

FISCUS NORTH LIMITED

England & Wales · Charity number 1151656

Details

Other names	FISCUS
Status	Registered
Legal form	Charitable company
Company number	05653946
Registered	2013-04-16
Register	View on the Charity Commission register

Contact

Address	Fiscus The Co-op Centre Whitehouse Road Hendon Sunderland SR2 8AH
Phone	01915111391
Email	anitasaddington@fiscus.org
Website	www.fiscus.org

Activities

Objects: THE OBJECTS OF THE COMPANY SHALL BE TO:(A) RELIEVE POVERTY BY PROVIDING AND PROMOTING THE PROVISION OF FINANCIAL ADVICE, INFORMATION AND SUPPORT SERVICES TO PERSONS LIVING AND WORKING IN THE NORTH OF ENGLAND("THE AREA OF BENEFIT")WHO ARE IN CONDITION OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND ECONOMIC CIRCUMSTANCES, AND; (B) ADVANCE THE EDUCATION OF SUCH PERSONS IN THE AREAS OF FINANCIAL MANAGEMENT THROUGH THE PROVISION OF INFORMATION, ADVICE, TRAINING AND DEBT MANAGEMENT ASSISTANCE, SO THAT THEY ARE BETTER EQUIPPED TO HELP MEET THEIR NEEDS AND TO PARTICIPATE MORE FULLY IN SOCIETY.

Activities: Welfare benefits & money advice and support for people suffering crisis, hardship and distress including people experiencing poor mental health, disability, unemployment, young parents, homelessness, domestic violence, addictions and poverty. Volunteering & training, enterprise support & managed workspace. Training for frontline staff and volunteers working with people facing hardship and crisis.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** THE NORTH OF ENGLAND
- Darlington
- Durham
- Gateshead
- Hartlepool
- Newcastle Upon Tyne City
- North Tyneside
- Northumberland
- Redcar And Cleveland
- South Tyneside
- Sunderland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£470,150	£355,424	-	-
2023-12-31	£273,501	£284,361	-	-
2022-12-31	£339,688	£250,906	-	-
2021-12-31	£161,684	£214,157	-	-
2020-12-31	£278,660	£199,729	-	-

Trustees

Name	Role	Appointed
Andrew McGill		2019-10-15
Dale Watson		2019-10-15
LINDA ROBSON		2019-10-15
LINDA ROSE RUTTER		2020-11-02

FISCUS NORTH LIMITED

England & Wales - Charity number 1151656

Accounts

Register

COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

**FISCUS NORTH LIMITED
(BY GUARANTEE)
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

THURSDAY



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COMPANIES HOUSE

FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name Fiscus North Limited (By Guarantee)

Charity registration number 1151656

Company registration number 05653946

Principal office and registered office Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Company secretary Mrs. J. Elliott

Accountants Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Independent Examiner Mrs A Henshaw FCCA
Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Bankers The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees

The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Objects and Activities

The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities

The charitable company meets its objectives through our activities and services which we provide at FISCUS Co-op Centre, our community base which is a 3-storey building constructed from recycled shipping containers, situated in the heart of the Hendon community, Sunderland. FISCUS also delivers a wide range of outreach Welfare Benefit & Debt Advice services along with crisis support at 16 community Foodbanks across the City of Sunderland and the West End of Newcastle.

Public Benefit Statement

The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Achievements and Performance

Throughout 2024, demand for all FISCUS services has continued to increase at the Co-op Centre and at all community foodbank outreach venues. The Co-op Centre remains at full capacity and was 'home' to 12 other charities and community organisations throughout the year. Our most vulnerable customers have continued to be negatively impacted by the ongoing cost-of-living (COL) crisis and the continued high costs of energy and basic essentials throughout 2024. The COL continues to negatively and financially impact our Charity and we are also braced for the increases in Employers National Insurance contributions that affect our sector and all businesses from April 2025.

FISCUS continues to demonstrate that our in-depth local knowledge of the local communities that we serve and our local networks enables us to play a vital role in supporting vulnerable adults, families, children and young people. Whilst it is becoming ever more difficult for charities like FISCUS to fill the gaps created by increases in demand, public sector cuts and the continued cost of living increases, we are still expected to do so without little or no local or central government support.

Community foodbanks are at crisis point and delivering more food parcels than ever before. Last year, there were 1699 foodbank sites across the UK. FISCUS provided Advice, Food Parcels and Crisis Support from 16 foodbanks in Sunderland (10) and Newcastle (6) – 1% of all foodbanks in the UK. We believe we are unique in the amount of foodbanks we support with our wrap-around, inclusive 'More Than Food' advice & crisis support services. Trussell (formerly Trussell Trust) food banks issued 3.12 million (3,121,404) food parcels in the UK last year - an increase of 4% in the previous year. 1.14 million (1,144,096) food parcels were delivered to families with children nationally. Pensioners are increasingly turning to foodbanks due to not being able to make ends meet. Between 2018/19 and 2023/24 food bank support for pensioner households has more than quadrupled - an increase of 345%. The majority of customers attending FISCUS Warm Welcome Space (WWS) on an evening are of pension age and we have seen an increase in demand for support for people aged over 60. Often, pensioners and older people do not want to seek help, especially from food banks or benefit advice seeing such support as 'handouts'. At FISCUS we try to remove this stigma and use engagement services such as our WWS to break down barriers and act as a conduit towards increased awareness and support.

The most vulnerable people and families that FISCUS supports remain in very difficult situations and have to make changes to their households and to the way they live. Many people report not being able to afford, food, clothing, bills and especially heating their homes. Income levels -both benefits and employment income are simply not high enough to keep up with the cost of living and everyday expenses. Individuals, families and children are going hungry and without the basics or essentials; many are living in uninsulated and cold homes. The cost-of-living crisis has continued and is hitting those worst off - disproportionately affecting those already on the breadline. The majority of individuals, families, children and young people we serve live in Sunderland and Newcastle's most deprived communities; these communities are some of the hardest-hit in the country and people living in them are often in dire situations and struggle to make ends meet.

During the year, FISCUS expanded our Benefits Advice & Crisis Support at the Co-op Centre and across community foodbanks in Sunderland, working - as we do best, in partnership to achieve better outcomes for the people we serve. Our charity's small team of dedicated staff are supported by community volunteers and together they have risen to the challenges and delivered a huge amount of support to those most in need over the past year. FISCUS Trustees would like to thank the team of staff and volunteers for their fantastic efforts and willingness to go the extra mile to help people who are vulnerable and facing hardship and crisis.

Small charities such as FISCUS have community focus and community embeddedness. We are deeply embedded in the communities that we serve, aiming to understand the specific challenges and issues of the communities we serve. We aim to build strong, trusting relationships with individuals and families and local residents to become a trusted source of support, advice and guidance. FISCUS is often a 'first responder' being the first point of contact for people in crisis, offering immediate and targeted assistance.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

During the past 20 years, FISCUS has become well-known for providing safe, accessible, and inclusive spaces and services for individuals, groups and the wider community - supporting inclusion and belonging. As a small charity, FISCUS needs to remain responsive and agile. We can often make decisions and implement changes more quickly than larger organisations. We can adapt our projects and services to meet changing needs and circumstances more effectively, ensuring resources are directed where they are needed most. As a small charity, FISCUS is more innovative, able to lead to new approaches and solutions for addressing complex challenges faced by those most vulnerable in our society and local communities. FISCUS ability to identify and focus on specific issues or communities, allows for more targeted and effective support. Although we operate with limited resources, this in turn requires us to be more capable and efficient in our use of our funds and resources. FISCUS is a recognised community hub not only in Hendon, but across the most disadvantaged communities in Sunderland. We support 'local' to help strengthen our local economies for example by keeping resources within the community, partnership working and recycling and redistributing pre-loved items.

Last year we outlined 4 strategic goals for 2024:

1. **Helping People Through Crisis**
2. **Creating Community Spaces to Connect**
3. **Sustainable Recycle & Reuse**
4. **Diversity, Equality & Inclusion in our work and communities we work with**

The table below identifies examples of progress towards these goals:

Progress Made Towards FISCUS Goals 2024
1. Helping People Through Crisis
More Than Food initiatives in Sunderland & Newcastle
3549 people were supported by FISCUS during 2024 via a range of Advice & Crisis Support. Of these, 1574 benefitted from Welfare Benefits, Debt & Crisis Advice provided by FISCUS. Benefits & Financial Gains identified totalled £1,504,107.52 million in benefit entitlements that people were missing out on. Of this, almost £1.2 million pounds (£1,180,599.44) financial gains were identified among FISCUS Sunderland Service Users and £323,508.08 among Newcastle Foodbank Service Users. This averages out at £955.60 for every person case loaded and supported with Advice. Our partnership work with Sunderland Foodbank resulted in 1951 ambient and fresh food parcels being issued by FISCUS Foodbank during the year. FISCUS Advice staff also issued 1214 food parcels being issued and fulfilled by FISCUS Advice & Crisis staff at 10 other community foodbanks during FISCUS & Sunderland Foodbank outreach sessions.
Warm Welcome Space
We continued our new Warm Welcome Space one evening and one day per week throughout the year with 15 – 22 people attending the Monday evening sessions every week. Staff and volunteers prepared a hot meal, refreshments and social activities. They also delivered around 10 hot meals after each session to people in the local community who are struggling with the cost of living crisis.
Crisis items and essentials distributed to people in need
2559 individuals and families received items or Bundles of crisis support including Baby & Child Essentials, Adult & Young People's Clothing, Shoes & Footwear, Hygiene Packs, Period Products, Ambient Food Parcels, Fresh Food Parcels, Furniture Items, Supermarket Vouchers, Christmas Present Bags, Tents, Sleeping Bags, Christmas Dinners/Hampers. This figure would be far higher if family members benefitting were counted.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

<i>£ Value of Crisis items and essentials given out in 2024</i>
Crisis items distributed had a value of approximately £260,639. We also saved 4.7 tonnes of surplus food from going to landfill by using it as ingredients for fresh food parcels and cooking community meals for our Warm Welcome Spaces. Surplus food was provided by Fareshare and funded by Sunderland City Council Strategic Advice Services
<i>Total debt consolidated, reduced or written off</i>
£366,966.18 in personal debt has been dealt with, reduced, managed and written off among FISCUS customers.
<i>Community Foodbanks (Outreach) Vouchers issued</i>
FISCUS issued 3165 ambient and fresh fruit and veg food parcels to individuals and families across Sunderland. This included 828 fruit, veg and mixed Fare Share bags to young teenage mams and their families and 816 at FISCUS Warm Welcome Space throughout the year. Of the total food parcels issued by FISCUS Advice & Crisis staff, 1214 ambient food parcels were distributed at 10 other community foodbanks across the City. This was only made possible with the continued support from Sunderland Foodbank (DCP) who supply food to FISCUS Foodbank and to all other Trussell Foodbanks in Sunderland. Our fresh fruit and veg and fresh food from Fare Share has been a result of continued support from Sunderland City Council Strategic Advice Services.
<i>2. Ensuring no child goes without essentials to reduce and alleviate child poverty</i>
<i>Bundles for Babies Baby Bank</i>
Our Bundles for Babies, Baby Bank continues to receive many tonnes of donations each year. We continue to be extremely busy with referrals into both services from community organisations, mid-wives, health visitors, social workers, social prescribers, foodbanks, homelessness organisations, mother & baby units, supported accommodation, hostels and organisations working with some of the most vulnerable children, young people and adults in our communities. Our Baby Bank aims to ensure no child goes without essentials to reduce and alleviate child poverty in Sunderland.
<i>£ Value of Christmas presents given out</i>
650+ large bags & bundles of presents, blankets, hoodies/oodies were distributed at Christmas with a value of approximately £52,000. 229 were delivered to looked after children and young people in supported and independent living. We also supported over 120 people living in hostels and move on accommodation with Christmas gifts and provided Turkeys and Christmas lunch items for 40 people living in Poplar House move-on accommodation to enable them to cook and share a Christmas dinner with all the trimmings. Hundreds of local children and vulnerable adults received bundles of Christmas Presents and warm blankets or fleece 'oodies' We also continued to support 111 young and teenage mams throughout the year with Christmas presents and warm blankets and oodies/hoodies.
<i>Sunderland Young Mammies Home Economics: - Young Parents Project</i>
111 young and teenage Mams plus their babies, children and families were supported with advice drop-in's and appointments with advice ranging from Welfare Benefits, Debt Advice, Budgeting, Housing & Homelessness support. The project also provided baby essentials, hygiene essentials and period products. The project provides around 18+ weekly fresh fruit & veg bags and food parcels for those young mams most in need. Some of the young mammies attended Independent Living Skills 'Home Economics' sessions such as cooking and learning to sew at FISCUS.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

3. Creating Community Spaces to Connect
<i>Growing our Community Garden & Allotment</i>
Over the year, our Community Garden & Allotment has expanded and grown. The garden has been fully volunteer led throughout 2024. We have held co-production focus group meetings with volunteers, staff, service users and tenants of the Co-op Centre. We have grown beautiful flowers as well as fresh fruit and vegetables and have been able to use vegetables and fruit for cooking for our warm welcome spaces as well as distributing them to service users. Our community garden is a lovely space to sit outside and enjoy the fresh air and relax in the lovely surroundings.
<i>Community Kitchen & Café</i>
We have undertaken further community consultation to generate support and ideas for a new Community Café and Kitchen. Towards this aim, in July 2025, we were successful in raising just under £44,000 capital funding of blended finance grant and social investment loan and £4,000 community fundraising and donations to pay for the new kitchen refurbishment. The new community deli will be called My Sister's Kitchen which FISCUS has taken over once again.
<i>Spaces for Health and Well-being</i>
Our ground-floor community room at the Co-op Centre continues to be very well utilised as a meeting and training space among staff, volunteers, service users and partners. Our Warm Welcome Space established in October 22 is still on-going and very well attended every week with the addition of a day-time session some weeks which we hope to expand again further in 2025 onwards. Our beautiful community garden space has become a popular space to connect among our volunteers, staff, tenants and wider community. There has been a huge expansion of spaces to connect, meet, train and socialise at the Co-op Centre; a variety of sessions and services are facilitated with our community partners who are co-located here. FODI and Sunderland Bangladesh International Centre have been extremely busy delivering daily classes including ESOL, sewing, ceramics and more!
<i>Improved connectivity, ICT and internet capacity and increase digital inclusion</i>
During 2024, we invested in updating our high-speed internet for our Co-op Centre community building. This ensured that FISCUS and the other charitable organisations in our building could remain digitally connected which is vital to all of our work. The new high-speed internet also supports the many thousands of service users and ESOL students that attend the Co-op Centre each year – ensuring they are digitally connected. FISCUS also installed a new telecommunications system to ensure our staff, volunteers and service users can ensure access to our advice and crisis services.
4. Sustainable Community Recycle & Reuse
<i>Bundles for Babies Baby Bank 0 – 24 months & FISCUS Community Clothes Bank</i>
Our Bundles for Babies, Baby Bank and FISCUS Community Clothes Bank continue to receive many tonnes of donations each year. We continue to be extremely busy with referrals into both services from community organisations, mid-wives, health visitors, social workers, social prescribers, foodbanks, homelessness organisations, mother & baby units, supported accommodation, hostels and organisations working with some of the most vulnerable children, young people and adults in our communities. Our Baby Bank and Clothes Bank projects ensures that the most vulnerable people who we support can have appropriate warm clothing, underwear and all other essential items they need.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

As well as supporting those most in need, our recycling projects prevented over 14,500 tonnes of waste going to landfill this year. We promote thrift, not waste; 100's of people adopt habits to recycle and donate their unwanted items to FISCUS every year which helps the environment and sustainability.

5. Diverse & Inclusive Community Opportunities

Equality & Diversity among our people, services and communities

We continue to evolve and develop all of our services to make them more inclusive and accessible to all. Our continued partnership work with Global Majority BAME specialist organisations is embedded within our everyday work. Friends of the Drop In (FODI) and the Sunderland BME Network are permanently based at the Co-op Centre. Sunderland International Bangladesh Centre and New Horizon's remained at the Co-op Centre throughout 2024. These partner organisations and our joint working has continued to increase the footfall of BAME people accessing our building and our services.

In the summer of 2024, Sunderland was very badly affected by the race riots. Hendon was a key target area and our Co-op Centre was identified as a potential target for the rioters. We were forced to close the centre twice during the riots to ensure everyone could stay safe. In the week following the riots FISCUS and our BAME partners hosted a fantastic Multicultural BBQ outdoor event in our community grounds to demonstrate support, strength and resilience in our multi-cultural City during these frightening times.

We reviewed our Equality & Diversity Policy in 2024.

Supporting BAME Asylum Seekers, Refugees and Families in Need

Overall, 22% of our case-loaded Sunderland customers were BAME. This is a result of joint working, pooling resources and referrals from our community partners: SBIC, New Horizons, FODI and ICOS and Sunderland Foodbank and via statutory and other referrals.

Throughout 2024, FISCUS continued to work in partnership with other like-minded charities, charitable community organisations, statutory agencies and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities. We provided 14 weekly Advice & Crisis outreach drop-in sessions at 10 Sunderland Foodbank venues throughout the year. We also worked with Newcastle Foodbank and supported 6 Community Foodbanks with advice & crisis sessions in Newcastle's West End during 2024.

Our continued successful strategy to welcome more community partners into the Co-op Centre - our community building, has brought both financial and community benefits. We continue to work reciprocally and co-productively with our co-located partners for the benefit of our service users and the wider community. The centre was 100% full to capacity throughout the year. During 2024, 12 charities and community organisations were based at the Co-op Centre co-located with FISCUS which has increased and strengthened our co-working and partnership working, allowing us to reduce duplication and make our resources go further which results in strengthened community cohesion and better outcomes for our service users and the communities with whom we work.

Funding for the work of the charity during 2024 has been steady compared to the previous 3 years or the Covid-19 pandemic and the impacts of cost-of-living crisis. We were very fortunate to secure 5-year grant funding from the Improving Lives Through Advice programme via The Access to Justice Foundation with funding by The National Lottery Fund. Such longer-term funding is key to our longer-term sustainability and specialist staff retention. Although we continue to generate rental income for the Co-op Centre, this still does not cover all costs relating to the running of the building and keeping the building safe and compliant. We would benefit greatly from a new Buildings Co-ordinator but it is not possible to create this post without additional grant funding as the Co-op Centre does not generate enough to cover the cost.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

We ended the 2024 financial year with total funds available of £443,067 which included designated reserves of £179,459 (for the Co-op Centre Building, fixtures and fittings and motor vehicles) and general unrestricted funds of £70,033. Our restricted funds were £193,575. Our current funds continue to be supported by a Bounce Back Loan of £50,000 which, whilst a long-term liability on our balance sheet, remains fully unspent in our bank account since 2022. This was a measure taken to avoid any emergencies and supported the charity's cash flow during the pandemic. The loan is well-managed and continues to support cash flow and the Charity's bank balance. We have maintained monthly payments reducing the balance and the liability to £39,202 as at the 2024 financial year end.

By the end of 2024 we had secured the majority of the necessary funds for 2025 also securing a 5-year funding project funded until the end of 2028.

FISCUS ACHIEVEMENTS 2024

- 3549 individuals and families receive advice and support from FISCUS
- 1574 service users received Welfare Benefits Advice, Debt Advice and Crisis Support from FISCUS across 1974 cases
- 2559 service users received a range of crisis support items including: Food Parcels, Baby Bundles, Adult Clothing, Children's Clothing, Furniture, Books, Toys, Essentials from FISCUS across Sunderland
- 22% of all service users were BAME including refugees and asylum seekers in hardship
- 19,030 people visited the Co-op Centre during 2024 (excludes FISCUS staff)
- 29 Volunteers supported FISCUS during 2024, including 4 trustees
- 3772 Volunteer hours donated are valued at **£53,708.46** (ONS £14.24pvh)
- 2 Young People employed and trained as Social Welfare Apprentice Trainees
- **£1,504,107.52** million was identified in unclaimed benefits entitlements that people were missing out on
- **£366,966.18** Total Personal Debt managed among FISCUS Service Users
- 111 young mums aged 13 to 25 years (60 were teenagers aged 19 and under) received varying support from our Baby Bank, our Children's & Adults Clothes Bank, hampers, hygiene and sanitary packs, toys, clothing, food parcels, crisis vouchers and Christmas presents for themselves and their babies/child
- 229 looked after children received Christmas presents and warm fleece hoodies
- 14,500+ tonnes of donated baby clothing, adults & children's clothing, equipment and essentials were saved from landfill by recycling and redistributing to children, individuals and families in need. Around 0.5 tonne of these items was donated to FISCUS to support people and families in poverty in Africa via community partners, New Horizons, Sunderland Samba FC and AFRICAWAD.
- 84 Co-op, social households and their families in Hendon & surrounding area received dedicated advice and support ranging from benefit and debt advice to hygiene and cleaning packs and Christmas gifts for adults, children and young people who are struggling to make ends meet.
- 222 people aged 60 and over accessed advice and crisis support. Many of these service users received warm packs containing Hot Water Bottles, Warm Blankets, Gloves, Hats and other

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

essentials to help people keep warm and have more awareness of where to go to access Advice & Crisis support.

- *3 Beneficiary surveys were undertaken among FISCUS service users, local Co-op Social Housing residents and young mams/families and 1 community organisations survey was undertaken among community partners*
- *FISCUS was 'community landlord' to 12 other community and charitable third-sector organisations at the Co-op Centre during 2024*

FISCUS VOLUNTEERS 2024

29 active volunteers supported FISCUS in 2024 including 4 trustees/directors who governed FISCUS, supporting staff and volunteer delivery across all of our services. FISCUS Board of Trustees, CEO and staff team wish to offer our sincerest thanks to all Volunteers who supported FISCUS during 2024.

Trustee/Director Volunteers

1. Andrew McGill, 2. Linda Robson, 3. Dale Watson, 4. Linda Rutter

Regular Volunteers

5. Vernon Laing
6. Shirley Miller
7. Anne Ambrose
8. Bobby Ambrose
9. Jamey Storey
10. Chris McCardle
11. Linda Richardson
12. Lauren Lowson
13. Mary Nicol
14. Jim Nicol
15. Emily Allen
16. Craig Hooper
17. Kirsty Hooper
18. Lynne Wilson
19. Lynn Guba-Holtan
20. Wendy

FISCUS staff-family occasional volunteers:

21. Steve
22. Mark
23. Chris

Young Volunteers

24. Amelia L.
25. Abigail B.

Volunteers in the Community who support FISCUS Crisis Work

26. Anne Downie
27. Sister Michael
28. Doreen
29. Shelly Humble

FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our funders, partners and support organisations including: Access to Justice Foundation, 29th May 1961 Charitable Trust, Bump to Baby (B2B), Barbour Foundation, Bethany Church Food Bank, BRAmnesty, Church of Jesus Christ of Latter-Day Saints, Citizens Advice

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Sunderland, City Life Community Foodbank, Community Foundation Tyne & Wear, Co-operative Local Community Fund, County Durham Community Foundation, Co-operative Housing In Partnership (CHIP), Crowdfund Sunderland Fund, Crowdfunder, Durham Christian Partnership (DCP), Customer Services Network, Sunderland City Council, East Area Committee, Elim Church Food Bank, Fare Share, Farrington Foodbank, FODI, Free the Way, Gentoo, Good Things Foundation, Greggs Foundation, Greggs Hardship Funds, Greggs Shop Grangetown Unsold Food, ICOS, Integrated Care Board Sunderland, Morrisons Doxford Park, Jane Morrisons Doxford Park Community Champion, Lewis Crescent Mother & Baby Supported Living, My Sisters Kitchen, National Lottery Community Cost of Living Fund, Nationwide Foundation, Newcastle Building Society, New Horizons, Newcastle Foodbank, Northern Gas Networks, Pallion Action Group, Peel Street Co-operative, Peer Support Group, Poplar House, Public Health Fund, ShARP, SESF & SIB, Sherburn House Trust, Sir James Knott Trust, Sisters of Mercy St Anthony's Convent Oaklea, Oaklea Women's Groups, Social Investment Business (SIB), Spacehive, St Martins in the Fields, Sunderland City Council, Sunderland City Council Strategic Advice Services, Sunderland Food Bank, Sunderland Guild of Help, Sunderland International Bangladesh Centre, The Joicey Trust, Veterans Breakfast Club & Lakeside Community Centre, Virgin Money Foundation, and all other organisations, staff, volunteers, the general public and all individuals and small businesses that we have worked with and that have supported FISCUS charitable work during 2024. A HUGE THANK YOU from EVERYONE at the FISCUS team!

FISCUS Mission is:

"Supporting people who are most in need in the community to improve their livelihoods and help them build positive futures"

FISCUS AIMS:

- To engage with individuals, families, older people, children & young people whose lives are affected by poverty, disadvantage, disability and difficult life experiences
- Provide crisis support, welfare benefits advice, money advice, volunteering, training and social & community opportunities
- To enable people to reduce their barriers and improve their livelihoods

FISCUS PROJECT ACTIVITIES

FISCUS is a registered charity and a company limited by guarantee without share capital. FISCUS was established in Hendon, in 2005 in Hendon. FISCUS is based at the Co-op Centre which the Charity has owned outright since April 2019. Whilst many of our crisis initiatives remain in Hendon, Sunderland's most deprived area, we operate City-Wide across Sunderland and we also support community foodbanks in Newcastle with Financial Inclusion outreach services. During 2024, our Charity employed 9 staff. FISCUS outreaches from the Co-op Centre and from Community Foodbanks across the City of Sunderland and Newcastle. During 2024, we have supported 3549 people across our Advice, Crisis & Community services and activities. Of these, 1574 people accessed welfare benefits advice, debt & money advice at FISCUS and Community Foodbanks in Sunderland & Newcastle. Crisis items and essentials were provided to 2559 people and families – a 14% increase from last year.

