Grants	Digital Inclusion Project (DIP)	15,717	4,859
Grants	Elderly Club/Carers break (EAP)	-	7,646
Grants	Health and Care Support Project (H&CS)	500	-
Grants	Household Winter & Cost of Living Support (HW&CLS)	30,500	-
Grants	Training & Development & Consultation Programmes (TDCP)	10,000	28,129
		122,221	119,112

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
FUNDERS		
Advice UK/Propel	10,000	-
Barkev Kassardjian Sis Trust (ACPG/YP)	500	500
BBC Children in Need (ACGP/YP)	-	9,980
Benlian Trust (ACPG)	500	500
British Science Association	-	500
City Bridge Foundation (A&I)	33,000	34,920
Institute of Development Studies / Art & Health Project	-	1,500
Good Things Foundation	6,000	-
Jack Petchey Foundation (YP)	1,900	1,900
Local Giving & Post Code Community	-	500
London Borough of Ealing (Adult Learning)	1,440	1,440
London Borough of Ealing/Carers Respite/Dementia Concern (EAP)	-	5,646
London Borough of Ealing/Connecting Communities	9,717	4,859
London Borough of Ealing/EAS Mencap (A&I)	4,300	4,238
London Borough of Ealing/Household Support Fund (HWS)	30,500	18,245
London Borough of Ealing/Warming Space	-	1,500
London Community Foundation	-	9,884
London Legal Trust (AWDP)	10,000	10,000
National Lottery-Awards for All	10,364	-
Pathways Trust	-	10,000
RMP Cancer Awareness	500	-
Young Ealing Foundation (ACPG/YP)	3,500	3000
	122,221	119,112

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued**
FOR THE YEAR ENDED 31 MARCH 2025**4. CHARITABLE ACTIVITIES COSTS**

	Direct costs	Support costs (See note 5)	Totals
	£	£	£
Advice and Information (A&I)	38,252	13,035	51,287
Advice Workforce Development Programme (AWDP)	10,000	3,145	13,145
Children's & Youth Project (ACPGNP)	11,356	10,680	22,036
Cultural Educational Expenditure and Library (CEE&L)	1,440	453	1,893
Digital Inclusion Project (DIP)	12,877	7,330	20,207
Elderly Club/Carers Break (EAP)	7,233	3,085	10,318
Health and Care Support Project (H&CS)	7,963	1,910	9,873
Household Winter & Cost of Living Support (HW&CLS)	28,460	11,632	40,092
Training & Development & Consultation Programmes (TDCP)	10,000	3,145	13,145
TOTAL EXPENDITURE	127,581	54,415	181,996

5. SUPPORT COSTS

	Basis of Allocation	31.3.25 £	31.3.24 £
Charitable activities			
Salaries and wages	Estimate of the time	29,348	24,563
Office costs	Based on the needs of the various projects	6,245	6,269
Furniture/equipment	Usage	178	505
Refreshments/catering	Based on the needs of the various projects	668	410
Repairs & maintenance	Based on the needs of the various projects	1,694	3,663
Insurance	Based on the needs of the various projects	3,197	2,342
Travel expenses	Based on the needs of the various projects	322	437
Sundry expenses	Based on the needs of the various projects	84	145
Volunteers' expenses	Based on the needs of the various projects	54	565
Subscription/membership	Based on the needs of the various projects	287	246
Depreciation	Based on the needs of the various projects	1,079	943
IT Peripherals/Maintenance	Based on the needs of the various projects	513	-
Marketing/Publications/newsletters	Based on the needs of the various projects	4,598	2,157
Consultancy/research costs	Based on the needs of the various projects	1,300	-
Bad debt written off	Based on the needs of the various projects	43	550
		49,610	42,795
Governance costs			
Independent Examiner's remuneration	Based on the needs of the various projects	3,060	2,700
Bookkeeping/payroll	Based on the needs of the various projects	1,745	2,405
		4,805	5,105
Total Support Cost		54,415	47,900

Office costs include the following items: premises repairs and maintenance; light and heat; water rates; phones; postage and printing.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued
FOR THE YEAR ENDED 31 MARCH 2025****6. NET INCOME**

	31.3.25	31.3.24
	£	£
Independent Examiner's remuneration	2,700	2,700
Independent Examiner's remuneration– Other Services	360	-
Depreciation - owned assets	1,079	943

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There are no trustees' expenses. (2024: £185 incurred by 1 member relating to attendance at trustees' meetings.)

8. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and Salaries	108,415	114,236
Social Security Costs	10,202	10,743
	<u>118,617</u>	<u>124,979</u>

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

	31.3.25	31.3.24
Advice and Information	1	1
Health Advocacy Project	0	1
Administration and governance	1	1
Digital Inclusion Project Co-Ordinator	1	1
	<u>3</u>	<u>4</u>

No employees received emoluments in excess of £60,000 in the year to 31st March 2025 or in the year ended 31 March 2024.

Key Management Remuneration

The key management personnel of the charity comprise the Chief Executive Officer. The total wages of the key management personnel of the charity were £51,621 (2024: £51,621).

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total funds
	£	£	£
INCOME FROM			
Donations	62,931	-	62,931
Charitable activities			
Advice and Information (A&I)	-	49,158	49,158
Advice Workforce Development Programme (AWDP)	-	10,000	10,000
Children's/Youth Project (ACPG/YP)	-	17,880	17,880
Cultural/Educational Expenditure and Library (CEE&L)	-	1,440	1,440
Digital Inclusion Project (DIP)	-	4,859	4,859
Elderly Club/Carers Break (EAP)	-	7,646	7,646
Household Winter & Cost of Living Support (HW&CLS)	-	28,129	28,129
Deposit Account Interest	6,560	-	6,560
Total	<u>69,491</u>	<u>119,112</u>	<u>188,603</u>

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued
FOR THE YEAR ENDED 31 MARCH 2025****9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted Funds £	Restricted Funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Advice and Information (A&I)	13,376	49,158	62,534
Advice Workforce Development Programme (AWDP)	2,721	10,000	12,721
Children's/Youth Project (ACPG/YP)	5,104	17,880	22,984
Cultural/Educational Expenditure and Library (CEE&L)	391	1,440	1,831
Digital Inclusion Project (DIP)	2,071	7,609	9,680
Elderly Club/Carers Break (EAP)	2,089	7,646	9,735
Emergency Humanitarian Relief Efforts (HRE)	8,678	-	8,678
Health and Care Support Project (H&CS)	6,137	22,555	28,692
Household Winter & Cost of Living Support (HW&CLS)	7,654	28,129	35,783
Total	48,221	144,417	192,638
NET INCOME/(EXPENDITURE)	21,270	(25,305)	(4,035)
Net movements in funds	21,270	(25,305)	(4,035)
Total funds brought forward	421,032	33,743	454,775
TOTAL FUNDS CARRIED FORWARD	442,302	8,438	450,740

10. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment, fixtures and fittings £	Motor vehicle £	Totals £
COST				
At 1 April 2024	216,712	6,966	28,277	251,955
Addition	-	1,060	-	1,060
At 31 March 2025	<u>216,712</u>	<u>8,026</u>	<u>28,277</u>	<u>253,015</u>
DEPRECIATION				
At 1 April 2024	-	3,224	28,277	31,501
Charge for year	-	1,079	-	1,079
At 31 March 2025	<u>-</u>	<u>4,303</u>	<u>28,277</u>	<u>32,580</u>
NET BOOK VALUE				
At 31 March 2025	<u>216,712</u>	<u>3,723</u>	<u>-</u>	<u>220,435</u>
At 31 March 2024	<u>216,712</u>	<u>3,742</u>	<u>-</u>	<u>220,454</u>

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued**
FOR THE YEAR ENDED 31 MARCH 2025**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Trade debtors	-	333
Other debtors	-	43
Prepayment and accrued income	12,731	2,140
	<u>12,731</u>	<u>2,516</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	2,702	768
Accrued expenses	2,700	2,700
	<u>5,402</u>	<u>3,468</u>