Whilst FISCUS community activities and services have continued to expand over the year, FISCUS aims and objectives have remained fairly constant. FISCUS continues to deliver Advice Crisis & Community Services from the Co-op Centre and from Community Foodbanks across Sunderland and Newcastle providing outreach advice and crisis support to foodbank customers. Our charity continues to target those most disadvantaged and marginalised in the local community of Hendon & East End and the wider disadvantaged neighbourhoods across Sunderland and Newcastle.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

FISCUS Projects & Activities

The following core project activities were delivered by our team of staff and volunteers:

Sunderland Foodbank & Newcastle Foodbank & Safe Project

More Than Food: 20 weekly advice & crisis outreach sessions at Community Foodbanks in Sunderland (14) and Newcastle (6). People accessing Food Parcels at the Community Foodbanks are then able to access other emergency essentials from FISCUS and can be signposted into further specialist support. During 2024, Sunderland Foodbank (run by Durham Christian Partnership) funded our financial inclusion foodbank advice in Sunderland; Newcastle Foodbank funded our financial inclusion work in Newcastle – both foodbanks are supported with funding from Trussell.

SAFE (Support, Advice, Food & Essentials) Project was established as a 5-year Help Through Crisis initiative funded by the National Lottery Fund; whilst funding ended during the pandemic, SAFE continues to be embedded across our core work and is supported by all FISCUS staff and volunteers including: Clothing (all ages), underwear, Baby Bank Bundles, bedding, period packs and hygiene packs, small donated household items and crisis grants for food, white goods and household furniture, gas & electric vouchers, sim cards and a number of bicycles were issued

Volunteering Opportunities

During 2024 we were supported by 29 volunteers including 4 Volunteer Trustees. Volunteering with FISCUS can involve just a couple of hours a week but some of our regular volunteers also volunteer up to 4 days each week. Volunteering supports our small team to create greater community impacts and also provides social opportunities as well as helping FISCUS to deliver fantastic projects such as our beautiful community garden and our recycling initiatives that save many tonnes of unwanted items from going to landfill.

My Sisters' Garden our community Garden & Allotment was established during the pandemic for access to outdoor community space and activities, beautiful flowers, home-grown fruit and vegetables. The vegetables and fruit are used to provide low-cost healthy meals at our Warm Welcome Space, Cookery Sessions, and fresh produce to top up our food parcels and support our volunteers with fresh fruit and veg. Another main benefit of our lovely garden is the resulting outdoor community space which is there for everyone to enjoy. Throughout 2024, the garden was completely volunteer led.

Bundles for Babies Baby Bank Sunderland's first Baby Bank established in 2016, supporting babies, young parents, carers and families in crisis via referrals from health & social welfare professionals, NHS Family nurses, community foodbanks, social prescribers, TfC and community partners. Our Baby Bank supplies pre-loved and sometimes new items ranging from full 'bundles' from birth, clothing, cot, Moses basket, pram or stroller, toiletries, toys as well as essential items for mam and for any siblings to ensure no child goes without. Bundles for Babies also enables families to become aware of and access, our wider advice and crisis support.

Sunderland Clothes Bank is a recycling and reuse project established by FISCUS in 2019 catering for all ages from children age 2 to teenagers to adult. Situated within one of our largest community units at the Co-op Centre, our Community Clothes Bank has become very well known amongst community partners who refer for children, young people and families in need. Our Clothes Bank also provides a conduit to access vital support including welfare benefits advice, debt advice homelessness and re-housing support. Single people on Universal Credit, single people seeking asylum, older people and homeless individuals are some of the worst hit financially surviving on the lowest of incomes. The clothes bank has been co-produced with staff, service users and volunteers.

Help for Homeless an increased number of homeless people presented or were referred into FISCUS during the year. The rise in homelessness continues to be experienced by vulnerable people in Sunderland of all ages. Many of the homeless people supported are rough sleeping, living in hostels or sofa surfing. Homeless people also experience multiple complex issues in their lives ranging from having no money, food or clothing to addictions, lack of family support structures and struggling with mental health issues. During the year, FISCUS supported 197 people who were experiencing the struggles that come with being homeless.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Sunderland Young Mummies Home Economics is a FISCUS project that works with teenage and young mums providing welfare benefits advice, housing advice, crisis support, independent living skills, weekly Fare Share Fresh Food & Fresh Fruit & Vegetables and emergency essentials. Established to ensure that no child or young person goes hungry or without, including the young mums who are often children/under 18 years dealing with multiple struggles themselves. The project also introduces recipes and ideas to promote healthy eating and cooking on a budget, group training and batch cooking to save money. This year, 111 young mummies under 25 years were supported with over half of those supported being teenagers.

FISCUS Community Foodbank provides foodbank drop-ins every week at the Co-op Centre to support people who have no food or money and are in crisis. During 2024, many of our Food parcels were topped up with Greggs unsold food as well as fresh fruit and vegetables and Fare Share products that are supplied by Sunderland Council Strategic Advice Services. We have experienced Welfare Benefit & Debt Advice workers at every foodbank session to ensure that people going without money and food can access the help and advice that they need to get back on track and to become aware of, and access, their rights and entitlements.

FISCUS Warm Welcome Space is open to anyone to attend and provides social opportunities in a friendly community environment at the Co-op Centre; our Monday evening session helps people save on heating and light at home on the cold nights but also throughout the year. We have also held daytime Warm Welcome sessions and hope to re-establish the same again in the coming months. Everyone attending our Warm Welcome Space receives a small food parcel containing fresh fruit and veg and other items from Fare Share, funded by Sunderland Council. A hot meal is provided and extras to take away including hot take-outs for some members of the community who volunteers know are struggling.

FISCUS Christmas Appeal – each year we support children and young people, homeless people, older people and vulnerable individuals and families through our Christmas Appeal. We achieve this with a vast amount of community support from members of the public, regular donors to our re-use and recycling projects and with support from staff, tenants, partners and volunteers. Over the Christmas 2024 period, we distributed 650+ presents to children & young people, homeless, vulnerable and elderly people including 229 looked after young people.

Morrisons Doxford Park continues to provide weekly donations of baby essentials, food and baby clothing to support our Bundles for Babies Baby Bank. We estimate that the value of these items is approximately £100+ per week meaning the value of the support over the year has been in excess of £5200. Without the support of Morrisons Doxford Park, and their fantastic Community Champion Jayne, we would otherwise struggle to fund such essential items as baby bottles, nappies and wipes.

BRAmnesty is a volunteer-led project established by FISCUS staff and volunteers in 2016. BRAmnesty aims to maintain women and girls dignity and support their independence and enterprising activities. Initially established for women and girls in The Gambia, this initiative has since supported women and girls in developing countries in Africa including Kenya, The Congo and Togo supporting partners who directly deliver donated Bras, knitted baby clothing and blankets and other essentials to these countries. At FISCUS, BRAmnesty also benefits Sunderland women and girls, babies and families and was the catalyst for the establishment of our Bundles for Babies Baby Bank in 2016.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

FISCUS Advice & Crisis Support IMPACT 2024

**£1,504,107.52 Benefits
& Financial Gains
Identified**

**£366,966.18
Personal Debt
Reduced & Managed**

**£260,639
Value of Crisis Items
& Bundles Distributed**

**3549 People Helped
with Advice & Crisis
Support**

**£7,000 of Crisis
Funding and
Vouchers distributed**

**2146 hours of Welfare
Benefits & Debt
Advice Provided**

**2208 staff hours
of Social Welfare &
Crisis Support
provided at the
Co-op Centre**

**111 Teenage and
Young Mams and
their babies, children
and wider families
supported**

**20 Weekly Advice &
Crisis
Sessions at
16 Community
Foodbanks**

**29 Volunteers
Supported FISCUS
Activities**

**3772+ Volunteer
Hours Donated to
FISCUS**

**£53,708.46
= Value of Volunteer
Hours
(based on £14.24ph
ONS)**

**197 Homeless People
supported including
People living in hostels,
Refuges &
temporary or supported
accommodation**

**14,500 Tonnes of
Baby Bank & Clothes
Bank Crisis
Donations Saved
from Landfill**

**3165 Emergency
Ambient and Fresh
Food Parcels
Issued**

**4.7 tonnes of surplus
food saved from landfill
and 1644 Bags of Fresh
Fruit and Vegetables
Distributed**

**12 Sunderland
Charities & Community
Organisations
benefitted from
FISCUS community
space**

**600 Hygiene &
Cleaning Emergency
Packs Distributed**

**22% of service users
were BAME,
Asylum Seekers,
Refugees and Migrants**

**84 Housing Co-op
Members and their
families received
support**

**3 Community &
Beneficiary Surveys
and 1 Community
Organisations Survey
Undertaken**

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Issues & Barriers Faced by the local communities we serve: Sunderland is ranked the 33rd most deprived Local Authority in England with an average IMD (2019) score of 29.725. According to research commissioned by the Local Trust in 2019, Sunderland has 8 of the 225 'left behind' areas in England including: Hendon (where FISCUS and the Co-op Centre is based), Castle, Hetton, Redhill, Sandhill, Southwick, St Anne's and Washington North. Sheffield Hallam University's research (2022) on the real rate of unemployment, Sunderland's rate was 36th highest of all local authorities with an estimated rate of 9%; this is based on 8,810 unemployment benefit claimants and 6,800 hidden on disability/incapacity benefits. 58.5% of homes in Sunderland are in deprivation (ONS Census 2021). Child poverty in the North East is now the highest in the whole of England and Sunderland has a child poverty rate of 39% with more than 1 in 3 children living in poverty.

Hendon ranks 1% IMD 2019; Hendon & East End has risen to 11,458 residents and 5,413 households. Government statistics identify: *Hendon is the Super Output Area (SOA) with the highest levels of child poverty in Sunderland (45%); *48.5% of households in Hendon are deprived households. *82% of Hendon residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability; *42.8% of older people live alone and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *The number of people and families living in fuel poverty is increasing to record levels with people having to make the choice between heating and eating. The unemployed rate in Hendon is 11.6% compared to Sunderland at 5%. The proportion of young people aged 16-24 is 17.4% for Hendon compared to a city rate of 10.2%. Child poverty in Hendon is rising at 45% - the highest in the City (End Child Poverty Coalition).

The percentage of population whose ethnic group is not 'white' is 11.4% for Hendon compared with Sunderland at 4.1%. The latest unconfirmed statistics for Sunderland's BAME population has increased to approximately 40,000 people. BAME service users currently make up 22% of all FISCUS service users, mainly refugees, asylum seekers and foreign students and their families. A recent review into Black and minority ethnic Inequalities in Healthcare by the NHS Race and Health Observatory, published in February 2022, highlighted ongoing Black and minority ethnic inequalities across several areas of focus including mental health care, maternal and neonatal health care, and the NHS workforce. NHS Digital data for the number of people detained under the Mental Health Act (MHA) in 2020/21 identified that rates of detention for people from the BAME backgrounds were over 4 times people from white backgrounds.

The Community Foodbanks and Sunderland Foodbank are busier than ever with increasing referrals to FISCUS Advice & Crisis Workers who are outreaching at the Food Banks daily. A local study of Hendon Ward ('Local Health' Public Health England, 2020) identified that 42.8% of older people in the area live alone 13.2% of people are living in overcrowded housing. Long-term unemployment in Hendon Ward is more than double the rate for Sunderland (18.1% compared to 8.7%) and almost 6 times higher than England's long-term unemployment rate of 3.2%. Prevalence of children who are overweight in Hendon is reported as 30.3% (Sunderland 24%, England 22.6%), whilst prevalence of obesity amongst children is 29.3% in Hendon. The conception rate for under 18's in Sunderland was 26.4 per 1000 girls aged 15-17 years – more than double England rate of 13.1. The percentage of births to mothers aged under 18 in Sunderland was 1.7% - far higher than 0.6% in England. FISCUS has worked with and supported 111 young teenage and young mothers and their children this year alone. A high majority of the teen mothers and expectant teen mothers are referred to FISCUS from the NHS Family Nurses, Social Workers/PA's and from statutory agencies. Life expectancy at birth for Males born in Hendon is 69.7 years compared to 77.1 years in Sunderland and 79.7 years in England (ONS, 2020). In the area where FISCUS is based, Sunderland Central, 7046 food parcels were distributed and of these, 2297 were for children between 1st April 2024 – 3rd March 2025.

Nationally, Trussell Trust Food banks in the food charity network issued 2.9 million emergency food parcels between 1 April 2024 and 31 March 2025 – one parcel every 11 seconds. Just over one million of these food parcels were for children. People in poor health are more at risk of needing support and are turning to foodbanks for help. As well as the problems with the benefit system that they experience, people on benefits – especially disabled people, often face extra costs, including higher housing,

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

heating, utilities and even transport costs, which can put them at increased risk of needing to use a food bank.

Much of the housing stock in Hendon is let privately and is old Victorian and Edwardian property that lacks decent insulation or repair. Left Behind: Understanding Communities on the Edge (OCSI/Local Trust Report 2019) identified 225 'Left Behind' wards in England; Hendon was one of 8 wards identified as being 'left behind' in Sunderland. Such research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country.

Despite such statistics, our local community of Hendon has a determined community spirit and an increasing number of people volunteering in their communities. Such willingness of local people, volunteers and community organisations helping and supporting others continues to be a really positive and outstanding aspect of Hendon & East End and the wider communities of Sunderland.

Financial Review

Despite spiralling costs and the impacts of the ongoing cost-of-living crisis 2024, FISCUS maintained an upturn in our small charity's financial stability and growth. Our funding strategy developed for 2024-25 enabled FISCUS to continue and expand our advice, crisis support and social inclusion work, supporting over 3500 people. Tudor Trust provided the final payment of a 3-year grant which has been a stabilising anchor along with another unrestricted large grant from a charitable foundation. As community landlord, we continue to successfully encourage other community partners to work alongside FISCUS at the Co-op Centre. Such organisations benefit from low-cost rents and vibrant community space, that in turn helps us to sustain and fund the Co-op Centre – although costs have continued to greatly increase during 2024.

The net movement in funds was £114,726 at the end of 2024. We have continued to maintain a tight rein on spending and we ended the financial year in a good, stable financial position. FISCUS commenced 2025 financial year with total funds available of £443,067 which includes designated reserves of £179,459 (relating to capital/fixed assets of the Co-op Centre premises, fixtures & fittings and our community van) and general unrestricted reserve funds of £70,033. Our restricted funds of £193,575 are further supported by a government backed Covid-19 Bounce Back Loan (originally £50,000) which remains unspent and supports cash flow, the Charity's bank balance and provides ongoing stability for good cash flow.

During 2024 we continued to expand our core work, our advice and crisis provision. In May 2024 we were able to employ an additional Advice & Crisis Worker to outreach across 10 Sunderland Foodbanks. We are currently evaluating and evidencing the breadth and positive impact of our work to support vulnerable people through our participation in and funding by Improving Lives Through Advice (ILTA) programme, via the Access to Justice Foundation. ILTA funding also enabled us to employ an Advice Services Manager for the next 4 years.

Good governance and management, quality staff and volunteers and identification of longer-term funding opportunities aligned to our aims and objectives and to our existing and new ways of working, remain the key to the resilience and financial stability of the charity. Advice & Crisis work remains our priority. During 2024 we undertook surveys, community meetings and listened to our service users, our volunteers, staff and partners to identify needs and priorities.

FISCUS ended 2024 financial year with £249,492 unrestricted reserves of the charity and a further £193,575 is restricted funds to be spent in accordance with our funding agreements. During 2024, the charity received a total income of £470,150 and the charity's revenue expended was £355,424. The balance carried forward as at December 31st 2024, was £443,067 of

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

which £179,459 related to the Co-op Centre building, fixtures & fittings, motor vehicles, and general reserves of £70,033.

The main sources of funding for FISCUS during 2024 included: The Tudor Trust, Sunderland Foodbank (DCP), Newcastle Foodbank, Virgin Money Foundation, The National Lottery Cost of Living Fund, a local foundation and Improving Lives Through Advice. We would also like to mention the continued vital support that we received and Sunderland Council Household Support Fund and the valuable range of smaller charitable grants and personal crisis donations from supporters, staff, volunteers and individual members of the public.

We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. Many new and emerging ideas and opportunities present themselves for the years ahead. We will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

The purpose of the Operating Reserves Policy is to ensure the achievement and stability of the mission, aims, objectives and activities of FISCUS (The Charitable Company). The Operating Reserve is intended to provide an internal source of funds for situations such as a sudden increase in expenses, one-time unbudgeted expenses, unanticipated loss in funding, or uninsured losses.

The Trustees aim to hold unrestricted reserves of a minimum £40,000 (reviewed annually) to maintain the financial stability and cash flow of the Charity ensuring financial resilience in case of unforeseen emergencies or in case of the need to cash flow short-term deficits where funding is paid in arrears or delayed; and to ensure the continued running of the charity where core or essential funding is lost.

Restricted balances are held for the purposes of specific projects/activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the funders requirements and restrictions.

The Reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, research and development, or investment in infrastructure. Operating Reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of The Charitable Company that any Operating Reserves to be used are replenished within a reasonably short period of time. The Operating Reserve Policy will be implemented in line with the Memorandums and Articles of Association and Financial Management & Procedures Policy.

FISCUS unrestricted cash reserves (as at 31/12/24) = £70,033.

Plans for 2025 - the year ahead:

FISCUS has delivered advice and crisis support for almost 20 years since 2005 in Hendon and across the City of Sunderland. For the year ahead we aim to continue to strengthen and widen our advice and crisis services by:

DIVERSIFYING INCOME OPPORTUNITIES - by diversifying our scope and securing longer-term core and project revenue streams. By exploring other financial models including social investment and blended finance

EXPAND OUR PARTNERSHIP WORKING: we aim to continue our successful partnership work community food banks in Sunderland and Newcastle. We work closely with 16 community foodbanks where we outreach to ensure services are accessible, appropriate and as safe as possible for staff, volunteers and service users. We continue to explore new partnerships and opportunities.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

FOCUS ON STAFF & VOLUNTEERS HEALTH & WELLBEING - the importance of good physical and mental well-being remains a priority for our staff, for our volunteers and for our service users alike.

Our strategic goals for the charity have been reviewed by our Board of Trustees:

- 1. Help individuals & families through hardship and crisis to alleviate poverty*
- 2. Reduce and alleviate child poverty and ensure no child goes without the basics*
- 3. Create and develop further community spaces for well-being and space to connect*
- 4. Develop and increase our sustainable recycle and reuse projects*
- 5. Foster diversity, equality and inclusion across our work and our communities*

We will achieve the above goals by continuing to further develop all areas of our advice and crisis work, our recycle and reuse projects and our support for teen and young parents. We will ensure we promote equality, diversity and inclusion and access to opportunities among our staff, volunteers, service users, partners and the wider community at all times.

Staffing

- 1. Increase our Advice & Crisis staffing, resources and reach*
- 2. 'Home grow' specialist staff and volunteers to support our development*
- 3. Support staff & volunteers to ensure good well-being and a good work-life balance*

Funding for 2025

- 1. Update our Funding Strategy*
- 2. Explore blended funding opportunities including social investment*
- 3. Identify funds to develop our social inclusion, welfare & community support*
- 4. Secure longer-term funds supporting stability of our charity and staff resources*

Expand FISCUS Scope & Services

- 1. Develop additional support, volunteer, advocacy, advice, employability support and services for vulnerable women and girls affected by domestic abuse, domestic violence, financial abuse and trafficking*
- 2. Develop targeted services for older people to ensure that they are aware of their rights and entitlements, ensure they can maximise their income, feel supported and reduce loneliness and isolation*
- 3. Develop Fuel Poverty Advice & Support; deliver Energy Saving Advice; ensure adults and children experiencing fuel poverty are supported to have access to the essentials*

FISCUS Co-op Centre

- 1. Increase and expand our community and communal spaces for FISCUS and our community partners to support those most vulnerable and the wider community*
- 2. Improve the connectivity and ICT and internet capacity and increase digital inclusion*
- 3. Identify funding to undertake repairs internally and externally*
- 4. Complete community consultation and develop a new community café and kitchen*

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

Responsibilities of the trustees

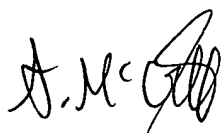
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

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

Signed by order of the board:



Mr. A. McGill
Chair and Trustee

Date: 15/09/2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) 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 accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. 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 accounts to be reached.



A. Henshaw FCCA
Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Date: 16/09/25

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income Resources					
Donations and legacies	4	2,502	18,005	20,507	16,808
Charitable activities	5	47,992	327,097	375,089	202,634
Other trading activities	6	-	-	-	125
Investment Income	7	74,554	-	74,554	53,934
Total Incoming Resources		125,048	345,102	470,150	273,501
Resources Expended					
Charitable activities	8	76,221	275,645	351,866	280,893
Other expenditure	9	3,558	-	3,558	3,468
Total Resources Expended		79,779	275,645	355,424	284,361
Net Incoming/(Outgoing) Resources		45,269	69,457	114,726	(10,860)
Transfer between Funds		(5,738)	5,738	-	
Net Movement in Funds		39,531	75,195	114,726	(10,860)
Total Funds Brought Forward		209,961	118,380	328,341	339,201
Total Funds Carried Forward		249,492	193,575	443,067	328,341

The statement of financial activities includes all gains and losses recognised in the year.
All income and activities derive from continuing activities.

The notes on pages 23 to 36 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2024

	Note	£	2024 £	2023 £
Fixed Assets				
Tangible Assets	12		64,373	63,639
Investments	13		115,086	115,086
			<u>179,459</u>	<u>178,725</u>
Current Assets				
Debtors	14	4,068		55,833
Cash at bank and in hand		307,706		152,935
		<u>311,774</u>		<u>208,768</u>
Creditors: amounts falling due within one year	15	(14,682)		(19,967)
Net Current Assets			<u>297,092</u>	<u>188,801</u>
Total assets less current liabilities			<u>476,551</u>	<u>367,526</u>
Creditors: amounts falling due after more than one year	16		(33,484)	(39,185)
Net Assets			<u>443,067</u>	<u>328,341</u>
Funds of the Charity	19			
Restricted funds			193,575	118,380
Unrestricted funds			249,492	209,961
Total Funds			<u>443,067</u>	<u>328,341</u>

For the year ending 31 December 2024 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 15/9/25 and are signed on their behalf by:


Mr. A McGill
Trustee

Company number 05653946

The notes on pages 23 to 36 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

Going concern

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

Fund accounting

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

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

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

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

3. Accounting Policies (continued)

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

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

Grant income from government and other entities is recognised when the charitable company is entitled 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 is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Depreciation is charged on motor vehicles over their expected useful lives of 5 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

3. Accounting Policies (continued)

Financial instruments

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

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

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

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Other	2,502	18,005	20,507	16,808
	<u>2,502</u>	<u>18,005</u>	<u>20,507</u>	<u>16,808</u>

In the previous year, donations and legacies of £39 were unrestricted and £16,769 were restricted.

5. Charitable Activities & Services

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Grants / Fees:				
TNL COL Fund	2,992	29,946	32,938	18,681
Sunderland CC Household Support Fund	-	8,500	8,500	5,000
The Joicey Trust	-	-	-	1,200
COL Household Support Sunderland CC	-	-	-	4,000
CDCF Grant – received	-	-	-	1,947
Advice in Warm Spaces	-	-	-	7,500
Sunderland Guild of Help	-	390	390	-
Virgin Money Foundation	-	-	-	14,935
Sunderland CC Food and Care package	-	3,750	3,750	-
Co-op Local Community Fund	-	1,524	1,524	-
Tudor Trust	-	50,000	50,000	50,000
The Barbour Foundation	5,000	-	5,000	-
Sir James Knott Trust	-	10,000	10,000	-
Reach Fund SIB	-	13,000	13,000	-
The 29 th May 1961 Charitable Trust	-	3,000	3,000	-
Newcastle Foodbank	-	16,462	16,462	39,721
DGP – Sunderland Foodbank - Fees	-	67,085	67,085	40,000
Access to Justice ILTA	-	123,440	123,440	-
Undisclosed donor	40,000	-	40,000	16,650

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

Newcastle Building Society	-	-	-	3,000
	<u>47,992</u>	<u>327,097</u>	<u>375,089</u>	<u>202,634</u>

In the previous year, income of £44,778 was unrestricted and £157,856 was restricted.

6. Other trading activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Other income	-	-	-	125

In the previous year, income of £nil was unrestricted and £125 was restricted.

7. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Rental Income	<u>74,554</u>	<u>-</u>	<u>74,554</u>	<u>53,934</u>

All income in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

8. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Project costs	4,581	26,455	31,036	13,442
Wages and Salaries	15,335	221,537	236,872	183,593
Rates	3,103	96	3,199	3,095
Insurance	4,030	-	4,030	3,518
Repairs and Maintenance	16,406	4,652	21,058	32,245
Light and Heat	9,740	4,250	13,990	10,472
Motor expenses, travel and subsistence	1,481	2,070	3,551	2,927
Telephone, postage and stationery	8,627	1,847	10,474	10,745
Equipment and computer costs	1,550	1,511	3,061	2,051
Staff training	-	1,330	1,330	1,075
Sundry and cleaning expenses	279	618	897	1,216
Subscriptions	1,741	3,279	5,020	3,377
Bank charges	485	-	485	521
Loan Interest	1,058	-	1,058	1,193
Legal and professional	1,015	8,000	9,015	5,386
Depreciation charges	6,790	-	6,790	6,037
	<u>76,221</u>	<u>275,645</u>	<u>351,866</u>	<u>280,893</u>

In the previous year, expenditure of £97,920 was unrestricted and £182,973 was restricted.

9. Other Expenditure

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Accountancy and Independent exam fees	<u>3,558</u>	<u>-</u>	<u>3,558</u>	<u>3,468</u>

All expenditure in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

10. Wages & Salaries

	2024	2023
	£	£
Gross wages and salaries	219,281	171,867
Employers national insurance cost	13,537	9,866
Pension costs	4,054	1,860
	<u>236,872</u>	<u>183,593</u>

The trustees received no remuneration in the current or preceding year – unrestricted expenditure in the current year amounted to £15,335 (2023: £20,892) and restricted expenditure to £221,537 (2023: £162,701).

The average number of full time equivalent employees in the year

	2024	2023
	9	6
Charitable activities	<u>9</u>	<u>6</u>

11. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

12. Tangible Assets

	Property	Fixtures and fittings £	Motor Vehicles £	Total £
Cost				
At 1 January 2024	37,501	22,127	19,156	78,784
Additions	-	7,524	-	7,524
At 31 December 2024	<u>37,501</u>	<u>29,651</u>	<u>19,156</u>	<u>86,308</u>
Depreciation				
At 1 January 2024	-	7,483	7,662	15,145
Charge for the year	-	2,959	3,831	6,790
Disposals	-	-	-	-
At 31 December 2024	<u>-</u>	<u>10,442</u>	<u>11,493</u>	<u>21,935</u>
Carrying amount				
At 31 December 2024	<u>37,501</u>	<u>19,209</u>	<u>7,663</u>	<u>64,373</u>
At 31 December 2023	<u>37,501</u>	<u>14,644</u>	<u>11,494</u>	<u>63,639</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

13. Investments

	2024	2023
	£	£
At 1 January 2024	115,086	115,086
Additions to investments at cost	-	-
Gain/(loss) on revaluation	-	-
At 31 December 2024	<u>115,086</u>	<u>115,086</u>

Investments at cost comprised

	2024	2023
	£	£
Investment Properties	<u>115,086</u>	<u>115,086</u>

14. Debtors

	2024	2023
	£	£
Accrued income	545	53,216
Prepayments	<u>3,523</u>	<u>2,617</u>
	<u>4,068</u>	<u>55,833</u>

15. Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loan	5,718	5,577
Other creditors	818	367
Deferred income	1,715	8,780
Accruals	<u>6,431</u>	<u>5,243</u>
	<u>14,682</u>	<u>19,967</u>

16. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Bank loan	33,484	39,185
	<u>33,484</u>	<u>39,185</u>

17. Related Party Transactions

There were no related party transactions during the current and preceding years.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

18. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2024 Total Funds
	£	£	£	£
Tangible assets	-	-	64,373	64,373
Investments	-	-	115,086	115,086
Current assets	194,394	117,381	-	311,774
Current liabilities	(819)	(13,864)	-	(14,682)
Long term liabilities	-	(33,484)	-	(33,484)
	<u>193,575</u>	<u>70,033</u>	<u>179,459</u>	<u>443,067</u>

	Restricted Reserves	General Reserves	Designated Reserves	2023 Total Funds
	£	£	£	£
Tangible assets	-	-	63,639	63,639
Investments	-	-	115,086	115,086
Current assets	118,747	90,021	-	208,768
Current liabilities	(367)	(19,600)	-	(19,967)
Long term liabilities	-	(39,185)	-	(39,185)
	<u>118,380</u>	<u>31,236</u>	<u>178,725</u>	<u>328,341</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

19. Funds of the Charity

	Balance 01.01.24 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.24 £
Unrestricted funds						
General funds						
Accumulated surplus	31,236	125,048	(72,989)	(13,262)	-	70,033
Designated funds						
Tangible asset reserve	63,639	-	(6,790)	7,524	-	64,373
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	209,961	125,048	(79,779)	(5,738)	-	249,492
	Balance 01.01.23 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.23 £
Unrestricted funds						
General funds						
Accumulated surplus	29,390	98,751	(95,351)	(1,554)	-	31,236
Designated funds						
Tangible asset reserve	68,126	-	(6,037)	1,550	-	63,639
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	212,602	98,751	(101,388)	(4)	-	209,961

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

19. Funds of the Charity (continued)

	Balance 01.01.24 £	Income £	Expenditure £	Transfers £	Balance 31.12.24 £
Restricted funds					
Fundraiser (Food van)	475	-	(475)	-	-
DIDYMUS	28	-	(28)	-	-
DCP - Sunderland Foodbank	10,665	67,085	(48,407)	-	29,343
Crisis Donations	1,584	1,507	(1,006)	-	2,085
Tudor Trust	30,845	50,000	(50,814)	-	30,031
Co-op Local Community Fund	-	1,524	(1,523)	(1)	-
Newcastle Food bank	245	16,462	(16,707)	-	-
Xmas Appeal	1,538	1,430	(2,113)	-	855
Virgin Money Foundation	11,190	-	(14,176)	2,986	-
Nationwide Community Grants	39,197	-	(28,182)	-	11,015
The Joicey Trust	675	-	(675)	-	-
COL Household Support					
Sunderland CC	3,681	-	(3,147)	-	534
Newcastle Building Society	1,626	-	(1,626)	-	-
Fundraiser #2	11,631	-	(8,437)	-	3,194
Sunderland CC Household Support Fund	5,000	3,500	(8,500)	-	-
Sir James Knott	-	10,000	(2,237)	-	7,763
TNL COL Fund	-	29,946	(32,594)	2,648	-
Sunderland CC Food & Care package	-	3,750	(3,750)	-	-
SIB Reach Fund Grant	-	13,000	(13,105)	105	-
Access to Justice ILTA	-	123,440	(32,753)	-	90,687
HSF5 Household Support Fund	-	5,000	(5,000)	-	-
Crowdfunder #1 Our Children's Kitchen	-	15,068	-	-	15,068
The 29 th May 1961 Charitable Trust	-	3,000	-	-	3,000
Sunderland Guild of Help	-	390	(390)	-	-
Total restricted funds	118,380	345,102	(275,645)	5,738	193,575

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

19. Funds of the Charity (continued)

	Balance 01.01.23 £	Income £	Expenditure £	Transfers £	Balance 31.12.23 £
Restricted funds					
Bundles for babies	134	-	(141)	7	-
Fundraiser (Food van)	1,437	-	(962)	-	475
Tolent	619	-	(619)	-	-
DIDYMUS	1,697	-	(1,669)	-	28
Greggs Foundation	8,392	-	(8,392)	-	-
DCP - Sunderland Foodbank	-	40,000	(29,335)	-	10,665
Crisis Donations	702	2,349	(1,467)	-	1,584
Postcode Local Trust	3	-	-	(3)	-
Tudor Trust	28,749	50,000	(47,904)	-	30,845
SESF Community Fund	14,932	-	(14,932)	-	-
Co-op Local Community Fund	358	-	(358)	-	-
Enhanced Winter Offer	2,587	-	(2,587)	-	-
Newcastle Food bank	749	39,064	(39,568)	-	245
Xmas Appeal	1,347	3,068	(2,877)	-	1,538
Virgin Money Foundation	14,935	14,935	(18,680)	-	11,190
Nationwide Community Grants	49,958	-	(10,761)	-	39,197
The Joicey Trust	-	1,200	(525)	-	675
COL Household Support	-	-	-	-	-
Sunderland CC	-	4,000	(319)	-	3,681
Newcastle Building Society	-	3,000	(1,374)	-	1,626
Fundraiser #2	-	12,134	(503)	-	11,631
Sunderland CC Household Support Fund	-	5,000	-	-	5,000
Total restricted funds	126,599	174,750	(182,973)	4	118,380

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

19. Funds of the Charity (continued)

Bundles for Babies is Sunderland's first Baby Bank, established by FISCUS in 2016, providing clothing, equipment and essentials for babies and children in poverty to ensure no child goes without.

Fundraiser #1 Spacehive was a Crowd Fundraiser which successfully raised funds to purchase an electric van and support our crisis and advice work at FISCUS.

Tolent is a construction company who chose FISCUS as a beneficiary of their social value causes which enables grants to be made to charitable causes and we were generously donated £1500 towards our clothes bank and crisis work from this local company.

Didymus provided funds to support 'My Sister's Garden' Project, our new, safe outdoor social gardening allotment and vibrant social outdoor community space where people can grow their skills, make new friends and grow and cook food together.

Greggs Foundation provided grant core funding to support our Finance Officers' post for one year in addition to providing additional much needed funds towards our increasing electricity costs at the Co-op Centre.

Durham Christian Partnership (DCP) run Sunderland Foodbank and have partnered with FISCUS to deliver 'More Than Food' support to people who use and rely on foodbanks in Sunderland. DCP provides grant funding from the Trussell Trust to which it is affiliated. The funding enables FISCUS to employ experienced Welfare Benefit & Crisis Advice staff who work across Community Foodbanks in Sunderland to ensure people can resolve their financial hardship and access their rightful benefits entitlements, reduce their debt and have access to food and other crisis items.

Crisis Donations are generously provided by the general public and occasionally, by organisations and small businesses. The Sister's of Mercy, Oaklea Convent and the women's groups that they facilitate have been very generous donators to our crisis funds once again, throughout the year. This makes a huge difference to our customers facing hardship and poverty as we are able to fund items that are not usually donated such as shopping vouchers, new clothing & underwear, safety equipment, warm blankets, hot water bottles and presents for children and older people who would otherwise go without throughout the year and at Christmas.

Postcode Local Trust funded a co-produced, accessible, community garden space and various outdoor well-being activities for women survivors of domestic abuse struggling with mental health issues. It also enabled us to employ a qualified Social Welfare Community Worker, fund garden tools and plants.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

19. Funds of the Charity (continued)

Tudor Trust provided a grant over three years to support the salary of FISCUS CEO to enable FISCUS to have more financial stability and enable the CEO to focus on developing and delivering the core advice and crisis work and develop new initiatives.

SESF was a social investment grant award made by Social Investment Business and supported by Big Issue Invest to support the sustainability and development of our charity.

Co-op Local Community Fund supported our community garden providing a safe space for our service users, staff, volunteers and wider community to meet and enjoy the outdoor space.

Enhanced Winter Offer funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland.

Newcastle Foodbank provide grant funding to FISCUS from Trussell Trust to enable FISCUS to employ a full-time experienced Advice & Crisis Worker who provides outreach advice and crisis support across Community foodbanks in Newcastle.

Xmas Appeal is money provided by individuals, organisations and businesses to support the purchase of Christmas presents for children, young people and those who would otherwise go without during the festive period.

Virgin Money Foundation provided a two-year grant to fund an experienced Social Welfare Worker to enable FISCUS to maintain, improve and expand our current crisis services, especially our expanding Sunderland Clothes Bank.

Nationwide Community Grants provided a one-year grant to enable us to develop Sunderland Young Mummies Home Economics Project by employing a new dedicated Advice & Advocacy Worker to support teenage expectant and new mothers in Sunderland to gain independent living skills and access to advice and support.

The Joicey Trust provided funding towards the employment of a Social Welfare Trainee/Apprentice.

COL Household Support Funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland

Newcastle Building Society provided funding via the Community Foundation Tyne & Wear towards our advice and crisis work which part-funded one of our Social Welfare Trainees/Apprentices.

The National Lottery Fund Community Cost of Living Fund provided an emergency fund to support FISCUS and other community and voluntary, not-for-profit organisations who were affected by the cost-of-living crisis. The funding enabled FISCUS to continue and expand our crisis work until March 2024.

Fundraiser #2 Spacehive S.A.F.E was a Crowd Fundraiser which successfully raised funds to support our Warm Welcome Space and our crisis, advice and community work delivered at the Co-op Centre. The funds also enabled us to purchase a new shipping container for our recycling projects.

Sunderland City Council Household Support Fund 4 was provided by Sunderland City Council to support people in crisis with insufficient money to buy essentials that they need.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

Sir James Knott – provides a charitable grant to enable FISCUS to employ a part-time Social Welfare Coordinator to deliver our crisis activities for vulnerable children, adults and families. This grant also supports our volunteers to run our Bundles for Babies Baby Bank and our Community Clothes Bank.

Sunderland CC Food & Care Package – this grant supports the purchase of food, hygiene and essential items for people experiencing hardship in Sunderland.

SIB Reach Fund Grant – Funded external consultancy support, community consultation and feasibility to explore new community trading ideas to be developed by FISCUS at the Co-op Centre.

Access to Justice ILTA – This 5-year grant enables FISCUS to increase the quality of our Advice & Crisis services, develop Evaluation, Monitoring & Learning (MEL) and explore new ways of working. The grant also funds a full-time Advice Services Manager and a Welfare Benefits & Crisis Worker.

HSF5 Household Support Fund – Supports vulnerable individuals and families with essential and emergency items that they otherwise could not afford.

Crowdfunder #1 Our Children's Kitchen – is a community Crowdfunder to raise funding to develop a Children's Kitchen constructed from a recycled shipping container. Our Children's Kitchen will also provide wider community services, including supporting our Warm Welcome Spaces, our Community Foodbank and trading part-time as a community deli to cover the costs of food for children during the school holidays.

The 29th May 1961 Charitable Trust – provided a grant towards the cost of developing Our Children's Kitchen project to alleviate child hunger and child poverty in Sunderland.

20. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.

FISCUS NORTH LIMITED

England & Wales - Charity number 1151656

Accounts

12072017
COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

**FISCUS NORTH LIMITED
(BY GUARANTEE)
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name Fiscus North Limited (By Guarantee)

Charity registration number 1151656

Company registration number 05653946

Principal office and registered office Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Company secretary Mrs. J. Elliott

Accountants Torgersens
Chartered accountant
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Independent Examiner Mrs A Henshaw FCCA
Torgersens
Chartered accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Bankers The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2023.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees

The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Objects and Activities

The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities

The charitable company meets its objectives through our activities and services which we provide at FISCUS operating from our community base, the Co-op Centre – a building constructed from recycled shipping containers, situated on Whitehouse Road in the heart of the Hendon community in Sunderland. FISCUS also delivers advice and crisis services at community Foodbanks across the City of Sunderland and Newcastle.

Public Benefit Statement

The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Achievements and Performance

Throughout 2023, demand for all FISCUS services has continued to increase at our community base, the Coop Centre and at our community foodbank outreach venues. The Coop Centre, owned and run by FISCUS, is at full capacity and is now 'home' to 11 other charities and community organisations. The cost-of-living (COL) crisis has continued to impact our most vulnerable customers over the past year. Our staff and volunteers are also feeling the effects of the COL; these effects of the COL continue to negatively and financially impact our Charity.

Since the COVID-19 pandemic to the continuing cost of living crisis, FISCUS and charities of all shapes and sizes have demonstrated that our in-depth local knowledge and on-the-ground networks enables us to play a vital role in the local communities that we serve and in wider society. Charities small and large, are once again expected to fill the gaps created by public sector cuts and the spiralling cost of living increases.

Community foodbanks are bursting at the seams. More food is being distributed than is being donated with a food parcel being delivered across foodbanks nationally every 8 seconds – 3.1 million food parcels issued over the past 12 months in the UK.

People are changing the way they live, just to get by and can simply not afford to put on their heating - or choose not to, for fear of high unaffordable bills that they cannot meet; individuals, families and children are going hungry, are living in the cold and are going without clothing and basic essentials. People we are supporting are still trying to work out how to deal with the spiralling cost of living crisis. The cost-of-living crisis is hitting those worst off the hardest and disproportionately affecting those already on the breadline. Individuals and families, children and young people we serve, living in Hendon and wider local communities of Sunderland and Newcastle, are some of the hardest-hit in the country and just cannot make ends meet.

As a small independent charity, we are grappling with the cost-of-living crisis; whilst at the same time, we still continue to focus on recovering from the effects of the pandemic whilst juggling the new challenges we face in 2024 and beyond. During the year, we expanded our Benefits Advice & Crisis Support at the Co-op Centre and across community foodbanks in Sunderland, working - as we do best, in partnership to achieve better outcomes for the people we serve. Our charity's small team of dedicated staff are supported by community volunteers and together they have risen to the challenges and delivered a huge amount of support to those most in need, once again, over the year. FISCUS Trustees would like to thank the team of staff and volunteers for their fantastic efforts and willingness to go the extra mile to help people who are vulnerable and facing hardship and crisis. In response to a new research survey commissioned by NCVO, 15% of people said they had used a small charity because "they had nowhere else to turn to" and 17% said that public services were insufficient. People said they have used a small charity because they needed support with the pressures caused by the cost-of-living crisis.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Last year we outlined 4 strategic goals for 2023:

1. *Helping People Through Crisis*
2. *Creating Community Spaces to Connect*
3. *Sustainable Recycle & Reuse*
4. *Diversity, Equality & Inclusion in our work and communities we work with*

The table below identifies examples of progress towards these goals:

Progress Made Towards FISCUS Goals 2023
1. Helping People Through Crisis
More Than Food initiatives
3494 People were provided with Advice & Crisis Support. Of these, 1514 benefitted from Welfare Benefits, Debt & Crisis Advice provided by FISCUS. Of these, 1268 were foodbank users. Welfare Benefits & Financial Gains identified totalled £1,285,519.25 million in benefit entitlements that people were missing out on. Of this, £780,673.23 financial gains were identified among FISCUS Sunderland Service Users (mainly foodbank users) and £504,846.02 among Newcastle Foodbank Service Users. This averages out at £849.09 for every person supported with Advice. Our partnership work with Sunderland Foodbank resulted in 306 food parcels being issued by FISCUS Foodbank and 833 food parcels being issued and fulfilled by FISCUS Advice & Crisis staff at 5 other community foodbanks during FISCUS & Sunderland Foodbank outreach sessions across Sunderland.
Warm Welcome Space
We continued our new Warm Welcome Space one evening and one day per week throughout the year with 15 – 22 people attending the Monday evening sessions every week. Volunteers prepared a hot meal, refreshments and social activities. They also delivered around 10 hot meals after each session to people in the local community who are struggling.
Crisis items and essentials distributed to people in need
2261 individuals and families received 1 or more items or Bundles of crisis support including Baby & Child Essentials, Adult & Young People's Clothing, Shoes & Footwear, Hygiene Packs, Period Products, Ambient Food Parcels, Fresh Food Parcels, Furniture Items, Supermarket Vouchers, Christmas Present Bags. This figure would be far higher if family members benefitting were counted.
£ Value of Crisis items and essentials given out in 2023
Crisis items distributed had a value of approximately £303,241.50.
£ Value of Christmas presents given out
550+ large bags & bundles of presents were distributed at Christmas with a value of approximately £44,000. 246 were delivered to looked after children and young people in supported and independent living. We also supported over 80 people living in hostels and move on accommodation with Christmas gifts and provided Turkeys and Christmas lunch items for 40 people living in Poplar House move-on accommodation to enable them to cook and share a Christmas dinner with all the trimmings
Total debt consolidated, reduced or written off
£404,039.66 in personal debt has been dealt with, reduced, managed and written off among FISCUS customers.
Community Foodbanks (Outreach) Vouchers issued
FISCUS issued 3282 ambient and fresh fruit and veg food parcels to individuals and families across Sunderland including 163 at FISCUS FOODBANK sessions and 883 issued at other Sunderland community foodbanks. We issued 1456 fruit, veg and mixed Fare Share bags to young teenage mams and their families and 780 at FISCUS Warm Welcome Space throughout the year. This was only made possible with the continued support from Sunderland Foodbank (DCP) and Sunderland City Council Strategic Advice Services.
Young Parents Project

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

69 Young and teenage Mams plus their babies, children and families were supported. The project provides around 30 weekly fresh fruit & veg bags and food parcels for those young mams most in need.

Supporting BAME Asylum Seekers, Refugees and Families in Need

Overall, 28% of our case-loaded customers were BAME. 428 BAME adults and children were directly supported. We achieved this with referrals from our community partners: SBIC, New Horizons, FODI and ICOS, Sunderland Foodbank and Newcastle Foodbank; also via statutory and other referrals.

2. Creating Community Spaces to Connect

Growing our Community Garden & Allotment

Over the year, our Community Garden & Allotment has expanded and grown. The garden has been fully volunteer led throughout 2023. We have had co-production focus group meetings with volunteers, staff, service users and tenants of the Coop Centre. We doubled the amount of raised beds in 2023. We also raised the beds to 3 times their original height that is more accessible to all.

Community Kitchen & Café

We are revisiting plans and undertaking community consultation to raise funds for a larger community café; this will be additional to My Sisters' Kitchen which we established as an independent CIC which is going from strength to strength, based at the Coop Centre.

Spaces for Health and Well-being

Our new ground-floor community room at the Co-op Centre has been a well-used meeting and training space among staff, volunteers, service users and partners. Our Warm Welcome Space established in October 22 is still on-going and very well attended every week. Our new community garden space has become a popular space to connect among our volunteers, staff and tenants. There has been a huge expansion of spaces to connect, meet, train and socialise at the Coop Centre; a variety of sessions and services are facilitated with our community partners who are co-located here. Midwives provide monthly BAME anti-natal sessions and FODI and Sunderland Bangladesh International Centre are extremely busy delivering classes everyday from ESOL to ceramics and much more!

3. Sustainable Community Recycle & Reuse

Bundles for Babies Baby Bank 0 – 24 months

Our Bundles for Babies, Baby Bank and Community Clothes Bank continue to receive tonnes of donations each year and has been busier than ever.

Adult, Children & Young People's Clothes Bank

Our Sunderland Clothes Bank project at the Coop Centre has had it's busiest year ever; this project has become very well known among social welfare, community and statutory agencies with weekly referrals increasing all of the time, supporting those most in need to ensure they have appropriate warm clothing, underwear and other items they need. Our recycling projects prevented 13,781 tonnes of waste going to landfill this year.

4. Diverse & Inclusive Community Opportunities

Equality & Diversity among our people, services and communities

We expanded our services to make them more inclusive and accessible. We increased our partnership work with new and existing partners to widen our reach. We now have more BAME specialist partners who operate from our community base, the Coop Centre and this has both increased the footfall of BAME people accessing our building and our services. We reviewed our Equality & Diversity Policy in 2023.

Collaborating and sharing resources with BAME organisations and communities

270 BAME adults and 158 BAME children were supported in Sunderland & Newcastle by FISCUS. People were referred into our services by our partners: SBIC, New Horizons, FODI and ICOS, Sunderland Foodbank and Newcastle Foodbank. Other referrers included adult social services, children's services, Together for Children, Midwives, Health visitors, social workers, women's refuges and homelessness charities, social housing providers, social Prescribers, Sunderland Counselling Services, Schools and Sunderland University.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

During 2023, FISCUS continued to work in partnership with other like-minded charities, charitable community organisations and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities. We provided 15 weekly community foodbanks Advice & Crisis sessions at outreach venues throughout the year. We worked with community partners co-located at the Coop Centre and continue to build upon these important relationships.

Funding the work of the charity will always remain a challenge. We have been fortunate to come through the pandemic and then continue to survive the cost-of-living crisis which we are still feeling the effects of to date; most price increases such as utilities, insurance and more are increasing at a rate in excess of 15% (sometimes considerably more). We continue to ensure that we keep the tightest reins on our finances. This is sometimes made far more difficult due to unexpected costs and especially the costs of health and safety to ensure our staff, volunteers, service users, licensees and all visitors to the Coop Centre remain safe. We continue to generate rental income for the building which is necessary to cover its running costs such as utilities, repairs and health and safety. Unfortunately the rental income realised does not cover or contribute to staff costs. Ideally, we need to raise the funds for a building coordinator/manager but it is unlikely this will ever be generated fully or even substantially from rental income due to the balance between affordability for licensees and costs to FISCUS.

Our continued successful strategy to welcome more community partners into the Coop Centre - our community building, has brought both financial and community benefits. We continue to work reciprocally and co-productively with our co-located partners for the benefit of our service users and the wider community. Sharing resources reduces duplication and make our funds and resources stretch as far as possible by working in partnership and cooperatively together. The centre is currently full to capacity and we have enquiries for space when it becomes available.

We ended the 2023 financial year with total funds available of £328,341 which included designated reserves of £178,725 (for the Co-op Centre Building, fixtures and fittings and motor vehicles) and general unrestricted funds of £31,236. Our restricted funds were £118,380. Our current funds are supported by a Bounce Back Loan of £50,000 which, whilst a long-term liability on our balance sheet, remains fully unspent in our bank account. This was a measure taken to avoid any emergencies and supported the charity's cash flow during the pandemic. The loan is well-managed and continues to support cash flow and the Charity's bank balance. We have maintained monthly payments reducing the balance and the liability to £44,762 as at the 2023 financial year end.

By the end of 2023 we had secured the majority of the necessary funds for 2024 also securing some funds required going beyond 2024.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

FISCUS ACHIEVEMENTS 2023

- 3494 individuals and families receive advice and support from FISCUS
- 1514 service users received Welfare Benefits Advice, Debt Advice and Crisis Support from FISCUS
- 2261 service users received a range of crisis support items including: Food Parcels, Baby Bundles, Adult Clothing, Children's Clothing, Furniture, Books, Toys, Essentials from FISCUS across Sunderland
- 28% of all service users were BAME including refugees and asylum seekers in hardship
- 922 Volunteer visits were made to FISCUS supporting our community and crisis activities between January – December 2023
- 10,098 people visited the Co-op Centre during 2023
- 35 Volunteers supported FISCUS during 2023, including 4 trustees
- 5062 Volunteer hours donated are valued at £66,160.34 (based on £13.07ph)
- 2 Young People employed and trained as Social Welfare Apprentice Trainees
- **£1,285,519.30** million was identified in unclaimed benefits entitlements that people were missing out on
- **£404,039.66** Total Personal Debt managed among FISCUS Service Users
- 69 young mums aged 13 to 25 years (35 were teenagers aged 19 and under) received varying support from our Baby Bank, our Children's & Adults Clothes Bank, hampers, hygiene and sanitary packs, toys, clothing, food parcels, crisis vouchers and Christmas presents for themselves and their babies/child
- 246 looked after children received Christmas presents
- 13,781 tonnes of donated baby clothing, adults & children's clothing, equipment and essentials were saved from landfill by recycling and redistributing to children, individuals and families in need. Around 1 tonne of these items was donated to FISCUS to support people and families in poverty in Africa via community partners, New Horizons, Sunderland Samba FC and AFRICAWAD.
- 84 Co-op, social households and their families in Hendon & surrounding area received dedicated advice, crisis and Covid-19 support ranging from benefit and debt advice to hygiene and cleaning packs and Christmas gifts for adults, children and young people who are struggling to make ends meet.
- 93 older people aged 60 and over accessed advice and crisis support. Many of these service users received warm packs containing Hot Water Bottles, Warm Blankets, Gloves, Hats and other essentials to help people keep warm and have more awareness of where to go to access Advice & Crisis support.
- 3 Beneficiary surveys were undertaken among FISCUS service users and local Co-op Social Housing residents
- FISCUS was 'community landlord' to 11 other community and charitable third-sector organisations at the Co-op Centre during 2023

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

FISCUS VOLUNTEERS 2023

35 active volunteers supported FISCUS in 2023 including 4 trustees/directors who governed FISCUS, supporting staff and volunteer delivery across all of our services. FISCUS Board of Trustees, CEO and staff team wish to offer our sincerest thanks to all Volunteers who supported FISCUS during 2023. We would also like to pay a special thanks and tribute to Lynn Barrass, Community Garden Volunteer who lost her battle against cancer after a short illness in December 2023.