13.1) MOVEMENT IN FUNDS

	At 1.4.24	Net movements in funds	Transfer between Funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General Fund	135,590	2,144	1,060	138,794
<u>Designated Funds</u>				
Building and equipment fund	50,000	-	-	50,000
Contingency fund	40,000	-	-	40,000
Freehold property fund	216,712	-	-	216,712
	<u>442,302</u>	<u>2,144</u>	<u>1,060</u>	<u>445,506</u>
Restricted funds				
Capital Expenditure and Building Costs	2,150	-	-	2,150
Digital Inclusion Project (DIP)	715	345	(1,060)	-
Health and Care Support Project (H&CS)	5,573	(5,573)	-	-
	<u>8,438</u>	<u>(5,228)</u>	<u>(1,060)</u>	<u>2,150</u>
	<u>450,740</u>	<u>(3,084)</u>	<u>-</u>	<u>447,656</u>
TOTAL FUNDS				

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued
FOR THE YEAR ENDED 31 MARCH 2025****13.2) MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	56,691	(54,547)	2,144
Restricted funds			
Advice and Information (A&I)	37,300	(37,300)	-
Advice Workforce Development Programme (AWDP)	10,000	(10,000)	-
Children's/Youth Project (ACPG/YP)	16,764	(16,764)	-
Cultural/Educational Expenditure and Library (CEE&L)	1,440	(1,440)	-
Digital Inclusion Project (DIP)	15,717	(15,372)	345
Health and Care Support Project (H&CS)	500	(6,073)	(5,573)
Household Winter & Cost of Living Support (HW&CLS)	30,500	(30,500)	-
Training & Development & Consultation Programmes (TDCP)	10,000	(10,000)	-
	<u>122,221</u>	<u>(127,449)</u>	<u>(5,228)</u>
TOTAL FUNDS	<u>178,912</u>	<u>(181,996)</u>	<u>(3,084)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movements in funds £	At 31.3.24 £
Unrestricted funds			
General fund	114,320	21,270	135,590
<u>Designated Funds:</u>			
Building and equipment fund	50,000	-	50,000
Contingency fund	40,000	-	40,000
Freehold property fund	216,712	-	216,712
	<u>421,032</u>	<u>21,270</u>	<u>442,302</u>
Restricted funds			
Capital Expenditure and Building Costs	2,150	-	2,150
Digital Inclusion Project (DIP)	3,465	(2,750)	715
Health and Care Support Project (H&CS)	28,128	(22,555)	5,573
	<u>33,743</u>	<u>(25,305)</u>	<u>8,438</u>
TOTAL FUNDS	<u>454,775</u>	<u>(4,035)</u>	<u>450,740</u>

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**NOTES TO THE FINANCIAL STATEMENTS – Continued
FOR THE YEAR ENDED 31 MARCH 2025****13.3) MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds restated £
Unrestricted funds			
General Fund	69,491	(48,221)	21,270
Restricted funds			
Advice and Information (A&I)	49,158	(49,158)	-
Advice Workforce Development Programme (AWDP)	10,000	(10,000)	-
Children' s/Youth Project (ACPGNP)	17,880	(17,880)	-
Cultural/Educational Expenditure end Library (CEE&L)	1,440	(1,440)	-
Digital Inclusion Project (DIP)	4,859	(7,609)	(2,750)
Elderly Club/Carers Break (EAP)	7,646	(7,646)	-
Health and Care Support Project (H&CS)	-	(22,555)	(22,555)
Household Winter & Cost of Living Support (HW&CLS)	28,129	(28,129)	-
	<u>119,112</u>	<u>(144,417)</u>	<u>(25,305)</u>
TOTAL FUNDS	<u><u>188,603</u></u>	<u><u>(192,638)</u></u>	<u><u>(4,035)</u></u>

Purposes of restricted funds

The nature of the restricted funds is self-explanatory. These funds are held to further charitable activities as explained in the Report of the Trustees'.

Purposes of Designated funds

Building and equipment fund: Building and equipment fund – The trustees have designated funds to enable the charity to preserve the high-quality condition of the Charity's freehold property, to fund any legal issues if they arise in relation to that building and to replace the charity's other fixed assets as and when they reach the end of their economic lives.

Contingency fund: The Trustees have designated funds to enable the charity to function if adversely affected by unforeseen circumstances. This fund would allow the charity to meet contractual obligations in respect of staff salaries, running and legal costs and client service provisions.

Freehold property fund: This fund represents the carrying value of freehold property. The Trustees consider that the property is critical for the operation of the charity and thus feel that it is appropriate to 'ringfence' the reserves represented by this asset.