Trustee/Director Volunteers

1. Andrew McGill, 2. Linda Robson, 3. Dale Watson, 4. Linda Rutter

Weekly Volunteers

5. Shirley Miller
6. Vernon Laing
7. Anne Ambrose
8. Bobby Ambrose
9. Chris McCardle
10. Linda Richardson
11. Lynn Barrass
12. Mary Nicol
13. Jim Nicol
14. Jamie Storey
15. Jackie Dobson
16. Emily Allen
17. Sarah Daniels
18. Ella Lamb
19. Milly Burlinson

SYMHE Volunteers

27. Tia
28. Nicole

Sunderland College Placement Volunteers

29. Ethan
30. Faithima
31. Lucy
32. Jessica

Together for Children

33. Shelly Humble

Young Volunteers

34. Amelia L
35. Abigail B

FISCUS staff-family occasional volunteers:

20. Steve
21. Mark
22. Chris

Volunteers in the Community who support FISCUS Crisis Work

23. Anne Downey
24. Sister Michael
25. Doreen
26. Judith Wells

FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our funders, partners and support organisations including: Amelia L, young volunteer fundraiser, Asda Foundation Green Tokens, Barbour Foundation, Basis, Bump 2 Baby (B2B), Bethany Church Food Bank, BRAmnesty, Church of Jesus Christ of Latter-Day Saints, Citizens Advice Sunderland, City Life Community Foodbank, Community Foundation Tyne & Wear, Crowdfund Sunderland Fund, Didymus, Cooperative Local Community Fund, County Durham Community Foundation, Cooperative Housing In Partnership (CHIP), Durham Christian Partnership (DCP), Customer Services Network, Sunderland City Council, East Area Committee, Elim Church Food Bank, Fare Share, Farringdon Foodbank, FODI, Free the Way, Gentoo, Good Things Foundation, Greggs Foundation, Greggs Hardship Funds, Greggs Shop Grangetown Unsold Food, ICOS, Integrated Care Board Sunderland, Morrisons Doxford Park, Jane Morrisons Doxford Park Community Champion, Lewis Crescent Mother & Baby Supported Living, My Sisters Kitchen, National Lottery Community Fund, Nationwide Foundation, Newcastle Building Society, New Horizons, Newcastle Foodbank, Northern Gas Networks, Pallion Action Group, Peel Street Cooperative, Peer Support Group, Poplar House, Public Health Fund, ShARP, SESF & SIB, Sherburn House Trust, Sisters of Mercy St Anthony's Convent

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Oaklea, Oaklea Womens Group, Sunderland City Council, St Martins in the Fields, Sir James Knott Trust, Sunderland Food Bank, Spacehive, Strategic Advice Services Sunderland City Council, Suez, Sunderland International Bangladesh Centre, The Joicey Trust, Veterans in Crisis, Veterans Breakfast Club & Lakeside Community Centre, Virgin Money Foundation, and all other organisations, staff, volunteers, the general public and all individuals and small businesses that we have worked with and that have supported our charitable work during 2023. A HUGE THANK YOU from the FISCUS team!

FISCUS Mission is:

"Supporting people who are most in need in the community to improve their livelihoods and help them build positive futures"

FISCUS AIMS:

- To engage with individuals, families, older people, children & young people whose lives are affected by poverty, disadvantage, disability and difficult life experiences
- Provide crisis support, welfare benefits advice, money advice, volunteering, training and social & community opportunities
- To enable people to reduce their barriers and improve their livelihoods

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

FISCUS PROJECT ACTIVITIES

FISCUS is a registered charity and a company limited by guarantee without share capital. FISCUS was established in Hendon, 18 years ago in 2005 in Hendon. FISCUS is now based at the (new) Coop Centre which the Charity has owned outright since April 2019. Whilst many of our crisis initiatives remain in Hendon, Sunderland's most deprived area, we operate City Wide across Sunderland and we also support community foodbanks in Newcastle with Financial Inclusion outreach services. During 2023, our Charity employed 7 staff full and part-time, equivalent to 6 full-time staff. FISCUS outreaches from the Coop Centre and from Community Foodbanks across the City of Sunderland and Newcastle. During 2023, we have supported 3494 people across our Advice, Crisis & Community services and activities. Of these, 1514 people accessed welfare benefits advice, debt & money advice at FISCUS and Community Foodbanks in Sunderland & Newcastle. Crisis items and essentials were provided to 2261 people and families – a 30% increase from last year.

Whilst FISCUS community activities and services have continued to expand over the year, FISCUS aims and objectives have remained fairly constant. FISCUS continues to deliver Advice Crisis & Community Services from the Co-op Centre and from Community Foodbanks across Sunderland and Newcastle providing outreach advice and crisis support to foodbank customers. Our charity continues to target those most disadvantaged and marginalised in the local community of Hendon & East End and the wider disadvantaged neighbourhoods across Sunderland and Newcastle.

FISCUS Projects & Activities

The following core project activities were delivered by our team of staff and volunteers:

Sunderland Foodbank & Newcastle Foodbank & Safe Project

More Than Food: 15 weekly advice & crisis outreach sessions at Community Foodbanks in Sunderland (9) and Newcastle (6). People accessing Food Parcels at the Community Foodbanks are then able to access other emergency essentials from FISCUS SAFE project and can be signposted into further specialist support. During 2023, Sunderland Foodbank (run by Durham Christian Partnership) funded our financial inclusion foodbank advice in Sunderland and Newcastle Foodbank funded our financial inclusion work in Newcastle – both foodbanks are supported with funding from Trussell Trust.

SAFE (Support, Advice, Food & Essentials) Project was established as a 5-year Help Through Crisis initiative funded by the National Lottery Fund; whilst funding ended during the pandemic, SAFE continues to be embedded across our core work and is supported by all FISCUS staff and volunteers including: Clothing (all ages), underwear, Baby bank Bundles, bedding, period packs and hygiene packs, small donated household items and crisis grants for food, white goods and household furniture, gas & electric vouchers, sim cards and a number of bicycles were issued

Volunteering Opportunities

During 2023 we were supported by 35 volunteers including 4 Volunteer Trustees

My Sisters' Garden our community Garden & Allotment was established during the pandemic for access to outdoor community space and activities, beautiful flowers, home-grown fruit and vegetables. The vegetables and fruit are used to provide low-cost healthy meals at our Warm Welcome Space, Cookery Sessions, and fresh produce to top up our food parcels and support our volunteers with fresh fruit and veg. Another main benefit of our lovely garden is the resulting outdoor community space which is there for everyone to enjoy. Throughout 2023, the garden was volunteer led by Lynn Barrass who sadly lost a short battle against cancer at the end of 2023. Lynn was much loved and will never be forgotten and her legacy lives on through the community garden

Peer Support Group - user-led group of women with lived experience supporting survivors of domestic abuse who meet weekly at FISCUS

Bundles for Babies Baby Bank Sunderland's first Baby Bank established in 2016, supporting babies, young parents, carers and families in crisis via referrals from health & social welfare professionals and community partners

Sunderland Clothes Bank is a recycling and reuse project established by FISCUS in 2019 catering for all ages from children age 2 to teenagers to adult. Situated within one of our largest community units at

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

the Coop Centre, our clothes bank has become very well known amongst community partners and we have seen a massive increase in referrals over the year. The cost-of-living crisis and rising heating and electricity costs has made matters far worse for our service users, plunging many people further into crisis and poverty. Our Clothes Bank also provides a conduit to access vital support including welfare benefits advice, debt advice homelessness and re-housing support. Single people on Universal Credit, people seeking Asylum and homeless individuals are some of the worst hit financially surviving on the lowest of incomes. The clothes bank has been co-produced with staff, service users and volunteers.

Help for Homeless an increased number of homeless people presented or were referred into FISCUS during the year. There has been a visible and frightening rise in homeless people in Sunderland including those who are rough sleeping, living in hostels or sofa surfing. Many of the homeless people supported are also experiencing other complex issues in their lives ranging from having no money, food or clothing to addictions and lack of family support structures. During 2023 FISCUS supported 52 homeless people and 24 people in hostels, refuges, and temporary housing.

Sunderland Young Mammies Home Economics works with teenage and young mums providing welfare benefits advice, housing advice, crisis support, independent living skills, weekly Fare Share Fresh Food & Fresh Fruit & Vegetables and emergency essentials. Established to ensure that no child or young person goes hungry or without; the project also introduces recipes and ideas to promote healthy eating and cooking on a budget, group training and batch cooking to save money

FISCUS Community Foodbank provides foodbank drop-ins every week at the Coop Centre to support people who have no food or money and are in crisis. Our Food parcels have been topped up with Greggs unsold food as well as fresh fruit and vegetables and Fare Share products that are supplied by Sunderland Council Strategic Advice Services

FISCUS Warm Welcome Space is open to anyone to attend and provides social opportunities in a friendly community environment at the Coop Centre; our Monday evening session has operated since October 22 to help people save on heating and light at home on the cold nights and has also extended throughout the year due to demand. Everyone attending our Warm Welcome Space receives a small food parcel containing fresh fruit and veg and other items from Sunderland Council & Fare Share. A hot meal is provided and extras to take away including take-outs and Greggs unsold Sandwiches, Pastries and Sweet Treats

Christmas Appeal – each year we support children and young people, homeless people, older people and vulnerable individuals and families through our Christmas Appeal. We achieve this with a vast amount of community support from members of the public, regular donors to our re-use and recycling projects and with support from staff, tenants, partners and volunteers. Over Christmas 2023, we distributed 550+ presents to children & young people, homeless, vulnerable and elderly people including 246 looked after young people

Sunderland ACES established as a network for Advice and specialist providers in 2013 continuing for almost a decade, chaired by FISCUS until 2023. Many of Sunderland ACES partners still continue to work together for the benefit of the communities and people we serve, meeting regularly via the Food & Advice Providers Forum established by Sunderland Council Strategic Advice Services.

Morrisons Doxford Park continues to provide weekly donations of baby essentials, food and baby clothing to support our Bundles for Babies Baby Bank. We estimate that the value of these items is approximately £100+ per week meaning the value of the support over the year has been in excess of £5200. Without the support of Morrisons Doxford Park, and their Community Champion Jayne, we would otherwise struggle to fund such essential items as baby bottles, nappies and wipes.

BRAMnesty is a volunteer-led project established by FISCUS staff and volunteers which aims to maintain women and girls dignity and support their independence and enterprising activities. Initially established for women and girls in in The Gambia, this initiative has since supported women and girls in developing countries in Africa including Kenya, The Congo and Togo supporting partners who directly deliver our donated Bras and essentials to these countries. The initiative also benefits Sunderland women, babies and families and was the catalyst for the establishment of our Bundles for Babies Baby Bank in 2016.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

FISCUS Advice & Crisis Support IMPACT 2023

**£1,285,519.25
Benefits & Financial
Gains Identified**

**£404,039.66
Personal Debt
Reduced & Managed**

**£303,241.50
Value of
Crisis Items &
Bundles
Distributed**

**3494 People Helped
with Advice & Crisis
Support**

**£1,860 of Crisis
Shopping Vouchers
distributed**

**1876 hours of Welfare
Benefits & Debt
Advice Provided**

**1936 staff hours
of Crisis Support
provided at the
Co-op Centre**

**69 Teenage and
Young Mams and
their babies, children
and wider families
supported**

**15 Weekly Advice &
Crisis
Sessions at
11 Foodbanks**

**35 Volunteers
Supported FISCUS
Activities**

**5062+ Volunteer
Hours Donated to
FISCUS**

**£66,160.34
= Value of Volunteer
Hours
(based on £13.07ph)**

**428 BAME
Asylum Seekers &
Refugees Supported

74 People in Home
Office Accommodation**

**13,781 Tonnes of Baby
Bank & Clothes Bank
Crisis Donations Saved
from Landfill**

**1046 Emergency Food
Parcels
Issued**

**2236 Bags of Fresh
Fruit and Vegetables
Distributed**

**Fare Share Food
Items & Greggs
Unsold Food Topped
Up 3282 Fresh &
Ambient Food Parcels**

**688 Hygiene & Cleaning
Emergency Packs
Distributed**

**52 Homeless People
Supported
&
24 People in hostels,
Refuges &
Temporary housing**

**84 Housing Co-op
Members and their
families received
support**

**3 Community &
Beneficiary Surveys
Undertaken**

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Issues & Barriers Faced by the local communities we serve: Sunderland is ranked the 33rd most deprived Local Authority in England with an average IMD (2019) score of 29.725. According to research commissioned by the Local Trust in 2019, Sunderland has 8 of the 225 'left behind' areas in England – Castle, Hendon (where FISCUS and the Coop Centre is based), Hetton, Redhill, Sandhill, Southwick, St Anne's and Washington North. Sheffield Hallam University's research (2022) on the real rate of unemployment, Sunderland's rate in was 36th highest of all local authorities with an estimated rate of 9%; this is based on 8,810 unemployment benefit claimants and 6,800 hidden on disability/incapacity benefits. 58.5% of homes in Sunderland are in deprivation (ONS Census 2021). Child poverty in the North East is now the highest in the whole of England and Sunderland has a child poverty rate of 39% with more than 1 in 3 children living in poverty.

Hendon ranks 1% IMD 2019; Hendon & East End has risen to 11,458 residents and 5,413 households. Government statistics identify: *Hendon is the Super Output Area (SOA) with the highest levels of child poverty in Sunderland (45%); *48.5% of households in Hendon are deprived households. *82% of Hendon residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability; *42.8% of older people live alone and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *The number of people and families living in fuel poverty is increasing to record levels with people having to make the choice between heating and eating. The unemployed rate in Hendon is 11.6% compared to Sunderland at 5%. The proportion of young people aged 16-24 is 17.4% for Hendon compared to a city rate of 10.2%. Child poverty in Hendon is rising at 45% the highest in the City (End Child Poverty Coalition).

The percentage of population whose ethnic group is not 'white' is 11.4% for Hendon compared with Sunderland at 4.1%. BAME service users currently make up 29.5% of all FISCUS service users, mainly refugees, asylum seekers and foreign students and their families. A recent review into Black and minority ethnic Inequalities in Healthcare by the NHS Race and Health Observatory, published in February 2022, highlighted ongoing Black and minority ethnic inequalities across several areas of focus including mental health care, maternal and neonatal health care, and the NHS workforce. NHS Digital data for the number of people detained under the Mental Health Act (MHA) in 2020/21 identified that rates of detention for people from the BAME backgrounds were over 4 times people from white backgrounds.

The Community Foodbanks and Sunderland Foodbank are busier than ever with increasing referrals to FISCUS Advice & Crisis Workers who are outreaching at the Food Banks daily. A local study of Hendon Ward ('Local Health' Public Health England, 2020) identified that 42.8% of older people in the area live alone 13.2% of people are living in overcrowded housing. Long-term unemployment in Hendon Ward is more than double the rate for Sunderland (18.1% compared to 8.7%) and almost 6 times higher than England's long-term unemployment rate of 3.2%. Prevalence of children who are overweight in Hendon is reported as 30.3% (Sunderland 24%, England 22.6%), whilst prevalence of obesity amongst children is 29.3% in Hendon. There were 210 teenage mothers who gave birth (LTLA 2021). FISCUS has worked with and supported 69 young teenage mothers and their children this year alone. A high majority of teen mothers and expectant teen mothers to be are referred from other voluntary and statutory agencies. Life expectancy at birth for Males born in Hendon is 69.7 years compared to 77.1 years in Sunderland and 79.7 years in England (ONS, 2020).

Nationally, Trussell Trust Food banks in the food charity network provided over 3 million (3,121,404) emergency food parcels between 1 April 2023 and 31 March 2024.

Of these, 37% were for children aged 0-16 years increasing to 46% for children and young people aged 0-24 years. People in poor health are more at risk of needing support and are turning to foodbanks for help. As well as the problems with the benefit system that they experience, people on benefits – especially disabled people, often face extra costs, including higher housing, heating, utilities and even transport costs, which can put them at increased risk of needing to use a food bank.

Much of the housing stock in Hendon is let privately and is old Victorian and Edwardian property that lacks decent insulation or repair. Left Behind: Understanding Communities on the Edge (OCSI/Local

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Trust Report 2019) identified 225 'Left Behind' wards in England; Hendon was one of 8 wards identified as being 'left behind' in Sunderland. Such research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country.

Despite such statistics, our local community of Hendon has a determined community spirit and an increasing number of people volunteering in their communities. Such willingness of local people, volunteers and community organisations helping and supporting others continues to be a really positive and outstanding aspect of Hendon & East End and the wider communities of Sunderland.

Financial Review

Following COVID-19 pandemic into the cost-of-living crisis, 2023 maintained an upturn in our small charity's financial stability and growth. Our funding strategy developed for 2022-23 enabled FISCUS to continue and expand our advice, crisis and social inclusion work, supporting over 3000 people. Tudor Trust provided a fantastic 3-year grant commencing August 2022 and this was the final anchor needed to stabilise our charity in 2022, for 2023 and beyond. Virgin money foundation contributed to this stability with a fantastic funding award over 2 years. As community landlord, we continue to successfully encourage other community partners to work alongside FISCUS at the Coop Centre. Such organisations benefit from low-cost rents and vibrant community space, that in turn helps us to sustain and fund the Coop Centre – although costs have greatly increased this past year.

The net movement in funds was (£10,860) at the end of 2023. We have continued to maintain a tight rein on spending and we ended the financial year in a good, stable financial position. FISCUS commenced 2024 financial year with total funds available of £328,341 which includes designated reserves of £178,725 (relating to capital/fixed assets of the Co-op Centre premises, fixtures & fittings and our community van) and general unrestricted reserve funds of £31,236. Our restricted funds of £118,380 are further supported by a government backed Covid-19 Bounce Back Loan (originally £50,000) which remains unspent and supports cash flow, the Charity's bank balance and provides ongoing stability.

During 2023, we have worked hard to cement the building blocks of our core work – our advice and crisis provision and towards the end of the year, Sunderland Foodbank increased our funding to enable us to employ 2 full-time Advice & Crisis staff. We have also evidenced the breadth and scope of this work which resulted in a 5-year application to the national Improving Lives Through Advice (ILTA) programme.

Good governance and management, quality staff and volunteers and identification of longer-term funding opportunities aligned to our aims and objectives and to our existing and new ways of working, remain the key to the resilience and financial stability of the charity. Advice & Crisis work remains our priority. During 2023 we undertook surveys, community meetings and listened to our service users, our volunteers, staff and partners to identify needs and priorities.

FISCUS ended 2023 financial year with £209,961 unrestricted reserves of the charity and a further £118,380 is restricted funds to be spent in accordance with our funding agreements. During 2023, the charity received a total income of £273,501 and the charity's revenue expended was £284,361. The balance carried forward as at December 31st 2023, was £328,341 of which £178,725 related to the Coop Centre building, fixtures & fittings, motor vehicles, and general reserves of £31,236.

The main sources of funding for FISCUS during 2023 included: The Tudor Trust, Sunderland Foodbank (DCP), Newcastle Foodbank, Virgin Money Foundation and Nationwide Foundation. We would also like to mention the continued vital support that we received and Sunderland Council Household Support Fund and the valuable range of smaller charitable grants and personal crisis donations from supporters and members of the public.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. Many new and emerging ideas and opportunities present themselves for the years ahead. We will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

The purpose of the Operating Reserves Policy is to ensure the achievement and stability of the mission, aims, objectives and activities of FISCUS (The Charitable Company). The Operating Reserve is intended to provide an internal source of funds for situations such as a sudden increase in expenses, one-time unbudgeted expenses, unanticipated loss in funding, or uninsured losses.

The Trustees aim to hold unrestricted reserves of a minimum £30,000 (reviewed annually) to maintain the financial stability and cash flow of the Charity ensuring financial resilience in case of unforeseen emergencies, in case of the need to cash flow short-term deficits where funding is paid in arrears or delayed; and to ensure the continued running of the charity where core or essential funding is lost.

Restricted balances are held for the purposes of specific projects/activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the funders requirements and restrictions.

The Reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, research and development, or investment in infrastructure. Operating Reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of The Charitable Company that any Operating Reserves to be used are replenished within a reasonably short period of time. The Operating Reserve Policy will be implemented in line with the Memorandums and Articles of Association and Financial Management & Procedures Policy.

FISCUS unrestricted cash reserves (as at 31/12/23) = £31,236.

Plans for 2024 - the year ahead:

FISCUS has delivered advice and crisis support for over 18 years since 2005 in Hendon and across the City of Sunderland. For the year ahead we aim to strengthen and widen our advice and crisis services by securing longer-term core and project revenue streams.

We aim to continue our successful partnership work with Sunderland Food Bank – an initiative by Durham Christian Partnership (DCP). We work closely with Sunderland community foodbanks where we outreach to ensure services are accessible, appropriate and as safe as possible for staff, volunteers and service users. We continue to explore new partnerships and opportunities. The importance of good physical and mental well-being remains a priority for our staff, for our volunteers and for our service users alike.

Our strategic goals for the charity have been reviewed by our Board of Trustees:

1. Help individuals & families through hardship and crisis to alleviate poverty
2. Ensure no child goes without essentials to reduce and alleviate child poverty
3. Create and develop further community spaces for well-being and space to connect
4. Develop and increase our sustainable recycle and reuse projects
5. Foster diversity, equality and inclusion across our work and our communities

We will achieve the above goals by continuing to further develop all areas of our advice and crisis work, our recycle and reuse projects and our support for teen and young parents. We will ensure we promote equality, diversity and inclusion and access to opportunities among our staff, volunteers, service users, partners and the wider community at all times.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Our Delivery Priorities for the coming year include:

Staffing

- 1. Increase our Advice & Crisis staffing, resources and reach***
- 2. Home grow specialist apprentices to support our development***

Funding for 2024

- 1. Update our Funding Strategy***
- 2. Explore blended funding opportunities including social investment***
- 3. Identify and secure funds to develop our social inclusion and community provision***
- 4. Secure longer-term funds supporting stability of our charity and staff resources***

Coop Centre

- 1. Increase and expand our community and communal spaces for FISCUS and our community partners to support those most vulnerable and the wider community***
- 2. Improve the connectivity and ICT and internet capacity and increase digital inclusion***
- 3. Identify funding to undertake repairs internally and externally***
- 4. Complete community consultation and plans for a new community café and kitchen***

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2023

Responsibilities of the trustees

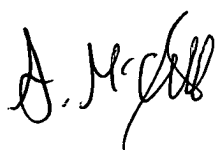
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

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

Signed by order of the board:



Mr. A. McGill
Chair and Trustee

Date: 12/08/2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) 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 accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. 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 accounts to be reached.



A. Henshaw FCCA
Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Date: 12/08/24

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income Resources					
Donations and legacies	4	39	16,769	16,808	29,111
Charitable activities	5	44,778	157,856	202,634	257,224
Other trading activities	6	-	125	125	242
Investment Income	7	53,934	-	53,934	53,111
Total Incoming Resources		98,751	174,750	273,501	339,688
Resources Expended					
Charitable activities	8	97,920	182,973	280,893	248,140
Other expenditure	9	3,468	-	3,468	2,766
Total Resources Expended		101,388	182,973	284,361	250,906
Net Incoming/(Outgoing) Resources		(2,637)	(8,223)	(10,860)	88,782
Transfer between Funds		(4)	4	-	-
Net Movement in Funds		(2,641)	(8,219)	(10,860)	88,782
Total Funds Brought Forward		212,602	126,599	339,201	250,419
Total Funds Carried Forward		209,961	118,380	328,341	339,201

The statement of financial activities includes all gains and losses recognised in the year.
All income and activities derive from continuing activities.

The notes on pages 22 to 35 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2023

	Note	£	2023 £	2022 £
Fixed Assets				
Tangible Assets	12		63,639	68,126
Investments	13		115,086	115,086
			<u>178,725</u>	<u>183,212</u>
Current Assets				
Debtors	14	55,833		20,630
Cash at bank and in hand		152,935		204,979
		<u>208,768</u>		<u>225,609</u>
Creditors: amounts falling due within one year	15	(19,967)		(24,872)
Net Current Assets			<u>188,801</u>	<u>200,737</u>
Total assets less current liabilities			<u>367,526</u>	<u>383,949</u>
Creditors: amounts falling due after more than one year	16		(39,185)	(44,748)
Net Assets			<u>328,341</u>	<u>339,201</u>
Funds of the Charity	19			
Restricted funds			118,380	126,599
Unrestricted funds			209,961	212,602
Total Funds			<u>328,341</u>	<u>339,201</u>

For the year ending 31 December 2023 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

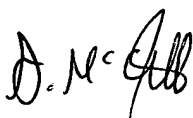
Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 12/08/2024 and are signed on their behalf by:



Mr. A McGill
Trustee

Company number 05653946

The notes on pages 22 to 35 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

Going concern

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

Fund accounting

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

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

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

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

3. Accounting Policies (continued)

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

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

Grant income from government and other entities is recognised when the charitable company is entitled 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 is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced to expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

3. Accounting Policies (continued)

Financial instruments

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

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

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

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Tolent	-	-	-	1,500
Other	39	16,769	16,808	27,611
	<u>39</u>	<u>16,769</u>	<u>16,808</u>	<u>29,111</u>

In the previous year, donations and legacies of £779 were unrestricted and £28,332 were restricted.

5. Charitable Activities & Services

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Grants / Fees:				
TNL COL Fund	18,681	-	18,681	-
Sunderland CC Household Support Fund	-	5,000	5,000	-
Greggs Foundation – received	-	-	-	19,902
Greggs Foundation – received	-	-	-	190
Sherburn House relief grant – received	-	-	-	600
The Joicey Trust	-	1,200	1,200	-
COL Household Support Sunderland CC	-	4,000	4,000	-
CDCF Grant – received	1,947	-	1,947	824
Advice in Warm Spaces	7,500	-	7,500	2,500
Enhanced Winter Offer	-	-	-	9,800
Virgin Money Foundation	-	14,935	14,935	17,922
DIDYMUS	-	-	-	3,360
Nationwide Community Grants	-	-	-	49,958
St Martins in the field	-	-	-	500
SESF	-	-	-	30,000
Tudor Trust	-	50,000	50,000	52,000
Community Opportunities	-	-	-	2,484
Sir James Knott Trust	-	-	-	9,000

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

HMRC BBL interest Grant	-	-	-	1,348
DWP Kickstart Scheme	-	-	-	13,642
Newcastle Foodbank	-	39,721	39,721	26,194
DCP – Sunderland Foodbank - Fees	-	40,000	40,000	13,000
Sunderland Bangladesh Centre	-	-	-	4,000
Lived Experiences	-	-	-	-
Undisclosed donor	16,650	-	16,650	-
Newcastle Building Society	-	3,000	3,000	-
	<u>44,778</u>	<u>157,856</u>	<u>202,634</u>	<u>257,224</u>

In the previous year, income of £19,835 was unrestricted and £237,389 was restricted.

6. Other trading activities

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Other income	-	125	125	242

In the previous year, income of £197 was unrestricted and £45 was restricted.

7. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Rental Income	53,934	-	53,934	53,111

All income in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

8. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Project costs	3,705	9,737	13,442	16,860
Wages and Salaries	20,892	162,701	183,593	159,448
Rates	3,095	-	3,095	2,841
Insurance	3,118	400	3,518	3,315
Repairs and Maintenance	31,032	1,213	32,245	23,069
Light and Heat	10,472	-	10,472	8,535
Motor expenses, travel and subsistence	665	2,262	2,927	3,598
Telephone, postage and stationery	10,217	528	10,745	11,348
Equipment and computer costs	760	1,291	2,051	202
Staff training	-	1,075	1,075	3,091
Sundry and cleaning expenses	469	747	1,216	1,844
Subscriptions	3,133	244	3,377	3,786
Bank charges	521	-	521	410
Loan Interest	1,193	-	1,193	2,088
Legal and professional	2,611	2,775	5,386	1,520
Depreciation charges	6,037	-	6,037	5,882
Staff wellbeing – away day	-	-	-	303
	<u>97,920</u>	<u>182,973</u>	<u>280,893</u>	<u>248,140</u>

In the previous year, expenditure of £105,165 was unrestricted and £142,975 was restricted.

9. Other Expenditure

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Accountancy and Independent exam fees	<u>3,468</u>	<u>-</u>	<u>3,468</u>	<u>2,766</u>

All expenditure in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

10. Wages & Salaries

	2023	2022
	£	£
Gross wages and salaries	171,867	150,090
Employers national insurance cost	9,866	8,446
Pension costs	1,860	912
	<u>183,593</u>	<u>159,448</u>

The trustees received no remuneration in the current or preceding year – unrestricted expenditure in the current year amounted to £20,892 (2022: £47,415) and restricted expenditure to £162,701 (2022: £112,033).

The average number of full time equivalent employees in the year

	2023	2022
Charitable activities	<u>6</u>	<u>5</u>

11. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

12. Tangible Assets

	Property	Fixtures and fittings £	Motor Vehicles £	Total £
Cost				
At 1 January 2023	37,501	20,577	19,156	77,234
Additions	-	1,550	-	1,550
At 31 December 2023	<u>37,501</u>	<u>22,127</u>	<u>19,156</u>	<u>78,784</u>
Depreciation				
At 1 January 2023	-	5,277	3,831	9,108
Charge for the year	-	2,206	3,831	6,037
Disposals	-	-	-	-
At 31 December 2023	<u>-</u>	<u>7,483</u>	<u>7,662</u>	<u>15,145</u>
Carrying amount				
At 31 December 2023	<u>37,501</u>	<u>14,644</u>	<u>11,494</u>	<u>63,639</u>
At 31 December 2022	<u>37,501</u>	<u>15,300</u>	<u>15,325</u>	<u>68,126</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

13. Investments

	2023	2022
	£	£
At 1 January 2023	115,086	115,086
Additions to investments at cost	-	-
Gain/(loss) on revaluation	-	-
At 31 December 2023	<u>115,086</u>	<u>115,086</u>

Investments at cost comprised

	2023	2022
	£	£
Investment Properties	<u>115,086</u>	<u>115,086</u>

14. Debtors

	2023	2022
	£	£
Accrued income	53,216	18,587
Prepayments	2,617	2,043
	<u>55,833</u>	<u>20,630</u>

15. Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank loan	5,577	5,440
Other creditors	367	370
Deferred income	8,780	-
Accruals	5,243	19,062
	<u>19,967</u>	<u>24,872</u>

16. Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Bank loan	39,185	44,748
	<u>39,185</u>	<u>44,748</u>

17. Related Party Transactions

There were no related party transactions during the current and preceding years.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

18. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2023 Total Funds
	£	£	£	£
Tangible assets			63,639	63,639
Investments			115,086	115,086
Current assets	118,747	90,021	-	208,768
Current liabilities	(367)	(19,600)	-	(19,967)
Long term liabilities		(39,185)	-	(39,185)
	<u>118,380</u>	<u>31,236</u>	<u>178,725</u>	<u>328,341</u>
	Restricted Reserves	General Reserves	Designated Reserves	2022 Total Funds
	£	£	£	£
Tangible assets	-	-	68,126	68,126
Investments	-	-	115,086	115,086
Current assets	127,029	98,580	-	225,609
Current liabilities	(430)	(24,442)	-	(24,872)
Long term liabilities	-	(44,748)	-	(44,748)
	<u>126,599</u>	<u>29,390</u>	<u>183,212</u>	<u>339,201</u>

FISCUS NORTH LIMITED (BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

19. Funds of the Charity

	Balance 01.01.23 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.23 £
Unrestricted funds						
General funds						
Accumulated surplus	29,390	98,751	(95,351)	(1,554)	-	31,236
Designated funds						
Tangible asset reserve	68,126		(6,037)	1,550	-	63,639
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	212,602	98,751	(101,388)	(4)	-	209,961

	Balance 01.01.22 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.22 £
Unrestricted funds						
General funds						
Accumulated surplus	57,689	73,922	(102,049)	(172)	-	29,390
Designated funds						
Tangible asset reserve	48,162	-	(5,882)	25,846	-	68,126
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	220,937	73,922	(107,931)	25,674	-	212,602

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

19. Funds of the Charity (continued)

	Balance 01.01.23 £	Income £	Expenditure £	Transfers £	Balance 31.12.23 £
Restricted funds					
Bundles for babies	134	-	(141)	7	-
Fundraiser (Food van)	1,437	-	(962)	-	475
Tolent	619	-	(619)	-	-
DIDYMUS	1,697	-	(1,669)	-	28
Greggs Foundation	8,392	-	(8,392)	-	-
DCP - Sunderland Foodbank	-	40,000	(29,335)	-	10,665
Crisis Donations	702	2,349	(1,467)	-	1,584
Postcode Local Trust	3	-	-	(3)	-
Tudor Trust	28,749	50,000	(47,904)	-	30,845
SESF Community Fund	14,932	-	(14,932)	-	-
Co-op Local Community Fund	358	-	(358)	-	-
Enhanced Winter Offer	2,587	-	(2,587)	-	-
Newcastle Food bank	749	39,064	(39,568)	-	245
Xmas Appeal	1,347	3,068	(2,877)	-	1,538
Virgin Money Foundation	14,935	14,935	(18,680)	-	11,190
Nationwide Community Grants	49,958	-	(10,761)	-	39,197
The Joicey Trust	-	1,200	(525)	-	675
COL Household Support	-	4,000	(319)	-	3,681
Sunderland CC	-	3,000	(1,374)	-	1,626
Newcastle Building Society Fundraiser #2	-	12,134	(503)	-	11,631
Sunderland CC Household Support Fund	-	5,000	-	-	5,000
Total restricted funds	126,599	174,750	(182,973)	4	118,380

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

19. Funds of the Charity (continued)

	Balance 01.01.22 £	Income £	Expenditure £	Transfers £	Balance 31.12.22 £
Restricted funds					
Kickstart Scheme 1	-	7,663	(7,675)	12	-
Kickstart Scheme 2	-	5,979	(5,985)	6	-
My Sisters Kitchen	605	-	(605)	-	-
Bundles for babies	664	700	(1,230)	-	134
Fundraiser (Food van)	-	22,082	(1,489)	(19,156)	1,437
Tolent	-	1,500	(881)	-	619
DIDYMUS	-	3,360	(1,663)	-	1,697
National lottery "BOGOF"					
Covid support	9,491	-	(2,850)	(6,641)	-
Greggs Foundation	-	19,902	(11,510)	-	8,392
Greggs Foundation	-	190	(190)	-	-
DCP - Sunderland Foodbank	5,889	13,000	(18,992)	103	-
ASDA Foundation	94	-	(94)	-	-
Crisis Donations	1,542	1,350	(2,190)	-	702
Postcode Local Trust	8,360	-	(8,357)	-	3
Tudor Trust	-	52,000	(23,251)	-	28,749
CRF	-	2,484	(2,486)	2	-
SESF Community Fund	-	30,000	(15,068)	-	14,932
Co-op Local Community Fund	1,486	-	(1,128)	-	358
Enhanced Winter Offer	1,351	9,800	(8,564)	-	2,587
Newcastle Food bank	-	26,852	(26,103)	-	749
Xmas Appeal	-	2,087	(740)	-	1,347
Virgin Money Foundation	-	14,935	-	-	14,935
Nationwide Community Grants	-	49,958	-	-	49,958
St Martin's in the field	-	500	(500)	-	-
Sherburn House / CDCF	-	1,424	(1,424)	-	-
Total restricted funds	29,482	265,766	(142,975)	(25,674)	126,599

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

19. Funds of the Charity (continued)

Kickstart Scheme was a government backed COVID-19 scheme enabling FISCUS to employ and train 2 young people to help with the additional workload during the pandemic.

My Sisters' Kitchen (MSK) was a project developed by FISCUS, which, after 6 years, we established as an independent social enterprise via a new Community Interest Company. MSK has since raised the funds to employ a full-time Managing Director & Trainer and has gone from strength to strength. Working in partnership with FISCUS, MSK base remains at the Coop Centre.

Sherburn House CDCF and Greggs Foundation crisis funding available for adults, children and families experiencing extreme hardship and crisis.

Bundles for Babies is Sunderland's first Baby Bank, established by FISCUS in 2016, providing clothing, equipment and essentials for babies and children in poverty to ensure no child goes without.

Fundraiser #1 Spacehive was a Crowd Fundraiser which successfully raised funds to purchase an electric van and support our crisis and advice work at FISCUS.

Tolent is a construction company who chose FISCUS as a beneficiary of their social value causes which enables grants to be made to charitable causes and we were generously donated £1500 towards our clothes bank and crisis work from this local company.

Didymus provided funds to support 'My Sister's Garden' Project, our new, safe outdoor social gardening allotment and vibrant social outdoor community space where people can grow their skills, make new friends and grow and cook food together.

National lottery "BOGOF" Covid support provided support in the pandemic to enable us to upgrade and develop our kitchen to a commercial kitchen and training space.

Greggs Foundation provided grant core funding to support our Finance Officers' post for one year in addition to providing additional much needed funds towards our increasing electricity costs at the Co-op Centre.

Durham Christian Partnership (DCP) run Sunderland Foodbank and have partnered with FISCUS to deliver 'More Than Food' support to people who use and rely on foodbanks in Sunderland. DCP provides grant funding from the Trussell Trust to which it is affiliated. The funding enables FISCUS to employ experienced Welfare Benefit & Crisis Advice staff who work across Community Foodbanks in Sunderland to ensure people can resolve their financial hardship and access their rightful benefits entitlements, reduce their debt and have access to food and other crisis items.

Asda Foundation provided funding towards our Bundles for Babies Baby Bank and crisis work via their Green Tokens scheme where members of the public vote for charitable causes for Asda to support.

Crisis Donations are generously provided by the general public and occasionally, by organisations and small businesses. The Sister's of Mercy, Oaklea Convent and the women's groups that they facilitate have been very generous donators to our crisis funds once again, throughout the year. This makes a huge difference to our customers facing hardship and poverty as we are able to fund items that are not usually donated such as shopping vouchers, new clothing & underwear, safety equipment, warm blankets, hot water bottles and presents for children and older people who would otherwise go without throughout the year and at Christmas.

Postcode Local Trust funded a co-produced, accessible, community garden space and various outdoor well-being activities for women survivors of domestic abuse struggling with mental health issues. It also enabled us to employ a qualified Social Welfare Community Worker, fund garden tools and plants.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

19. Funds of the Charity (continued)

Tudor Trust provided a grant over three years to support the salary of FISCUS CEO to enable FISCUS to have more financial stability and enable the CEO to focus on developing and delivering the core advice and crisis work and develop new initiatives.

CRF was a government grant that enabled FISCUS to employ a member of staff to support our work over three months.

SESF was a social investment grant award made by Social Investment Business and supported by Big Issue Invest to support the sustainability and development of our charity.

Coop Local Community Fund supported our community garden providing a safe space for our service users, staff, volunteers and wider community to meet and enjoy the outdoor space.

Enhanced Winter Offer funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland.

Newcastle Foodbank provide grant funding to FISCUS from Trussell Trust to enable FISCUS to employ a full-time experienced Advice & Crisis Worker who provides outreach advice and crisis support across Community foodbanks in Newcastle.

Xmas Appeal is money provided by individuals, organisations and businesses to support the purchase of Christmas presents for children, young people and those who would otherwise go without during the festive period.

Virgin Money Foundation provided a two-year grant to fund an experienced Social Welfare Worker to enable FISCUS to maintain, improve and expand our current crisis services, especially our expanding Sunderland Clothes Bank.

Nationwide Community Grants provided a one-year grant to enable us to develop Sunderland Young Mummies Home Economics Project by employing a new dedicated Advice & Advocacy Worker to support teenage expectant and new mothers in Sunderland to gain independent living skills and access to advice and support.

St Martins in the Fields provides funds to support people who are homeless in particular our service users who are being supported into their new home and need help with the first months rent and deposit.

The Joicey Trust provided funding towards the employment of a Social Welfare Trainee/Apprentice.

COL Household Support Funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland

Newcastle Building Society provided funding via the Community Foundation Tyne & Wear towards our advice and crisis work which part-funded one of our Social Welfare Trainees/Apprentices.

The National Lottery Fund Community Cost of Living Fund provided an emergency fund to support FISCUS and other community and voluntary, not-for-profit organisations who were affected by the cost-of-living crisis. The funding enabled FISCUS to continue and expand our crisis work until March 2024.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

Fundraiser #2 Spacehive S.A.F.E was a Crowd Fundraiser which successfully raised funds to support our Warm Welcome Space and our crisis, advice and community work delivered at the Coop Centre. The funds also enabled us to purchase a new shipping container for our recycling projects.

Sunderland City Council Household Support Fund 4 was provided by Sunderland City Council to support people in crisis with insufficient money to buy essentials that they need.

20. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.

FISCUS NORTH LIMITED

England & Wales - Charity number 1151656

Accounts

COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

**FISCUS NORTH LIMITED
(BY GUARANTEE)
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

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FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name Fiscus North Limited (By Guarantee)

Charity registration number 1151656

Company registration number 05653946

Principal office and registered office Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Company secretary Mrs. J. Elliott

Accountants Torgersens
Chartered accountant
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Independent Examiner Mrs A Henshaw FCCA
Torgersens
Chartered accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Bankers The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees

The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

Objects and Activities

The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities

The charitable company meets its objectives through our activities and services which we provide at FISCUS operating from the Co-op Centre, Hendon. Many of our advice and crisis services are delivered at community outreach sites – mainly locally accessible Foodbank community venues across the City of Sunderland and Newcastle. The Co-op Centre is our main community base and is a building of non-traditional construction built from recycled shipping containers and situated on Whitehouse Road in the heart of the Hendon community in Sunderland.

Public Benefit Statement

The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

Achievements and Performance

2022 has been our busiest year to date since FISCUS was established 17 years ago. It has been an extremely turbulent year not only for our most vulnerable customers but for our staff and volunteers. Every cross-section of the many communities we serve has been affected. We have never encountered so many people who can simply not afford to put on their heating whilst also going hungry as well as being cold; many of the people we are supporting are trying to work out how they will deal with the spiralling cost of living crisis. Societal needs have deepened and inequalities have widened with many faced with the choice of heating or eating and going without basic essentials. Charities are once again expected to fill the gaps created by public sector cuts and the spiralling cost of living increases. The community foodbanks are bursting at the seams. More food is being distributed than is being donated with a food parcel being delivered across foodbanks nationally every 8 seconds. Individuals and families just cannot make ends meet; the cost of heating and increased private rents are beyond reach for those living in poverty in the private rented sector and this is now affecting a far wider group of people including those people faced with the increasing effects of being in, in-work poverty. The individuals, families, children and young people we serve, living in Hendon and wider local communities of Sunderland and Newcastle, are some of the hardest-hit in the country.

As a small independent charity, we are grappling with the cost-of-living crisis; whilst at the same time, we still continue to focus on recovering from the effects of the pandemic whilst juggling the new challenges we face in 2023 and beyond. During the year, we expanded our Benefits Advice & Crisis Support at the Co-op Centre and across community foodbanks in both Sunderland and Newcastle working - as we do best, in partnership to achieve better outcomes for the people we serve. Our charity's small team of dedicated staff are supported by community volunteers and together they have risen to the challenges and delivered a huge amount of support to those most in need, once again, over the year. FISCUS Trustees would like to thank the team of staff and volunteers for their fantastic efforts and willingness to go the extra mile to help people who are vulnerable and facing hardship and crisis.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

Last year we outlined 4 strategic goals for 2022:

1. *Helping People Through Crisis*
2. *Creating Community Spaces to Connect*
3. *Sustainable Recycle & Reuse*
4. *Diversity, Equality & Inclusion in our work and communities we work with*

The table below identifies examples of progress towards these goals:

1. <i>Helping People Through Crisis</i>		
<i>Goals for 2022 were:</i>	<i>Progress Made</i>	<i>Additional Funding & Resources</i>
SAFE (Support, Advice, Food, Essentials) More Than Food Projects	3,172 People were provided with Advice & Crisis Support. Of these, 1428 benefitted from Welfare Benefits, Debt & Advice provided by FISCUS - a 267% increase on last year with 699 people in Sunderland and 729 in Newcastle accessing benefit and money advice. Welfare Benefits & Financial Gains identified totalled £1,132,613.98 in benefit entitlements that people were missing out on. Of this, £626,624.03 financial gains were identified among FISCUS Sunderland Service Users (mainly foodbank users) and £505,989.95 among Newcastle Foodbank Service Users. This averages out as £793.15 for every person supported with Advice.	
Warm Welcome Space	We commenced a new Warm Welcome Space one evening and one day per week in October 22. Between Oct 22 – Mar 23 the following outcomes were achieved: Sunderland City Council Strategic Advice Services provided a small contract for FISCUS to deliver advice at FISCUS Warm Welcome Space and also at Ryhope CA & Farringdon Foodbank Warm Spaces.	
Crisis items and essentials given out	1744 individuals received 1 or more items or Bundles of crisis support including Baby & Child Essentials, Adult & Young People's Clothing, Shoes & Footwear, Hygiene Packs, Period Products, Ambient Food Parcels, Fresh Food Parcels, Furniture Items, Supermarket Vouchers. This figure would be far higher if family members benefitting were counted.	
£ Value of Crisis items and essentials given out in 2022	Crisis items distributed had a value of approximately £319,775.57. This equates to an average value of £183.36 per person supported	
£ Value of Christmas presents given out	635 large bags & bundles of presents were distributed at Christmas with a value of approximately £56,515	
Total debt consolidated, reduced or written off	£324,551.61 in personal debt has been dealt with, reduced, managed and written off among Foodbank customers.	
Community Foodbanks (Outreach) Vouchers issued	FISCUS issued 1,487 food parcels to individuals and families across Sunderland including 297 at community foodbank outreach venues in Sunderland and to teenage mams and their babies, children and families	
Young Parents Project	59+ Young Teenage Mams and their babies, children and families were supported. The project provides around 25 weekly fresh fruit & veg bags and food parcels for those young mams most in need. We delivered 980+ food parcels to young mams in 2022.	
Supporting BAME Asylum Seekers, Refugees and Families in Need	573 BAME individuals (380 adults & 193 children) were directly supported in Sunderland & Newcastle by FISCUS. We achieved this with referrals from our community partners: SBIC, New Horizons, FODI	

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

	and ICOS, Sunderland Foodbank and Newcastle Foodbank; also from statutory and other referrals Overall, 29.5% of our case-loaded customers were BAME (% excludes children under 18 who are not case-loaded)
2. Creating Community Spaces to Connect	
Growing our Community Garden & Allotment	Over the year, our Community Garden & Allotment has expanded and grown. The garden has been fully volunteer led throughout 2022. We have had co-production focus group meetings with volunteers, staff, service users and tenants of the Co-op Centre. We aim to double the amount of raised beds in 2023. We also aim to raise the beds to a height that is accessible to all.
Community Kitchen & Café	My Sisters' Kitchen established as an independent CIC at the start of 2022. We continue to work in partnership and MSK has gone from strength to strength and remains at the Co-op Centre.
Spaces for Health and Well-being	Our new ground-floor community room at the Co-op Centre has been a well-used meeting and training space among staff, volunteers, service users and partners. We also started a Warm Welcome Space in October 22 (still on-going). Our new community garden space has become a popular space to connect among our volunteers, staff and tenants
3. Sustainable Community Recycle & Reuse	
Bundles for Babies Baby Bank 0 – 24 months	Our Bundles for Babies, Baby Bank continues to receive tonnes of donations each year and has been busier than ever.
Children & Young People's Clothes Bank 2+ – 15 years & Community Clothes Bank	We developed Sunderland Clothes Bank at the Co-op Centre and this has become very well known among social welfare, community and statutory agencies with weekly referrals increasing all of the time.
Community Recycle Shop	We refitted the clothes bank with commercial display fittings last year and we aim to open a Vinted 'shop' online to raise a small amount of money for our crisis work.
4. Diverse & Inclusive Community Opportunities	
Equality & Diversity among our people, services and communities	We expanded our services, made them more accessible including for BAME individuals who now represent just under a third of all people supported. We reviewed our Equality & Diversity Policy in 2022.
Collaborating and sharing resources with BAME organisations and communities	380 BAME adults and 193 BAME children were supported in Sunderland & Newcastle by FISCUS and around half of these were referred into our services by our partners: SBIC, New Horizons, FODI and ICOS, Sunderland Foodbank and Newcastle Foodbank. Other referrers included adult social services, children's services, Together for Children, Midwives, Health visitors, social workers, women's refuges and homelessness charities, Social Prescribers, Sunderland Counselling Services, Schools and Sunderland University.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

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FISCUS continued to work in partnership with other like-minded charities, charitable community organisations and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities. We provided 15 weekly community foodbanks Advice & Crisis sessions throughout 2022. Although COVID-19 became less deadly and severe, during 2022 we had still not fully emerged from the effects of the COVID-19 pandemic. We continued to ensure safe-working practices and premises and followed Government guidance as well as implementing hygiene, well-being and welfare good practice that we have put in place tailored to our communities of people and our community facilities. FISCUS board of trustees, staff, volunteers and community partners continued to enable the successful delivery of a wide range of Covid-19 and community crisis support, community advice services and community activities during the year.



Following an extremely difficult year financially during the previous year, 2021 our funding strategy for 2022-2023 was successful in stabilising the organisation for 2022 and crucially, for the year ahead in 2023. We cut back on everything possible and ended the year financially stable despite continued spiralling costs. Our CEO and small staff team have worked very hard to increase rental income with our successful strategy to welcome more community partners into our community building. We would like to offer a special thanks to all of our staff and volunteers who have individually and together supported community fundraising efforts; we would also like to pay a special mention to Sister Michael who has tirelessly raised funds at Oaklea Convent alongside the Sister's of Mercy and the Women's Groups. Such community fundraising has not only raised substantial community funds to support FISCUS to help people in need, but it has also spread kindness and compassion throughout our organisation.

We ended the 2022 financial year with total funds available of £339,201 which included designated reserves of £183,212 (for the Co-op Centre Building, fixtures and fittings and motor vehicles) and general unrestricted funds of £29,390. Our restricted funds were £126,599. Our current funds are supported by a Bounce Back Loan of £50,000 which, whilst a long-term liability on our balance sheet, remains fully unspent in our bank account; this was a measure taken to avoid any emergencies and supported cash flow during the pandemic. The loan is managed well and supports cash flow and the Charity's bank balance whilst we maintain monthly payments reducing the balance and the liability month by month.

By the end of 2022 we had secured the majority of the necessary funds for 2023. We also raised some of the funds required going beyond 2023.