Transfers between funds

During the year transfer made between restricted funds to general funds in the amount of £1,060 (2024: £nil)

During the year transfer made between general funds to contingency fund in the amount of £nil (2024: £6,500)

CENTRE FOR ARMENIAN INFORMATION AND ADVICE

NOTES TO THE FINANCIAL STATEMENTS – Continued

14 . RELATED PARTY DISCLOSURES

Other than Trustees' remuneration and benefits disclosed in Note 7 and Key management remuneration disclosed in Note 8, there were no related party transactions for the year ended 31 March 2025 nor for the year ended 31 March 2024.

15 . CONTINGENT LIABILITY

If the charity's freehold property is disposed of within a period of 80 years from 2004, then a refurbishment grant received would become repayable amounting to £144,919. The trustees have no plan to dispose of the property considering the property to be vital to the operations of the charity.

16. HERITAGE ASSETS

CAIA library is a major resource centre, which documents the history, culture and other subjects related to Armenians. The library holds a wealth of material relating to the Armenian history, people, literature, art, politics, Armenian Genocide and language.

CAIA has adopted criteria to ascertain whether an item should be acquired or not. These are as follows:

- Author may be Armenian
- Topic must relate to Armenian matters
- Materials should relate to Armenia or Armenians

The materials so far held by CAIA is in the form of books, journals, maps, photographs, paintings, newspapers, newsletters, calendars, DVDs, CDs, cassettes, videos, and various other artefacts relating to Armenia or Armenians. Collection materials are classified and kept for permanent preservation. Any item held which is not deemed to be suitable for CAIA will be returned to the donor or by request of the donor will be disposed of by CAIA. CAIA does not generally purchase items from the public. However, in very rare cases if they are considered extremely important to the aims of the library, CAIA will consider making purchases.

The detailed cataloguing of the library is an on-going process.

17. COMPANY LIMITED BY GUARANTEE

The charitable company is limited by guarantee and has no share capital. Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up, for payments of the debts and liabilities of the company, such amount as may be required, not exceeding £1.

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25	31.3.24
	£	£
INCOME		
Donations		
Donations	31,998	35,889
Gift aid	6,054	15,621
Subscription contributions	3,253	4,643
Other fundraising income	<u>8,246</u>	<u>6,778</u>
	49,551	62,931
Investment income		
Deposit account interest	7,140	6,560
Charitable activities		
Statutory grants	45,957	35,928
Grants from trusts	<u>76,264</u>	<u>83,184</u>
	<u>122,221</u>	<u>119,112</u>
Total incoming resources	178,912	188,603
EXPENDITURE		
Charitable activities		
Wages	79,224	89,830
Social security	5,045	5,586
Subcontractor labour	13,741	9,233
Publications/newsletters	403	320
Refreshments/catering	2,273	1,695
Events and outings	6,776	10,153
Minibus	2,429	2,032
Donations (Humanitarian relief for Armenia)	-	8,678
Travel expenses	-	55
Training	80	-
Volunteers' expenses	85	79
Subscription/membership	667	561
Compliance costs	1,394	114
Consultancy	2,565	-
Household Winter & Cost of Living Support (HW&CLS) (HW&CLS)	<u>12,899</u>	<u>16,402</u>
	127,581	144,738

CENTRE FOR ARMENIAN INFORMATION AND ADVICE**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25	31.3.24
	£	£
Support costs		
Charitable activities		
Salaries and wages	29,191	24,406
Social security	157	157
Office costs	6,245	6,269
Furniture/equipment	178	505
Refreshments/catering	668	410
Repairs & maintenance	1,694	3,663
Insurance	3,197	2,342
Travel expenses	322	437
Sundry expenses	84	145
Volunteers' expenses	55	565
Subscription/membership	287	246
Depreciation	1,079	943
IT Peripherals/Maintenance	513	-
Marketing/Publications/newsletters	4,597	2,157
Consultancy	1,300	-
Bad debt written off	43	550
	49,610	42,795
Governance costs		
Independent Examiner's remuneration	3,060	2,700
Bookkeeping/payroll	1,744	2,405
	4,804	5,105
Total resources expended	181,996	192,638
Net expenditure	(3,084)	(4,035)