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SNAPSHOT OF FISCUS ACHIEVEMENTS 2022 Some of the achievements FISCUS made during the year include the delivery of the following main areas of advice and support during the year:

- TOTAL NUMBER OF PEOPLE ACCESSING FISCUS SERVICES DURING 2022:
 - 8749 visits were made to FISCUS Co-op Centre over the year
 - 1428 service users received Welfare Benefits Advice, Debt Advice and Crisis Support from FISCUS
 - 1744 service users received a range of crisis support items including: Food Parcels, Baby Bundles, Adult Clothing, Children's Clothing, Furniture, Books, Toys, Essentials from FISCUS across Sunderland
 - 29.5% of outreach crisis service users were BAME including refugees and asylum seekers in hardship
 - 463 Volunteer visits were made to FISCUS supporting our community and crisis activities between January – December 2022
 - 5,396 visits to the Co-op Centre from licence holders and their service users and our community partners
- 46 active Volunteers and 7 corporate Volunteers at FISCUS during 2022
- 2 Young People employed and trained under the Kick Start Programme
- £1,132,613.98 was identified in unclaimed benefits entitlements that people were missing out on
- Total Personal Debt dealt with among FISCUS Service Users: £324,551.61
- 1202 Baby Bundles were given out during the year. Of these, 416 were full Baby Equipment & Clothing Bundles including items from prams, cots, equipment and clothing. Over 450+ packs of nappies were distributed during the year along with baby and parent hygiene packs using items kindly provided by Morrison's Doxford Park, Sunderland Foodbank, Sunderland City Council and our many FISCUS supporters and donators. These essentials were distributed for babies, toddlers, children and young people to help families in crisis.
- 59+ teenage & young mums aged 13 to 21 years received varying support from our Baby Bank, our Children's & Adults Clothes Bank, hampers, hygiene and sanitary packs, toys, clothing, food parcels, £20 crisis vouchers and mothers-day & Christmas presents
- 267 looked after children received Christmas presents
- 573 BAME Black, Asian, African Minority Ethnic families, individuals and children supported with Baby Bundles and Adult & Children Clothing, Welfare Benefits & Debt Advice and Crisis Support. Of these, 380 were adults and 193 were babies and children
- 15,899 tonnes of donated baby clothing, adults & children's clothing, equipment and essentials were saved from landfill by recycling and redistributing to children, individuals and families in need. Approximately 1 tonne of these items was donated to FISCUS to support people and families in poverty in Africa via community partners, New Horizons, Sunderland Samba FC and AFRICAWAD
- 84 Co-op, social households in Hendon & surrounding area received dedicated advice, crisis and Covid-19 support ranging from benefit and debt advice to hygiene and cleaning packs and Christmas gifts for adults, children and young people who are struggling to make ends meet.

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- 104 older people aged 60 and over accessed crisis support including Warm Packs given out with Hot Water Bottles, Warm Blankets, Gloves, Hats and other essentials to help people keep warm and have more awareness of where to go to access Advice & Crisis support
- 4 Beneficiary surveys were undertaken among FISCUS service users, Community Partners and local Co-op Social Housing residents
- FISCUS was 'community landlord' to 7 other community and charitable third-sector organisations at the Co-op Centre during 2022

FISCUS VOLUNTEERS 2022

During 2022 we had 46 active community volunteers and a further 7 Corporate Christmas Volunteers; the 53 volunteers included 4 trustees/directors who governed FISCUS whilst supporting the staff and delivery across all of our services during the year. FISCUS Board of Trustees, CEO and staff team wish to offer our sincerest thanks to all of our Volunteers who supported FISCUS during 2022.

Trustee/Director Volunteers

1. Andrew McGill, 2. Linda Robson, 3. Dale Watson, 4. Linda Rutter

Weekly Volunteers

- | | |
|---------------------|--------------------------------------|
| 5. Shirley Miller | 34. Kelly Spoors |
| 6. Vernon Laing | 35. Ann Anderson |
| 7. Anne Ambrose | 36. Carole Graham (Linda's relative) |
| 8. Chris McCardle | 37. Daniel Penman |
| 9. Linda Richardson | 38. Chris Sweeting |
| 10. Bobby Ambrose | 39. Josh Slater (Lauren's BF) |
| 11. Mary Nicol | |
| 12. Darren Spoors | |
| 13. Jo Gordon | |
| 14. Lynn Barrass | |
| 15. Jamie Storey | |

FISCUS staff-family volunteers: 40. Steve, 41. David, 42. Mark, 43. Finn, 44. Chris

Young Volunteers

45. Amelia L
46. Abigail B

Regular Volunteers

16. Ruth Petrie
17. Joanne Poulton
18. Judith Wells
19. Anne Downie
20. Sister Michael
21. Doreen

Corporate Volunteers 47-53.

7 Volunteers from the Co-op & Together for Children

Occasional Volunteers

22. Karen Parkinson
23. Lauren Parkinson
24. Jim Nicol
25. Katrina Brown

One-off Volunteers

26. Jordan Healey
27. Abigail Bennett
28. Chris Walton
29. Lynsey Walton
30. Michelle Scott
31. Sarah Scott
32. Jean Lawson (Sue's mam)
33. Susan Spoors (Anne's Friend)

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FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our funders, partners and support organisations including: Amelia L, young volunteer fundraiser, Asda Foundation Green Tokens, ATH Gray Housing Cooperative, Barbour Foundation, Basis, Bump 2 Baby (B2B), Bethany Church Food Bank, Church of Jesus Christ of Latter-Day Saints, Citizens Advice Sunderland, City Life Community Foodbank, Crowdfund Sunderland Fund, Didymus, Co-operative Local Community Fund, County Durham Community Foundation, Co-operative Housing In Partnership (CHIP), Crowdfund Sunderland, Community Opportunities, Customer Services Network, Sunderland City Council, Durham Christian Partnership, East Area Committee, Elim Church Food Bank, Ellie Jo Masheder, Fare Share, Farringdon Foodbank, FODI, Free the Way, Gentoo, Good Things Foundation, Greggs Foundation, Greggs Hardship Funds, Greggs Shop Grangetown Unsold Food, Kickstart Scheme, ICOS, Integrated Care Board Sunderland, Morrisons Doxford Park, Jane Morrisons Doxford Park Community Champion, My Sisters Kitchen, National Lottery Community Fund, Nationwide Foundation, New Horizons, Newbles, Newcastle Foodbank, Northern Gas Networks, Pallion Action Group, Peel Street Cooperative, Peer Support Group, Poplar House, Postcode Local Trust, Public Health Fund, ShARP, SESF & SIB, Sherburn House Trust, Sisters of Mercy St Anthony's Convent Oaklea, Oaklea Womens Group, Sunderland City Council, St Martins in the Fields, Sir James Knott Trust, Sunderland Food Bank, Spacehive, Strategic Advice Services Sunderland City Council, St Jeanne Augan Holy Rosary, Suez, Sunderland International Bangladesh Centre, Thornholme Housing Cooperative, Together for Children, Tolent, The Tudor Trust, University of Sunderland, Vantec Europe, Veterans in Crisis, Veterans Breakfast Club & Lakeside Community Centre, Virgin Money Foundation, and all other organisations, staff, volunteers, the general public and all individuals and small businesses that we have worked with and that have supported our charitable work during 2022. THANK YOU!

FISCUS Mission is:

"Supporting people who are most in need in the community to improve their livelihoods and help them build positive futures"

FISCUS AIMS:

- To engage with individuals, families, older people, children & young people whose lives are affected by poverty, disadvantage, disability and difficult life experiences
- Provide crisis support, welfare benefits advice, money advice, volunteering, training and social opportunities
- To enable people to reduce their barriers and improve their livelihoods

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FISCUS PROJECT ACTIVITIES

FISCUS is a registered charity and a company limited by guarantee without share capital. FISCUS was established in Hendon, 17 years ago in 2005 at the old Coop Centre. FISCUS is now based at the (new) Co-op Centre which the Charity has owned outright since April 2019. Many of our crisis initiatives remain in Hendon, Sunderland's most deprived area. During 2022, our Charity employed 6 staff full and part time equivalent to 5 full time staff. FISCUS outreaches from the Co-op Centre and from Community Foodbanks across the City of Sunderland and Newcastle. During the year 2022, we have supported a record number of people 3172 across our Advice, Crisis & Community services and activities. Of these, 1428 people accessed welfare benefits advice, debt & money advice at FISCUS and Community Foodbanks in Sunderland & Newcastle. Crisis items and essentials were provided to 1744 people and families.

FISCUS aims and objectives have remained fairly constant whilst our range and reach of community activities and services continues to expand. FISCUS delivers a range of Advice Crisis & Community Services from our Community premises the Hendon Co-op Centre. During 2022, we also provided outreach services at Community Foodbanks across Sunderland and Newcastle. Our charitable work continues to target those most disadvantaged and marginalised in the local community of Hendon & East End and the most disadvantaged communities in Sunderland and Newcastle alongside.

FISCUS Staff & Volunteers currently provide the following project activities which form our core service delivery. The activities and services we deliver include:

Sunderland Foodbank & Newcastle Foodbank & Safe Project

More Than Food: 15 weekly advice & crisis outreach sessions at Community Foodbanks in Sunderland (9) and Newcastle (6). People accessing Food Parcels at the Community Foodbanks are then able to access other emergency essentials from FISCUS, supported by our staff and volunteers including: Clothing (all ages), Baby bank Bundles, bedding, period packs and hygiene packs, small donated household items and crisis grants for food, white goods and household furniture, gas & electric vouchers.

Volunteering Opportunities

During 2022 we were supported by 53 volunteers including 42 community volunteers, 4 Volunteer Trustees and 7 corporate volunteers

My Sisters' Garden: a community Garden & Allotment, built during the pandemic for access to outdoor community space and activities, beautiful flowers, home-grown fruit and vegetables. Throughout 2022, the garden was run solely by volunteers

Peer Support Group - user-led group of women with lived experience supporting survivors of domestic abuse who meet weekly at FISCUS

Bundles for Babies Baby Bank Sunderland's first Baby Bank supporting babies, young parents, carers and families in crisis via referrals from health & social welfare professionals and community partners

Sunderland Community Clothes Bank operating via referrals the clothes bank is housed in a large unit at our community base, the Co-op Centre

Help for Homeless During the year 2022, the charity continued to see an increase in complex cases and also in people presenting homeless, rough sleeping, living in hostels or sofa surfing. Many of the homeless people supported are also experiencing drugs and alcohol addiction and other complex issues in their lives.

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Sunderland Young Mammies Home Economics works with teenage and young mams providing welfare benefits advice, housing advice, crisis support, independent living skills, weekly Fare Share Fresh Food & Fresh Fruit & Vegetables and emergency essentials. Established to ensure that no child or young person goes hungry or without; the project also introduces recipes and ideas to promote healthy eating and cooking on a budget group training and batch cooking to save money. We received a grant from Nationwide to employ a dedicated Advice & Housing Worker in 2022 for the year 2023.

FISCUS Community Foodbank provides foodbank drop-ins every week at the Co-op Centre to support people who are in crisis, and those who have no money or food. We also top the foodbank parcels up with Greggs unsold food and fresh fruit and vegetables and Fare Share products that are supplied by Sunderland Council Strategic Advice Services.

FISCUS Warm Welcome Space is open to anyone to attend and provides social opportunities in a friendly community environment at the Co-op Centre; we also have an evening session that has operated since October 22 to help people save on heating and light at home on the cold nights. Everyone attending receives a small food parcel containing fresh fruit and veg and other items from Sunderland Council & Fare Share. A hot meal is provided and extras to take away including take-outs and Greggs unsold Sandwiches, Pastries and Sweet Treats.

Christmas Appeal – each year we support children and young people, older people and vulnerable individuals and families with our Christmas Appeal. We achieve this with a vast amount of community support from members of the public, regular donators to our re-use and recycling projects and with support from staff, tenants, partners and volunteers. Over Christmas 2022, we distributed 635 presents to children & young people and elderly people including 267 looked after young people

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FISCUS Advice & Crisis Support IMPACT 2022

**£1,132,613.98
Benefits & Financial
Gains Identified**

**£324,551.61 Personal
Debt Reduced**

**£319,775.57 Worth of
Crisis Items
Distributed**

**3172 People Helped
with Advice & Crisis
Support**

**£2950 of Crisis
Shopping Vouchers
Issued**

**1610 hours of Welfare
Benefits & Debt
Advice**

**1542 Hours of Crisis
Support at the Co-op
Centre**

**1232 Hours of Food
Bank Advice Outreach
Sessions**

**15 Weekly Advice &
Crisis
Sessions at
11 Foodbanks**

**1202 Baby Bank
Bundles Distributed**

**15,899 Tonnes of Baby
Bank & Clothes Bank
Crisis Donations Saved
from Landfill**

**573 BAME
Adult & Child Asylum
Seekers & Refugees
Supported**

**53 Volunteers
Supported FISCUS
Activities**

**2379 Hours Provided
by 53 Volunteers
312 Community
Garden Volunteer
Hours**

**1487 Emergency Fresh
& Ambient Food Parcels
Distributed**

**1195 Bags of Fresh
Fruit and Vegetables
Distributed**

**Fare Share Food
Topped Up 1195 Food
Parcels**

**503 Hygiene & Cleaning
Emergency Packs
Distributed**

**44 Emergency
Homelessness Back
Packs Distributed**

**84 Covid Care &
Support Bags to
84 Housing Co-op
Members**

**4 Community &
Beneficiary Surveys
Undertaken**

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Issues & Barriers Faced by the local communities we serve: Sunderland is ranked the 33rd most deprived Local Authority in England with an average IMD (2019) score of 29.725. According to research commissioned by the Local Trust in 2019, Sunderland has 8 of the 225 'left behind' areas in England – Castle, Hendon (where FISCUS and the Co-op Centre is based), Hetton, Redhill, Sandhill, Southwick, St Anne's and Washington North. Sheffield Hallam University's research (2022) on the real rate of unemployment, Sunderland's rate in was 36th highest of all local authorities with an estimated rate of 9%; this is based on 8,810 unemployment benefit claimants and 6,800 hidden on disability/incapacity benefits.

Hendon ranks 1% IMD 2015; Hendon & East End has 10,400 residents and 4,000 households. Government statistics identify: *Hendon is the Super Output Area (SOA) with the highest levels of child poverty in Sunderland (45%); *82% of Hendon residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability; *42.8% of older people live alone and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *The number of people and families living in fuel poverty is increasing to record levels with people having to make the choice between heating and eating. The unemployed rate in Hendon is 11.6% compared to Sunderland at 5%. The proportion of young people aged 16-24 is 17.4% for Hendon compared to a city rate of 10.2%.

The percentage of population whose ethnic group is not 'white' is 11.4% for Hendon compared with Sunderland at 4.1%. BAME service users currently make up 29.5% of all FISCUS service users, mainly refugees, asylum seekers and foreign students and their families. A recent review into Black and minority ethnic Inequalities in Healthcare by the NHS Race and Health Observatory, published in February 2022, highlighted ongoing Black and minority ethnic inequalities across several areas of focus including mental health care, maternal and neonatal health care, and the NHS workforce.

NHS Digital data for the number of people detained under the Mental Health Act (MHA) in 2020/21 showed that rates of detention for people from the Black and minority ethnic backgrounds were over 4 times those of people from the White group.

The Community Foodbanks and Sunderland Foodbank are busier than ever with increasing referrals to FISCUS Advice & Crisis Workers who are outreaching at the Food Banks daily. A local study of Hendon Ward ('Local Health' Public Health England, 2020) identified that 42.8% of older people in the area live alone 13.2% of people are living in overcrowded housing. Long-term unemployment in Hendon Ward is more than double the rate for Sunderland (18.1% compared to 8.7%) and almost 6 times higher than England's long-term unemployment rate of 3.2%. Prevalence of children who are overweight in Hendon is reported as 30.3% (Sunderland 24%, England 22.6%), whilst prevalence of obesity amongst children is 29.3% in Hendon. There were 210 teenage mothers who gave birth (LTLA 2021). FISCUS has worked with and supported in excess of 59+ young teenage mothers and their children this year alone. A high majority of teen mothers and expectant teen mothers to be are referred from other voluntary and statutory agencies. Life expectancy at birth for Males born in Hendon is 69.7 years compared to 77.1 years in Sunderland and 79.7 years in England (ONS, 2020).

Nationally, Trussell Trust Food banks in the food charity network provided almost 3 million (2,986,203) emergency food parcels between 1 April 2022 and 31 March 2023.

Of these, over 1 million were for children. A food parcel is provided to someone every 8 seconds across foodbanks throughout the UK. During 2022 there was more than a 50% increase in Food Parcels given out to people and families in need in the North East. People in poor health are more at risk of needing support and are turning to foodbanks for help. As well as the problems with the benefit system that they experience, people on benefits – especially disabled people, often face extra costs, including higher housing, heating, utilities and even transport costs, which can put them at increased risk of needing to use a food bank. The foodbanks in Sunderland and Newcastle are bursting at the seams and FISCUS advice & crisis staff have seen a 168% increase in the numbers of people needing food, crisis support and accessing our advice at 15 weekly Foodbank Drop-ins.

Much of the housing stock in Hendon is let privately and is old Victorian and Edwardian property that lacks decent insulation or repair. Left behind: Understanding Communities on the Edge (OCSI/Local

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Trust Report 2019) identified 225 'Left Behind' wards in England; Hendon was one of 8 wards identified as being 'left behind' in Sunderland. Such research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country.

Despite such statistics, our local community of Hendon has a determined community spirit. Many of the 53 people who have given their time and resources to Volunteer with FISCUS across our organisation, activities and services are from Hendon and the surrounding communities. Such willingness of local people, volunteers and community organisations helping and supporting others continues to be a really positive and outstanding aspect of Hendon & East End and the wider communities of Sunderland.

FISCUS Projects Overview:

SAFE (Support, Advice, Food, Essentials) Project

SAFE (Support, Advice, Food & Essentials) SAFE started off a 5-year, partnership initiative delivered by FISCUS on behalf of Sunderland ACES Partnership. Although no longer a funded project, we learned so much from this National Lottery Community Fund: 'Help Through Crisis' initiative. Our many volunteers and small staff team have now embedded SAFE across all of our work and initiatives. We continue to help people experiencing hardship and crisis. Individuals, families and children of all ages are able to access emergency essentials from FISCUS, supported by our staff and volunteers including: Clothing (all ages), Baby bank Bundles, bedding, period packs and hygiene packs, small donated household items and crisis grants for food, white goods and household furniture

More Than Food was a project established by Durham Christian Partnership (DCP) in recognition of the need to identify and address the reasons people accessing community foodbanks run out of money, food and essentials. FISCUS has been providing Advice & Crisis Outreach sessions since February 2019 on behalf of Sunderland Foodbank & DCP. During 2022, we were asked to increase our Advice & Crisis sessions delivering at 6 Sunderland Foodbanks supported by DCP and the Trussell Trust. These included: Bethany Church Foodbank, Farringdon Foodbank, City Life Church Foodbank, Elim Church Foodbank, FISCUS Foodbank and Pennywell Foodbank. These outreach services provide drop-in support and advice to people using the foodbanks including Welfare Benefits Advice, Debt Advice and a range of crisis support including housing and homelessness.

Sunderland Young Mummies Home Economics is our new project which will commence in 2023. Funded by Nationwide Building Society, the project will provide a dedicated Advice & Advocacy Worker for young mams and parents in Sunderland as well as supporting their babies, children and wider family units. The project aims to reduce barriers and increase independent living via: crisis support, independent living skills, outreach welfare benefit advice, debt & money advice and housing & homelessness support. We have worked with teenage mummies for over 5 years now. During 2022 we supplied 25+ fruit and veg bags and ambient food parcels every week to young mams, their babies, children and families. We try to ensure that no child or mam goes without including on special occasions providing Mothers Day gifts, Christmas presents and gift bags of toys, treats and selection boxes, Easter Eggs and distributed 120 Mothers-day pamper packs. We are developing this project to further increase the support we are able to provide to many of the youngest expectant and new mothers in Sunderland.

Sunderland Clothes Bank is a recycling and reuse project established and run by FISCUS. Our Clothes Bank now caters for all ages from children age 3 to adult. We have a wide variety of voluntary, private and statutory referrers into the Clothes Bank with referrals increasing all of the time. The cost-of-living crisis and rising heating and electricity costs has made matters far worse, plunging many people further into crisis and poverty. Our Clothes Bank also provides a conduit to access vital support including welfare benefits advice, debt advice homelessness and re-housing support. Single people on Universal Credit, people seeking Asylum and homeless individuals are some of the worst hit financially surviving on the lowest of incomes. The clothes bank has been co-produced with staff, service users and volunteers. It now resembles a high-end charity shop – the main difference is that we do not charge for

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any of the clothing or essentials that we provide to anyone in need. After consulting our generous donors to our Clothes Bank, we planned to establish a Vinted Shop online. This will support the costs of the essential items that our Clothes Bank and Baby Bank are in short supply of such as underwear for adults and children, baby safety gates, baby bottles and changing mats.

Bundles for Babies, Sunderland Baby Bank continues to receive many tonnes of donated good quality baby clothing, blankets, prams, cots and other essential items. These are sorted by our fantastic volunteers, recycled and distributed to their new homes among new parents, families and carers who are struggling to pay for clothing and baby essentials. During 2022 we have supported families, babies and children as well as young teenage mums. Bundles for Babies & our Clothes Bank also supported 193 BAME children aged 0-17 this year. Our support includes Benefits Advice, Money & Debt Advice, Food Parcels, Fresh Food, Toys, Furniture, access to Crisis Grants, Clothing, Furniture, Hygiene & Sanitary packs. During the year, the number of women presenting to our services who are experiencing domestic abuse issues continues to increase. We have also identified a significant need for support from our Baby Bank among the BAME (Black, African, Minority, Ethnic) communities in Sunderland particularly among people seeking asylum with no recourse to public funds and also among refugees with right to remain especially during transition periods. Our Baby Bank outreach provided New Born Bundles, Hygiene Packs and Toys at Sunderland International Bangladesh Centre (SIBC). We continue to work with our BAME community partners and BAME communities. Morrison's Doxford Park Community Champion has established a much needed regular collection for our Baby Bank, providing essentials, nappies, baby items and mother/parent hygiene and sanitary items.

My Sister's Garden is a community garden developed at the Co-op Centre during the pandemic. The community garden is led and run by our volunteers and produces vegetables, fruit and flowers for most of the year. The vegetables and fruit are used to provide low-cost healthy meals at our Warm Welcome Space, Cookery Sessions, and fresh produce to top up our food parcels and support our volunteers with fresh fruit and veg. Another main benefit of our lovely garden is the resulting outdoor community space which is there for everyone to enjoy.

Post Covid-19

Following the end of our Covid-19 Support Fund project which was funded by the National Lottery Community Fund, we were unable to find funding to extend the contracts of our 2 temporary Community Development staff. We maintained good practice in social distancing and continue to provide hand sanitisers, masks, good signage and a clean and safe building at the Co-op Centre.

Partnership Working

Our networks of partners are integral in enabling FISCUS to engage and support those most in need. We also welcomed new partners such as Friends of the Drop In (FODI) into our community building. FISCUS along with our trusted partner organisations, provided specialist and direct support to our service users, volunteers, families, individuals and children. FISCUS supports our community partners who in turn support our work and our crisis services which enables us to jointly provide access to food and essentials across our local communities that we serve.

Partnership working has helped us to increase our range and scope of support; we continue to reach a wide section of the community including BAME people and families, children and young people, elderly people, people with mental health issues, those with health problems, people struggling with homelessness and addiction.

Sunderland ACES Sunderland ACES was established as a network for Advice and specialist providers in 2013 and continued for almost a decade, chaired by FISCUS. Sunderland ACES partners are: AGE UK Sunderland, Citizens Advice Sunderland, FISCUS, Gentoo, Pallion Action Group, Sharp, SNCBC and Washington Mind. Sunderland ACES was the recognised conduit for advice in Sunderland but did not meet formerly during 2022. Many of Sunderland ACES partners still continue to work together for the benefit of the communities and people we serve. Sunderland Council set up an Advice Providers Forum which meets regularly and which we are part of. The Forum has a wider reach than Sunderland ACES and it remains for our partners to determine if this successful, long-standing partnership will

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YEAR ENDED 31 DECEMBER 2022

continue through 2023 and beyond or identify if the Advice Forum may be the new way of formal networking for FISCUS and our community advice partners.

Morrisons Doxford Park has established a new partnership with FISCUS and our Bundles for Babies Baby Bank. Morrisons Community Champion has been providing regular weekly donations of baby essentials and also donations of food and baby clothing that would otherwise go to landfill. We estimate that the value of these items is approximately £100 per week meaning the value of the support over the year has been in excess of £5200. These items are often very expensive to buy and we are only able to provide them new such as bottles, soothers and of course nappies and wipes and this saves our Charity money that we would otherwise have to find to fund such essential items.

BRAmnesty is a volunteer-led project that is housed and supported by FISCUS staff and volunteer. BRAmnesty aims to maintain women and girls dignity and supports independence and enterprising activities. Initially established for women and girls in in The Gambia, this initiative has since supported women and girls in developing countries in Africa including Kenya, The Congo and Togo supporting partners who directly deliver our donated Bras and essentials to these countries. The initiative also benefits Sunderland women, babies and families and was the catalyst for the establishment of our Bundles for Babies Baby Bank. BRAmnesty continued to collect donations of new and gently worn bras, women's (new) underwear, clothing, gym wear, training shoes and sanitary items. BRAmnesty is a community project which has no independent funding and has relied on donations from staff, volunteers, local business and the general public to date. We hope to return to the Gambia in 2023 to deliver much needed Bras, underwear, baby items and essentials to women and girls living in extreme poverty; these women survive on less than the international income threshold of \$2.15 or £1.72 per person per day.

Financial Review

Following the continued detrimental effects on funding since the COVID-19 pandemic, 2022 finally saw an upturn in financial stability and growth. Our funding strategy developed for 2022-23 enabled our small charity to continue to do bigger and greater initiatives to help those most in need supporting over 3000 people. Whilst many grant funding opportunities continued to focus on the effects of Covid-19, FISCUS sought and built upon our USP and our main strength – namely our successful partnership working. We partner and we deliver for the benefit of those most in need, not only in our usual domain of Sunderland, but also in Newcastle following a new relationship with Newcastle Foodbank. Whilst 'thematic' funding often continues to dominate the funding arena within which we work, FISCUS was successful in securing new funding opportunities with grants for the first time from Greggs Foundation, Virgin Money Foundation and SESF via Social Investment Business and Big Issue Invest. Tudor Trust provided a fantastic 3-year grant commencing August 2022 and this was the final anchor needed to stabilise our charity in 2022, for 2023 and beyond. As community landlord, we continue to successfully encourage other community partners to work alongside FISCUS at the Co-op Centre. Such organisations benefit from low-cost rents and vibrant community space, that in turn helps us to sustain and fund the Co-op Centre and enable us to generally break even in terms of the costs of running the centre for FISCUS, our community partners, our volunteers and the people we serve. Our partnership arrangements particularly with Sunderland Foodbank (Durham Christian Partnership) and Newcastle Foodbank have gone from strength to strength and this has led to a large increase of funding from both organisations that will support our work until 2024 and hopefully beyond. We hope, once again, to demonstrate our successful approach, our impact and evidence-based work to enable us to access support from The National Lottery Community Fund in 2023 and beyond.

The net movement in funds was £88,782 at the end of 2022. We have continued to maintain a tight rein on spending and we ended the financial year in a good, stable financial position with some funding streams secured for a further 2 years. Our turnover/income was artificially high due to 2 grants valuing over £65,000 being paid in December 2022 that relate to the financial year 2023. As such, FISCUS commenced 2023 financial year with total funds available of £339,201 which includes designated reserves of £183,212 (relating to the Co-op Centre premises, fixtures & fittings and our community van) and general unrestricted funds of £29,390. Our restricted funds of £126,599 are further supported by a

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

government backed Covid-19 Bounce Back Loan (originally £50,000) which remains unspent and supports cash flow, the Charity's bank balance and provides ongoing stability.

Our small charity has survived the pandemic and we have since maintained and increased the breadth of our advice, crisis and community services; the Co-op Centre -our community premises has been further developed enabling expansion of our community and crisis initiatives which delivered crisis support where it was needed most during the year to 3172 individuals and families.

FISCUS targets most of our work on those most disadvantaged and vulnerable individuals and families in Hendon and wider Sunderland. In 2022, we widened our support to Newcastle by outreaching at community foodbanks in Newcastle made possible with support and funding from Newcastle Foodbank.

Good governance & management - alongside longer-term funding opportunities that align to our existing and new ways of working, remain the key to the financial stability of the charity. Our crisis support which lies at the core of all our initiatives and activities, has remained our priority. The need to identify short-term and medium-term funding to develop our co-produced project and initiatives will always remain a priority. During 2022 we undertook surveys, community meetings and listened to our service users, our volunteers, staff and partners to identify needs and priorities for the year and for the following year, 2023.

FISCUS ended 2022 financial year with £212,602 unrestricted reserves of the charity and a further £126,599 is restricted funds to be spent in accordance with our funding agreements. During 2022, the charity received a total income of £339,688 and the charity's revenue expended was £250,906. The balance carried forward as at December 31st 2022, was £339,201, of which £183,212 related to buildings/ investment property comprising the Coop Centre, fixtures & fittings, motor vehicles, and general reserves of £29,390.

The main sources of funding for FISCUS during 2022 included: The Tudor Trust, Sunderland Foodbank (DCP), Newcastle Foodbank, SESF, Greggs Foundation and Virgin Money Foundation. We would also like to mention the continued vital support that we received and Sunderland Council Household Support Fund/Enhanced Winter Offer. We also received a range of smaller charitable grants as well personal crisis donations from supporters and members of the public.

We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. Many new and emerging ideas and opportunities present themselves for the years ahead. We will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

FISCUS Trustees aim to hold unrestricted reserves to maintain the financial stability and cash flow of the Charity. Any restricted balances are held for the purposes of specific projects and activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the requirements of the funders requirements and restrictions.

Plans for the year ahead 2023:

FISCUS has delivered advice and crisis support for over 17 years since 2005 in Hendon and across the City of Sunderland. This year, we have once again targeted our advice and crisis work outside of Sunderland by working in partnership with Newcastle Foodbank and together developing a new Advice & Crisis outreach service which supports some of the poorest people and families in Newcastle. We also continue to support our community partners via Community Foodbanks outreach sites across the City of Sunderland. During 2022 we secured one-year's funding for the following year to employ a new dedicated Advice & Advocacy Worker to provide direct, ongoing support to teenage mums, their children

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

and wider families. Our community garden will be expanded and we will double the amount of raised beds. We aim to continue to further develop more community activities whilst also developing our physical community environment in 2023 and beyond.

We aim to continue our successful partnership work with Durham Christian Foodbank who run Sunderland Food Bank and we have secured a 2-year partnership SLA to undertake this work and employing a full-time Advice & Crisis Foodbank Worker. We have also secured a 3-year partnership SLA with Newcastle Food Bank employing a full-time Advice & Crisis Foodbank Worker. We work closely with both Sunderland & Newcastle foodbanks and also with the community foodbanks where we outreach to ensure services are up to date, accessible, appropriate and as safe as possible for staff, volunteers and service users. We continue to explore new partnerships and opportunities. COVID-19 has left behind a legacy that includes new ways of thinking and working. The importance of good physical and mental well-being remains a priority for our staff, for our volunteers and for our service users alike. During the year, we received an extremely generous grant from The Tudor Trust to support wellbeing among staff and volunteers which has made people feel valued and appreciated.

Our strategic goals for the charity have been reviewed by our Board of Trustees:

- 1. Help individuals & families through hardship and crisis, increase their disposable income & alleviate poverty*
- 2. Ensure no child goes without essentials to reduce and alleviate child poverty*
- 3. Create and develop further community spaces for well-being, space to connect and to re-connect*
- 4. Develop and increase our sustainable recycle and reuse projects*
- 5. Foster diversity, equality and inclusion across our work and our communities*

We will achieve the above goals by continuing to further develop our advice and crisis work at FISCUS and via outreach in the community foodbanks across Sunderland & Newcastle. We will increase our reach and engagement through existing and new partnership work. We will maintain and increase our recycle and reuse projects to ensure adults, families, children and young people have access to essentials. Recycling clothing, baby equipment and other items will help us to be more eco-friendly. We will ensure we promote equal access and opportunities among our staff, volunteers, service users and partners at all times.

Our Delivery Priorities for the coming year include:

Employ More Staff

Our staff and volunteers are busier than ever before. To alleviate this increasing demand and workload, we are taking on 2 new Apprentice staff in September 2023. We were also successful in securing funding for a specialist Advice & Advocacy Worker (full-time); this member of staff will work on our new project, Sunderland Young Mammies Home Economics. Our recent Crowd fundraiser via Spacehive, will pay for a new shipping storage container for our Baby Bank and also towards the salary of one of the new Apprentices/Trainee Social Welfare Assistants.

Funding for 2023

A major grant over three years from The Tudor Trust was a very welcome anchor and base for bringing in other much needed funds for 2022 to mid 2025. The Virgin Money Foundation have also invested in our work for two years. Our current Foodbank Advice & Crisis staff are funded for a further one and two years respectively. However, the services they provide within the heart of the community foodbanks including at FISCUS Coop Centre is bursting at the seams. The staff are coping with huge increases in the number of people being supported and we need to urgently find funds for at least one more advice worker to support our work especially in Sunderland. We have secured partial one years' funding for 2 new Apprentice staff starting in September.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

There is a need to secure funding for a further 3 staff including part-time admin & reception support, a community development worker and a ft Advice Worker. Two large funds that we are aiming to apply for include: The Community Cost of Living Fund and the Improving Lives Through Advice grant programme. We also hope to secure funding from Reaching Communities, National Lottery Community Fund over a 3-5 year period to fund and underpin our work. Unfortunately our 2022 end of year funds 'artificially' exceeded £300,000 which restricts some funding opportunities that we would normally be able to apply for. These funds were so high due to grants of just over £65,000 being paid upfront in December 2022 at the end of the accounting year. Despite this money being for the following year, accounting rules since 2019 mean that these amounts are classed as 2022 income.

Co-op Centre

We are almost full to capacity at the Co-op Centre. Aside from our own community spaces, we have now rented out the majority of the units available. This will ensure security for the Co-op Centre and we will utilise some of the funds to undertake repairs. Importantly, some of our close and respected community partners have joined us here including FODI (Friends of the Drop In); soon the Sunderland Bangladesh International Centre - who are about to undergo a major refurb, are moving into the Co-op Centre. Everyone is enjoying our community room and community garden and they are both very well used. Our clothes bank and baby bank are seeing referrals at levels not experienced before but thanks to our dedicated team of staff and volunteers we are keeping up with demand and continue to prevent literally tonnes of items from going into landfill and instead sending them to new homes where they are needed.

Unfortunately the already very high overheads and maintenance costs have spiralled during 2022 and 2023. Many areas that are essential and mandatory for Health & Safety run into tens of thousands of pounds and utilities over £10,000 annually. We therefore need to ensure that we include full-cost recovery where possible in all future funding bids and contracts that allow us to do. The Co-op Centre also needs externally repainting which has been estimated at just over £10,000.

We have additional land surrounding the perimeter fencing at the Co-op Centre and in 2023/24 we aim to explore this further to identify if we can create more, much needed community space. Prior to COVID-19 we had plans professionally drawn up following a community consultation exercise over several months. The plans outline a new Community Café/Deli (approximately £50-£60K costs), a downstairs Toilet and Universally Accessible Toilet (£10K) and also a large community meeting space that was estimated at £176,000 new build to be constructed from shipping containers. We predict the costs for the new community meeting space will have increased by 10-15% and we are going back to the drawing board to reconsider options. A new community space would be used not only by FISCUS, but by our community partners who are based in the Co-op Centre. We would like to include a new onsite creche within the space if possible to enable us to expand our work with teenage and young mums and their babies and children. Capital funds are hard to find but we aim to explore what is possible, including a blend of grants and loans where appropriate, to achieve the above and recommence where we left off during the Covid-19 pandemic.

WHAT: *Help individuals & families through hardship and crisis, increase disposable income & alleviate poverty*

HOW: Secure New Funds to Continue our SAFE Advice & Crisis Support, Our Warm Welcome Space and sessions and our Community Foodbank outreach work:

- Expand our Community Food Bank Advice & Crisis Outreach Work in Sunderland and Newcastle
- Expand our Young Parent's Project Services, Advice & Resources via our new Sunderland Young Mammies Home Economics Project and new worker
- Continue to support BAME Asylum Seekers, Refugees and families in need via partnership working and referrals
- Increase our homeless support to include More Than Food, Moving On & Moving In, Starter Provision & Advice

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

WHAT: *Ensure no child goes without essentials to reduce and alleviate child poverty*

HOW: *Raise funds for additional social welfare support staff to help us keep up with rising demand for our Bundles for Babies Baby Bank, our Sunderland Clothes Bank and our advice & crisis services; provide support to ensure babies and children, teenage young mams, families, BAME families, refugees, asylum seekers have the best possible start with all the essentials provided where they have none*

WHAT: *Create and develop further community spaces for well-being, space to connect & re-connect*

HOW: *Continue to co-produce our community spaces for service users, volunteers, staff, community partners and community tenants and the wider community*

- Further 'Grow' and expand our Community Garden & Allotment
- Expand our Warm Welcome Spaces to help people keep warm, save energy usage and money, socialise with others and access free community advice and crisis support
- Continue to improve and expand our dedicated Social Community Space to support Health & Well-being
- Invest in the Co-op Centre to ensure it remains a safe and welcome community space for all

WHAT: *Develop and increase our sustainable recycle and reuse projects*

HOW: *Increase volunteer hours and employ more staff to support our recycling projects:*

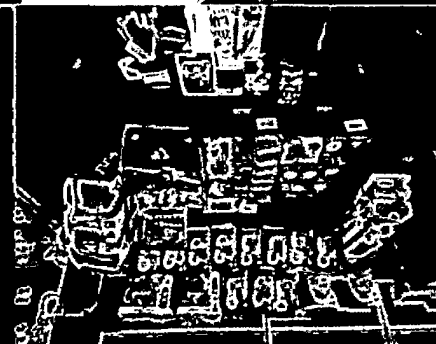
- Bundles for Babies Baby Bank 0 months – 2 years
- Children & Young People's Clothes Bank 3 – 18 years
- Community Clothes Bank 18 years+
- Open an online Community Recycle Shop for Sunderland Clothes Bank

WHAT: *Foster diversity, equality and inclusion across our work and our communities:*

HOW: *Ensure all stakeholders involved in our work foster diversity and equality in all we do including:*

- Promote Equality & Diversity among our people, services and communities
- Ensure collaboration and sharing resources with BAME organisations and communities
- Promote and Foster diversity, equality and inclusion across our recruitment processes

25/09/23

YEAR ENDED 31 DECEMBER 2022[illegible]

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2022

Responsibilities of the trustees

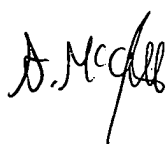
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

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

Signed by order of the board:



Mr. A. McGill
Chair and Trustee

Date: 22/09/23

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) 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 accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. 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 accounts to be reached.



A. Henshaw FCCA
Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Date: 25/09/23

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income Resources					
Donations and legacies	4	779	28,332	29,111	2,854
Charitable activities	5	19,835	237,389	257,224	114,342
Other trading activities	6	197	45	242	-
Investment Income	7	53,111	-	53,111	44,488
Total Incoming Resources		<u>73,922</u>	<u>265,766</u>	<u>339,688</u>	<u>161,684</u>
Resources Expended					
Charitable activities	8	105,165	142,975	248,140	211,157
Other expenditure	9	2,766	-	2,766	3,000
Total Resources Expended		<u>107,931</u>	<u>142,975</u>	<u>250,906</u>	<u>214,157</u>
Net Incoming/(Outgoing) Resources		(34,009)	122,791	88,782	(52,473)
Transfer between Funds		<u>25,674</u>	<u>(25,674)</u>	<u>-</u>	<u>-</u>
Net Movement in Funds		(8,335)	97,117	88,782	(52,473)
Total Funds Brought Forward		<u>220,937</u>	<u>29,482</u>	<u>250,419</u>	<u>302,892</u>
Total Funds Carried Forward		<u>212,602</u>	<u>126,599</u>	<u>339,201</u>	<u>250,419</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and activities derive from continuing activities.

The notes on pages 27 to 39 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2022

	Note	£	2022 £	2021 £
Fixed Assets				
Tangible Assets	12		68,126	48,162
Investments	13		115,086	115,086
			<u>183,212</u>	<u>163,248</u>
Current Assets				
Debtors	14	20,630		2,549
Cash at bank and in hand		204,979		138,979
		225,609		141,528
Creditors: amounts falling due within one year	15	(24,872)		(4,792)
Net Current Assets			<u>200,737</u>	<u>136,736</u>
Total assets less current liabilities			<u>383,949</u>	<u>299,984</u>
Creditors: amounts falling due after more than one year	16		(44,748)	(49,565)
Net Assets			<u>339,201</u>	<u>250,419</u>
Funds of the Charity	20			
Restricted funds			126,599	29,482
Unrestricted funds			212,602	220,937
Total Funds			<u>339,201</u>	<u>250,419</u>

For the year ending 31 December 2022 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 22/09/23 and are signed on their behalf by:



Mr. A McGill
Trustee

Company number 05653946

The notes on pages 27 to 39 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

Going concern

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

Fund accounting

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

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

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

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

3. Accounting Policies (continued)

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

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

Grant income from government and other entities is recognised when the charitable company is entitled 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 is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced to expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

3. Accounting Policies (continued)

Financial instruments

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

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

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

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Tolent	-	1,500	1,500	-
Other	779	26,832	27,611	2,854
	<u>779</u>	<u>28,332</u>	<u>29,111</u>	<u>2,854</u>

In the previous year, donations and legacies of £116 were unrestricted and £2,738 were restricted.

5. Charitable Activities & Services

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Grants / Fees:				
Big Lottery SAFE - received	-	-	-	19,265
ERDF CLLD	-	-	-	(6,477)
TESCO Bags of help	-	-	-	1,000
Greggs Foundation – received	-	19,902	19,902	-
Greggs Foundation – received	-	190	190	100
Sherburn House relief grant – received	-	600	600	919
Good Things Foundation grant	-	-	-	9,375
HMRC Covid 19 Support Grant	-	-	-	45,913
CDCF Grant – received	-	824	824	-
ASDA Foundation	-	-	-	600
Advice in Warm Spaces	2,500	-	2,500	1,000
Co-operative Local Community Funds	-	-	-	2,814
Enhanced Winter Offer	-	9,800	9,800	2,000
Barbour Foundation	-	-	-	5,000
Virgin Money Foundation	2,987	14,935	17,922	-
DIDYMUS	-	3,360	3,360	-
Nationwide Community Grants	-	49,958	49,958	-
St Martins in the field	-	500	500	-
SESF	-	30,000	30,000	-
Tudor Trust	-	52,000	52,000	-
Community Opportunities	-	2,484	2,484	-

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

Sir James Knott Trust	9,000	-	9,000	-
HMRC BBL interest Grant	1,348	-	1,348	-
DWP Kickstart Scheme	-	13,642	13,642	-
Newcastle Food bank	-	26,194	26,194	-
DCP – Sunderland Foodbank - Fees	-	13,000	13,000	-
Sunderland Bangladesh Centre				
Lived Experiences	4,000	-	4,000	-
Others - received	-	-	-	32,833
	<u>19,835</u>	<u>237,389</u>	<u>257,224</u>	<u>114,342</u>

In the previous year, income of £68,621 was unrestricted and £45,721 was restricted.

6. Other trading activities

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Other income	<u>197</u>	<u>45</u>	<u>242</u>	<u>-</u>

7. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Rental Income	<u>53,111</u>	<u>-</u>	<u>53,111</u>	<u>44,488</u>

All income in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

8. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Project costs	321	16,539	16,860	-
Grants	-	-	-	2,193
Wages and Salaries	47,415	112,033	159,448	134,200
Rates	2,841	-	2,841	2,848
Insurance	3,315	-	3,315	3,102
Repairs and Maintenance	19,838	3,231	23,069	31,135
Light and Heat	5,945	2,590	8,535	8,844
Motor expenses, travel and subsistence	155	3,443	3,598	874
Telephone, postage and stationery	11,046	302	11,348	9,702
Equipment and computer costs	202	-	202	290
Staff training	-	3,091	3,091	5,100
Beneficiary training	-	-	-	2
Sundry and cleaning expenses	535	1,309	1,844	6,926
Subscriptions	3,652	134	3,786	3,398
Bank charges	410	-	410	343
Loan Interest	2,088	-	2,088	-
Legal and professional	1,520	-	1,520	753
Depreciation charges	5,882	-	5,882	1,447
Staff wellbeing – away day	-	303	303	-
	<u>105,165</u>	<u>142,975</u>	<u>248,140</u>	<u>211,157</u>

In the previous year, expenditure of £91,768 was unrestricted and £119,389 was restricted.

9. Other Expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Accountancy and Independent exam fees	<u>2,766</u>	<u>-</u>	<u>2,766</u>	<u>3,000</u>

All expenditure in the previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

10. Wages & Salaries

	2022	2021
	£	£
Gross wages and salaries	150,090	125,597
Employers national insurance cost	8,446	7,950
Pension costs	912	653
	<u>159,448</u>	<u>134,200</u>

The trustees received no remuneration in the current or preceding year – unrestricted expenditure in the current year amounted to £47,415 (2021: £39,578) and restricted expenditure to £112,033 (2021: £94,622).

The average number of full time equivalent employees in the year

	2022	2021
Charitable activities	<u>5</u>	<u>4</u>

11. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

12. Tangible Assets

	Property	Fixtures and fittings £	Motor Vehicles £	Total £
Cost				
At 1 January 2022	37,501	13,887	-	51,388
Additions	-	6,690	19,156	25,846
At 31 December 2022	<u>37,501</u>	<u>20,577</u>	<u>19,156</u>	<u>77,234</u>
Depreciation				
At 1 January 2022	-	3,226	-	3,226
Charge for the year	-	2,051	3,831	5,882
Disposals	-	-	-	-
At 31 December 2022	<u>-</u>	<u>5,277</u>	<u>3,831</u>	<u>9,108</u>
Carrying amount				
At 31 December 2022	<u>37,501</u>	<u>15,300</u>	<u>15,325</u>	<u>68,126</u>
At 31 December 2021	<u>37,501</u>	<u>10,661</u>	<u>-</u>	<u>48,162</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

13. Investments

	2022	2021
	£	£
At 1 January 2022	115,086	115,086
Additions to investments at cost	-	-
Gain/(loss) on revaluation	-	-
At 31 December 2022	<u>115,086</u>	<u>115,086</u>

Investments at cost comprised

	2022	2021
	£	£
Investment Properties	<u>115,086</u>	<u>115,086</u>

14. Debtors

	2022	2021
	£	£
Accrued income	18,587	443
Prepayments	2,043	2,106
	<u>20,630</u>	<u>2,549</u>

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Bank loan	5,440	435
Other creditors	370	133
Deferred income	-	224
Accruals	19,062	4,000
	<u>24,872</u>	<u>4,792</u>

16. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Bank loan	44,748	49,565
	<u>44,748</u>	<u>49,565</u>

17. Related Party Transactions

There were no related party transactions during the current and preceding years.

18. Commitments under Operating Leases

The total future minimum lease payments payable under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Operating leases which expire:		
Within 1 year	-	1,293
Within 2 to 5 years	-	-
After more than 5 years	-	-
	<u>-</u>	<u>1,293</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

19. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2022 Total Funds
	£	£	£	£
Tangible assets	-	-	68,126	68,126
Investments	-	-	115,086	115,086
Current assets	127,029	98,580	-	225,609
Current liabilities	(430)	(24,442)	-	(24,872)
Long term liabilities	-	(44,748)	-	(44,748)
	<u>126,599</u>	<u>29,390</u>	<u>183,212</u>	<u>339,201</u>

	Restricted Reserves	General Reserves	Designated Reserves	2021 Total Funds
	£	£	£	£
Tangible assets	-	-	48,162	48,162
Investments	-	-	115,086	115,086
Current assets	29,598	111,930	-	141,528
Current liabilities	(116)	(4,676)	-	(4,792)
Long term liabilities	-	(49,565)	-	(49,565)
	<u>29,482</u>	<u>57,689</u>	<u>163,248</u>	<u>250,419</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

20. Funds of the Charity

	Balance 01.01.22 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.22 £
Unrestricted funds						
General funds						
Accumulated surplus	57,689	73,922	(102,049)	(172)	-	29,390
Designated funds						
Tangible asset reserve	48,162	-	(5,882)	25,846	-	68,126
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	<u>220,937</u>	<u>73,922</u>	<u>(107,931)</u>	<u>25,674</u>	<u>-</u>	<u>212,602</u>
	Balance 01.01.21 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.21 £
Unrestricted funds						
General funds						
Accumulated surplus	42,117	113,225	(93,321)	(4,332)	-	57,689
Designated funds						
Tangible asset reserve	49,609	-	(1,447)	-	-	48,162
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	<u>206,812</u>	<u>113,225</u>	<u>(94,768)</u>	<u>(4,332)</u>	<u>-</u>	<u>220,937</u>

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

20. Funds of the Charity (continued)

	Balance 01.01.22 £	Income £	Expenditure £	Transfers £	Balance 31.12.22 £
Restricted funds					
Kickstart Scheme 1	-	7,663	(7,675)	12	-
Kickstart Scheme 2	-	5,979	(5,985)	6	-
My Sisters Kitchen	605	-	(605)	-	-
In Need Grants	-	-	-	-	-
Bundles for babies	664	700	(1,230)	-	134
Fundraiser (Food van)	-	22,082	(1,489)	(19,156)	1,437
Tolent	-	1,500	(881)	-	619
DIDYMUS	-	3,360	(1,663)	-	1,697
National lottery "BOGOF"					
Covid support	9,491	-	(2,850)	(6,641)	-
Greggs Foundation	-	19,902	(11,510)	-	8,392
Greggs Foundation	-	190	(190)	-	-
DCP - Sunderland Foodbank	5,889	13,000	(18,992)	103	-
ASDA Foundation	94	-	(94)	-	-
Crisis Donations	1,542	1,350	(2,190)	-	702
Postcode Local Trust	8,360	-	(8,357)	-	3
Tudor Trust	-	52,000	(23,251)	-	28,749
CRF	-	2,484	(2,486)	2	-
SESF Community Fund	-	30,000	(15,068)	-	14,932
Co-op Local Community Fund	1,486	-	(1,128)	-	358
Enhanced Winter Offer	1,351	9,800	(8,564)	-	2,587
Newcastle Food bank	-	26,852	(26,103)	-	749
Xmas Appeal	-	2,087	(740)	-	1,347
Virgin Money Foundation	-	14,935	-	-	14,935
Nationwide Community Grants	-	49,958	-	-	49,958
St Martin's in the field	-	500	(500)	-	-
Sherburn House / CDCF	-	1,424	(1,424)	-	-
Total restricted funds	29,482	265,766	(142,975)	(25,674)	126,599

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

20. Funds of the Charity (continued)

	Balance 01.01.21 £	Income £	Expenditure £	Transfers £	Balance 31.12.21 £
Restricted funds					
BIG Lottery – SAFE	29,426	19,265	(46,530)	(2,161)	–
ERDF CLLD	–	(6,477)	–	6,477	–
My Sisters Kitchen	–	1,000	(395)	–	605
In Need Grants	–	1,019	(1,015)	(4)	–
Bundles for babies	169	970	(475)	–	664
Space to Connect	22	–	(22)	–	–
Ballinger Charitable Trust	112	–	(112)	–	–
National lottery "BOGOF"					
Covid support	9,609	–	(118)	–	9,491
DCP – Sunderland Foodbank	4,674	25,500	(24,285)	–	5,889
ASDA Foundation		600	(506)		94
Crisis Donations	712	1,768	(938)	–	1,542
Postcode Local Trust	15,944	–	(7,584)	–	8,360
National Lottery Community Fund - Coronavirus					
Community Support Fund	35,412	–	(35,432)	20	–
Co-operative Local Community fund	–	2,814	(1,328)	–	1,486
Enhanced Winter Offer	–	2,000	(649)	–	1,351
Total restricted funds	96,080	48,459	(119,389)	4,332	29,482

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

20. Funds of the Charity (continued)

Kickstart Scheme was a government backed COVID-19 scheme enabling FISCUS to employ and train 2 young people to help with the additional workload during the pandemic.

My Sisters' Kitchen was a project developed by FISCUS which after 6 years, we established as an independent social enterprise via a new Community Interest Company. MSK has since raised the funds to employ a full-time Managing Director & Trainer and has gone from strength to strength, working in partnership with FISCUS and based at the Coop Centre.

In need grants include Sherburn House CDCF and Greggs Foundation crisis funding available for adults, children and families experiencing extreme hardship and crisis.

Bundles for Babies is Sunderland's first established Baby Bank providing clothing, equipment and essentials for babies and children in poverty to ensure no child goes without.

Spacehive was a Crowd Fundraiser which successfully raised funds to purchase an electric van and support our crisis and advice work at FISCUS.

Tolent is a construction company who chose FISCUS as a beneficiary of their social value causes which enables grants to be made to charitable causes and we were generously donated £1500 towards our clothes bank and crisis work from this local company.

Didymus provided funds to support 'My Sister's Garden' Project, our new, safe outdoor social gardening allotment and vibrant social outdoor community space where people can grow their skills, make new friends and grow and cook food together.

National lottery "BOGOF" Covid support provided support in the pandemic to enable us to upgrade and develop our kitchen to a commercial kitchen and training space.

Greggs Foundation provided grant core funding to support our Finance Officers' post for one year in addition to providing additional much needed funds towards our increasing electricity costs at the Co-op Centre.

Durham Christian Partnership (DCP) run Sunderland Foodbank and have partnered with FISCUS to deliver 'More Than Food' support to people who use and rely on foodbanks in Sunderland. DCP provides grant funding from the Trussell Trust to which it is affiliated. The funding enables FISCUS to employ experienced Welfare Benefit & Crisis Advice staff who work across Community Foodbanks in Sunderland to ensure people can resolve their financial hardship and access their rightful benefits entitlements, reduce their debt and have access to food and other crisis items.

Asda Foundation provided funding towards our Bundles for Babies Baby Bank and crisis work via their Green Tokens scheme where members of the public vote for charitable causes for Asda to support.

Crisis Donations are generously provided by the general public and sometimes by organisations and small businesses. The Sister's of Mercy, Oaklea Convent and the women's groups that they facilitate have been very generous donors to our crisis funds which make a huge difference to our customers facing hardship and poverty as we are able to fund items that are not usually donated such as shopping vouchers, new clothing & underwear, safety equipment, warm blankets, hot water bottles and presents for children and older people who would otherwise go without at Christmas.

Postcode Local Trust funded a co-produced, accessible, community garden space and various outdoor well-being activities for women survivors of domestic abuse struggling with mental health issues. It also enabled us to employ a qualified Social Welfare Community Worker, fund garden tools and plants.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

20. Funds of the Charity (continued)

Tudor Trust provided a grant over three years to support the salary of FISCUS CEO to enable FISCUS to have more financial stability and enable the CEO to focus on developing and delivering the core advice and crisis work and develop new initiatives.

CRF was a government grant that enabled FISCUS to employ a member of staff to support our work over three months.

SESF was a social investment grant award made by Social Investment Business and supported by Big Issue Invest to support the sustainability and development of our charity.

Coop Local Community Fund supported our community garden providing a safe space for our service users, staff, volunteers and wider community to meet and enjoy the outdoor space.

Enhanced Winter Offer funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland.

Newcastle Foodbank provide grant funding to FISCUS from Trussell Trust to enable FISCUS to employ a full-time experienced Advice & Crisis Worker who provides outreach advice and crisis support across Community foodbanks in Newcastle.

Xmas Appeal is money provided by individuals, organisations and businesses to support the purchase of Christmas presents for children, young people and those who would otherwise go without during the festive period.

Virgin Money Foundation provided a two-year grant to fund an experienced Social Welfare Worker to enable FISCUS to maintain, improve and expand our current crisis services, especially our expanding Sunderland Clothes Bank.

Nationwide Community Grants provided a one-year grant to enable us to develop Sunderland Young Mammies Home Economics Project by employing a new dedicated Advice & Advocacy Worker to support teenage expectant and new mothers in Sunderland to gain independent living skills and access to advice and support.

St Martins in the Fields provides funds to support people who are homeless in particular our service users who are being supported into their new home and need help with the first months rent and deposit.

21. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.

FISCUS NORTH LIMITED

England & Wales - Charity number 1151656

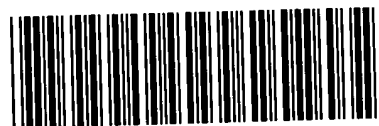
Accounts

Registrar

COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

**FISCUS NORTH LIMITED
(BY GUARANTEE)
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

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FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name Fiscus North Limited (By Guarantee)

Charity registration number 1151656

Company registration number 05653946

Principal office and registered office Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms L Rutter

Company secretary Mrs. J. Elliott

Accountants Torgersens
Chartered accountant
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Independent Examiner Mrs A Henshaw FCCA
Torgersens
Chartered accountants
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Bankers The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2021.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees

The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Objects and Activities

The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities

The charitable company meets its objectives through our activities and services which we provide at FISCUS operating from the Co-op Centre, Hendon. Many of our advice and crisis services are delivered at community outreach sites as well as locally accessible Foodbank community venues across the City of Sunderland. The Co-op Centre is our main community base and is a building of non-traditional construction built from recycled shipping containers and situated on Whitehouse Road in the heart of the Hendon community in Sunderland.

Public Benefit Statement

The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

Achievements and Performance

2021 has been another unforgettable year with the COVID-19 pandemic continuing to dominate our work for most of this year and beyond. We have continued to provide our core activities of Benefits & Money Advice and Crisis support. We have worked with partners existing and new. We have continued to adapt and be flexible and respond to the continued effects of the pandemic. We have continued to support people in crisis and at risk of crisis and we have reached and supported the wider community including service users, peer support groups, local residents and those most vulnerable and hardest hit by COVID-19; we have undertaken what we do best helping those in crisis. We have worked in partnership with new groups, organisations and individuals to enable us to support people throughout the pandemic.

Last year we outlined 4 strategic goals for 2021:

- 1. *Helping People Through Crisis***
- 2. *Creating Community Spaces to Connect***
- 3. *Sustainable Recycle & Reuse***
- 4. *Diversity, Equality & Inclusion in our work and communities we work with***

The table below identifies some of the progress and achievements towards these goals:

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

1. Helping People Through Crisis		
Goals for 2021 were:	Progress Made	Additional Funding & Resources
SAFE Project Advice & Support	389 People Benefitted from Welfare Benefits & Debt Advice at FISCUS Coop Centre. Project was sustained after funding ended mid-year and we aim to secure additional funds to maintain the project in 2022	
Community Foodbanks Advice & Crisis Outreach Services	535 People benefitted from support at 6 foodbanks (reducing to 5 when Riverlife closed). Community foodbanks in Sunderland. The project is further funded for 2022	
Young Parents Project	55+ Young Teenage Mams and their babies, children and families supported. The project expanded to include weekly fresh fruit & veg and food parcels for the young mams most in need. We delivered 780 food parcels in 2021	
Supporting BAME Asylum Seekers, Refugees and Families in Need	252 BAME adults, children and babies supported (296 after 44 babies receiving full 'Bundles' were born) We worked with 4 main community partners to achieve this: SBIC, New Horizons, FODI and ICOS	
2. Creating Community Spaces to Connect		
Growing our Community Garden & Allotment	Turned an unused space into a full-size Community Garden & Allotment. We achieved this goal with help from our staff, volunteers and Home-Grown CIC who excavated and landscaped the new outdoor space	
Community Kitchen & Café	With support from Awards for All we revamped the community kitchen and fitted it out with commercial equipment. My Sisters' Kitchen is ready to be established as an independent CIC at the start of 2022	
Spaces for Health and Well-being	We revamped a 50 square metre ground-floor room at the Co-op Centre as our new community meeting space Our new community garden space has become a popular space to connect among our volunteers, staff and tenants	
3. Sustainable Community Recycle & Reuse		
Bundles for Babies Baby Bank 0 – 24 months	We expanded our Baby Bank and purchased a 2 nd shipping container to house the tonnes of donations we receive each year	
Children & Young People's Clothes Bank 2+ – 15 years & Community Clothes Bank	We developed the 2 nd largest space at the Co-op Centre to create Sunderland Clothes Bank – 65 square metre space	
Community Recycle Shop	We refitted the clothes bank with commercial display fittings	
4. Diverse & Inclusive Community Opportunities		
Equality & Diversity among our people, services and communities	We expanded our services, made them more accessible including for BAME individuals, children and families. We reviewed our Equality & Diversity Policy in 2021	
Collaborating and sharing resources with BAME organisations and communities	252 BAME adults, children and babies supported We worked with 4 community organisations in Sunderland who support people from BAME communities and nationalities: SBIC, New Horizons, FODI and ICOS	

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

During 2021, emerging from the COVID-19 pandemic, FISCUS and the Co-op Centre remained open and fully operational throughout. None of our small staff team were furloughed – things remained business as usual. We continued to ensure safe-working practices and premises and followed Government guidance. FISCUS board of trustees, staff, volunteers and community partners enabled the successful delivery of a wide range of COVID-19 and community crisis support, community advice services and community activities during the year. FISCUS continued to work in partnership with other like-minded charities and charitable community organisations and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities.



The funding landscape has dramatically changed due to COVID-19. It has been challenging to identify available funding for our priorities for 2022. This is partly due to the cessation of our 5-year SAFE The National Lottery Fund, Help Through Crisis (TNLF) which ended in the period. Funding opportunities were further compounded due to the effects of COVID-19 dominating the funding arena, (including TNLF) which as a non-themed charity, we have seen funding opportunities decrease. This was particularly true for multi-year funds those that would potentially fund us for more than one year. We have developed a funding strategy for 2021-2022 to bring us out of the pandemic and stabilise the organisation for the year ahead and the following year to come. We made a managed loss this year, predominantly due to an overall increase in expenditure and a reduction in rental income. We maintained a careful approach to our income and expenditure and ended the period 2021 in a stable financial position; we are commencing 2022 financial year with total funds available of £250,419 which includes designated reserves of £163,248 (for the Co-op Centre Building) and general unrestricted funds of £57,689. Our restricted funds of £29,482 are further supported by a Bounce Back Loan of £50,000 which remains unspent and supports cash flow and the Charity's bank balance.

We are confident that we will secure the necessary funds for 2022 and beyond to continue our work due to our proven track record of delivery to those who are most vulnerable and in need.

SNAPSHOT OF FISCUS ACHIEVEMENTS

Some of the achievements FISCUS made during 2021 include the delivery of the following main areas of advice and support during the year:

- TOTAL NUMBER OF PEOPLE ACCESSING FISCUS SERVICES DURING 2021:
 - 6084 visits were made to FISCUS Co-op Centre over the year,
 - 389 service users received Welfare Benefits Advice, Debt Advice and Crisis Support at FISCUS Co-op Centre,
 - 535 service users received a range of outreach and crisis support including: Food Parcels, Baby Bundles, Adult Clothing, Children's Clothing, Furniture, Benefits & Debt Advice from FISCUS at Community Foodbanks across Sunderland,
 - 19% of outreach crisis service users were BAME including refugees, asylum seekers in hardship,
 - 1166 service users attended various training courses provided by our resident community partners and FISCUS ranging from first aid, food hygiene, vocational courses, health and well-being services at the Coop Centre,
 - 302 Volunteer visits were made to FISCUS supporting our community and crisis activities between January-March 21 to December 21, and.
 - 3,053 visits to the Co-op Centre from licence holders (tenants) and community partners.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

SNAPSHOT OF FISCUS ACHEIVEMENTS(continued)

- 38 active Volunteers at FISCUS during 2021.
- 2 Young People employed as Apprentices by FISCUS and AGE UK as part of our lottery funded HTC Partnership SAFE Project which ended in December 2021.
- £892,100.97 was identified in unclaimed benefits that people were missing out on.
- 535 service users accessed our SAFE and More than Food Advice & Crisis Projects.
- Total Personal Debt Among FISCUS Service Users: £154,976.35.
- 301 'Bundles for Babies' Baby Bank donations distributed for babies, toddlers, and children and young people to families in crisis. Over 300 packs of nappies were distributed during the year along with baby and parent hygiene packs using items kindly provided by Morrison's Doxford Park, Sunderland Foodbank, Sunderland City Council and our many FISCUS supporters.
- 55+ teenage & young mums aged 13 to 21 years received varying support from our Baby Bank, our Children's & Adults Clothes Bank, lockdown hampers, hygiene and sanitary packs, toys, clothing, food parcels, £20 crisis vouchers, emergency energy vouchers.
- 252 BAME Black, Asian, African Minority Ethnic families and individuals supported with Baby Bundles and Adult & Children Clothing, Welfare Benefits & Debt Advice and Crisis Support. This includes 111 children (increasing to 155 once 44 new babies were born).
- 5.5 tonnes of donated baby clothing, adults & children's clothing, equipment, and essentials saved from landfill by recycling and redistributing to children, individuals and families in need. Approximately 1.75 tonne of these items were donated to the Co-op Centre to support people and families in poverty in Africa via community partner, AFRICAWAD.
- 84 Co-op, social households in Hendon & surrounding area received dedicated advice, crisis and COVID-19 support ranging from benefit and debt advice to hygiene and cleaning packs.
- 2000+COVID-19 and post-COVID support, emergency, cleaning, activity and hygiene packs distributed. Including sanitiser, clothing, food parcels, fresh food, and cleaning packs delivered to service users, residents, community groups, families, young mums, BAME families, Co-op Housing residents, young people living in supported accommodation, women's domestic violence support group, homeless people and people experiencing barriers due to substance misuse.
- 3 Beneficiary surveys undertaken among service users, Community Partners and Co-op Social Housing Tenants.
- Sunderland ACES Partnership is an advice network comprising: AGE UK Sunderland, Citizens Advice Sunderland, FISCUS, Gentoo, Pallion Action Group, ShARP, SNCBC and Washington MIND. Whilst the partnership did not formerly meet during 2021, it was 'business as usual' and our organisations and trusted partners worked together where needed, during the continued COVID-19 pandemic, supporting people most vulnerable and in need in Sunderland.
- Sunderland ACES Partnership has now been sustained for 10 years, initially established with support from the National Lottery Community Fund.
- FISCUS was 'community landlord' to 7 community and charitable third-sector organisations at the Co-op Centre.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

SNAPSHOT OF FISCUS ACHIEVEMENTS

During 2021, our community premises, the Co-op Centre, remained open and operational throughout. No FISCUS staff were furloughed at any time during the pandemic in 2020/2021. Our small team focussed our services and support where it was most needed to deliver crisis support in Hendon and wider Sunderland.

FISCUS VOLUNTEERS

During 2021 we had 38 regular volunteers; these 38 volunteers included 4 trustees/directors who governed FISCUS whilst supporting the staff and delivery across all of our services during the year. FISCUS Board of Trustees and staff team wish to offer our sincerest thanks to our service users and local people who volunteered with FISCUS during 2021. The number of local people and service users volunteering with FISCUS has increased considerably even despite the continued effects of the pandemic. Thank you to our regular volunteers including the women of the Peer Support Group at FISCUS & the Women's sewing group at the Church of Jesus Christ of Latter-Day Saints Women's for continuing to support FISCUS projects' Bundles for Babies Baby Bank, Sunderland Clothes Bank and BRAMnesty Project including sewing reusable sanitary pads for Women & Girls living in poverty in The Gambia.

FISCUS VOLUNTEERS 2021

Trustee/Director Volunteers

1. Andrew McGill, 2. Linda Robson, 3. Dale Watson, 4. Linda Rutter

Volunteers

5. Michelle Miller
6. Sue Lawson
7. Ann Fox
8. Alison Lyons
9. Sarah Penman-Rouxell
10. Katrina Brown
11. Ruth Petrie
12. Joanne Poulton
13. Chris McCardle
14. Linda Richardson
15. Karen Parkinson
16. Lauren Parkinson
17. Ann Ambrose
18. Mary Nicol
19. Vernon Laing
20. Katrina Brown
21. Jo Gordon
22. Jordan Healey
23. Judith Wells
24. Anne D.
25. Sister Michael
26. Doreen
27. Adam Robson
28. Shaun Morton
29. Lynn Barrass
30. Abbigail David
31. Abigail Bennett
32. Simmone Waite
33. Riley

FISCUS staff-family volunteers:

34. Steve, 35. David, 36. Mark, 37. Finn, 38. Chris

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our partners, funders and support organisations including: AGE UK Sunderland, Ballinger Trust, Bethany Church Food Banks' (Sunderland & Houghton), BIG Lottery Community Fund, Awards for All, Church of Jesus Christ of Latter-Day Saints, Citizens Advice Sunderland, City Life Community Foodbank, County Durham Community Foundation, Durham Christian Partnership, East Area Committee, Elim Church Food Bank, Farringdon Foodbank, Free the Way Gentoo, Good Things Foundation, Greggs Hardship Funds, Morrisons Doxford Park, New Horizons, Parker Trust, Pallion Action Group, Peer Support Group, People's Post Code Lottery, Riverlife Foodbank, Screwfix, ShARP, Sherburn House Trust, Sisters of Mercy, St Anthony's Convent Oaklea, SNCBC, Sunderland ACES Partnership, Sunderland City Council, Sunderland Food Bank, Sunderland International Bangladesh Centre, The Tudor Trust, Veterans in Crisis and Washington MIND and all other organisations and individuals that we have worked with and that have supported our charitable work during 2021.

FISCUS Mission is:

"Supporting people who are most in need in the community to improve their livelihoods and help them build positive futures"

FISCUS AIMS:

- To engage with individuals, families, children and young people whose lives are affected by poverty, disadvantage, disability and difficult life experiences
- Provide crisis support, welfare benefits & money advice, training, volunteering and social and community opportunities
- To enable people to reduce their barriers and improve their livelihoods.

FISCUS PROJECT ACTIVITIES

FISCUS has been providing Advice and crisis support services since 2005 and operates from the Co-op Centre in Hendon and Foodbank outreach sites across the City supporting between 1000 and 1500 people annually across our various services and activities.

FISCUS is a registered charity and a company limited by guarantee without share capital. Established in Hendon, Sunderland's most deprived area, in 2005. FISCUS has now been established for 16 years; during this time, our aims and objectives have remained fairly constant whilst our range and reach of community activities and services have continued to expand. The majority of FISCUS services in 2021 were delivered from our Community premises the Hendon Co-op Centre and 5 Sunderland Community Food Banks. Our staff and volunteers also continued doorstep delivery of food, clothing, hygiene and other essentials where necessary. Our charitable work continues to target those most disadvantaged and marginalised in the local community of Hendon & East End. FISCUS continues to outreach across the most deprived communities across the City of Sunderland alongside our wider community partners.

FISCUS Staff & Volunteers currently provide the following project activities which form our core service delivery. The activities and services we deliver include:

SUNDERLAND FOODBANK

More Than Food: 7 weekly advice & crisis outreach sessions at 6 Community Foodbanks in Sunderland.

VOLUNTEERS

During 2021 we were supported by 38 volunteers including 4 Volunteer Trustees.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS PROJECT ACTIVITIES (continued)

SAFE PROJECT (Support, Advice, Food & Enterprise) supporting people to access welfare benefits, debt advice, enterprise support, food parcels, crisis advice & essentials.

My Sisters' Kitchen (MSK) is a safe place for women survivors of domestic abuse, poverty and providing advice, support, cookery, baking, skills and confidence building.

My Sisters' Garden: a community Garden & Allotment, built in the pandemic for access to outdoor community activities, beautiful flowers, home-grown fruit and vegetables.

Peer Support Group - user-led group of women supporting survivors of domestic abuse.

Bundles for Babies Baby Bank Sunderland's first Baby Bank supporting babies, young parents, carers and families in crisis via referrals.

Sunderland Community Clothes Bank we operate by referrals and recently re-designed the clothes bank to increase personal choice in this new 65sqm unit.

Help for Homeless Crisis and housing advice, support, crisis grants and signposting for homeless people living in hostels, sofa surfing or vulnerably housed.

Emergency Support Access to emergency essentials supported by our volunteers: Food parcels, clothing (all ages), furniture, household items, white goods, bedding, Baby Bank items, period items and crisis grants.

Young Parents Project works with teenage mums aged 13 - 21 providing welfare benefits advice, housing advice, crisis support, employability & enterprise skills, independent living skills, Fare Share Fresh Food & Fresh Fruit & Vegetables weekly.

Young Parents Food Bank was established to ensure that no child or young person goes hungry or without; the project aims to introduce recipes and ideas to promote healthy eating and cooking on a budget as well as provision of food parcels, fresh fruit and vegetables and Fare Share Food and recipes for home cooking, group training and batch cooking to save money.

Christmas Appeal – each year we support children and young people, individuals and families with our Christmas Appeal. We achieve this with a vast amount of community support from members of the public, regular donors to our re-use and recycling projects and with support from staff, tenants and volunteers. We distribute around 300 presents every year reaching those most in need.

Our Staff, Volunteers and Service Users helped us co-produce ideas for new community initiatives including our new community garden and allotment - My Sister's Garden which was developed and our revamped community kitchen and safe space, My Sister's Kitchen.

FISCUS continues to support those most vulnerable in Hendon and wider disadvantaged Communities in Sunderland. During the year 2021, the charity continued to see an increase in complex cases and homelessness issues as well as people experiencing drugs and alcohol addiction. Over two thirds of FISCUS advice and crisis service users who attended one or more appointments in 2021 stated they have one or more disability and more than half of all service users who are registered suffer mental health issues mainly with a clinical diagnosis.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

2021 FISCUS COVID-19 PANDEMIC & POST PANDEMIC RESPONSE ACTIVITIES

During 2021, our services, activities and community responses continued to be mainly focussed on the effects of the pandemic. Below is a snapshot in numbers, of our activities:

FISCUS Advice & Crisis Support & COVID-19 Response 2021

828 hours of
Welfare Benefits
& Debt Advice

1605 Hours of
Crisis Support at
the Co-op Centre

Advice & Crisis
Outreach at
5 Foodbanks
(7 weekly sessions)

552 Hours of
Food Bank
Advice Outreach
Sessions

150 Shopping
Crisis Vouchers
Issued £3000

500+ emergency
food parcels
& hampers
Distributed

301 Baby Bank
Bundles
Distributed

Fare Share Food
Donation &
Distribution
established

Sunderland
Clothes Bank
Established in a
new 65sqm space

New Baby Bank
Container sited at
FISCUS

3.5 Tonnes of
Baby Bank
Crisis Donations
Received

2 tonnes of
emergency & adult
clothing received
& distributed

38 Volunteers
Supported
FISCUS Activities

500 +
Arts, Crafts &
Activity Packs
Distributed

252 BAME people
including Asylum
Seekers and
Refugees received
Advice & Support

2000+ Community
Hygiene, Cleaning
Emergency Packs
distributed and
delivered Citywide

60 Emergency
Essentials Packs
Packs (including
Homeliness Bags)
Distributed

Crisis Kitchen &
Community Space
Co-developed &
Commercially
Upgraded

252 Covid Care &
Support Bags to
85 Housing Co-op
Members

3 Community &
Beneficiary
Surveys
Undertaken

227 Learners
Accessed Future
Digital Inclusion
Support delivered
online

425 Bags of Fresh
Fruit and
Vegetables
Distributed Sept-
Dec 2021

Community
Garden &
Allotment
Well-being Space
Completed

Approx. 1.75
Tonne Baby
Children &
Adults Clothing
to Africa

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Issues & Barriers Faced by the local communities we serve: Hendon & East End

Hendon ranks 1% IMD 2015; Hendon & East End has 10,400 residents and 4,000 households. Government statistics identify: *Hendon is the Super Output Area (SOA) with the highest levels of child poverty in Sunderland (45%); *82% of Hendon residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *The number of people and families living in fuel poverty is increasing to record levels with people having to make the choice between heating and eating. The Community Foodbanks and Sunderland Foodbank are busier than ever with increasing referrals to FISCUS Advice & Crisis Workers who are outreaching at the Food Banks daily. A local study of Hendon Ward ('Local Health' Public Health England, 2020) identified that 42.8% of older people in the area live alone 13.2% of people are living in overcrowded housing. Long-term unemployment in Hendon Ward is more than double the rate for Sunderland (18.1% compared to 8.7%) and almost 6 times higher than England's long-term unemployment rate of 3.2%. Prevalence of children who are overweight in Hendon is reported as 30.3% (Sunderland 24%, England 22.6%), whilst prevalence of obesity amongst children is 29.3% in Hendon. There were 210 teenage mothers who gave birth (LTLA 2021). FISCUS has worked with and supported in excess of 50 young teenage mothers and their children this year alone. 100% of teen mothers and expectant teen mothers are referred from other agencies both voluntary and statutory. Life expectancy at birth for Males born in Hendon is 69.7 years compared to 77.1 years in Sunderland and 79.7 years in England (ONS, 2020).

Nationally, Trussell Trust Food banks in the food charity network provided more than 2.1 million emergency food parcels between 1 April 2021 and 31 March 2022. Of these, 832,000 were for children. This represents an **81% increase compared to the same period five years ago**. People in poor health are more at risk of needing support and are turning to foodbanks for help. As well as the problems with the benefit system that they experience, people on benefits – especially disabled people, often face extra costs, including higher housing, heating, utilities and even transport costs, which can put them at increased risk of needing to use a food bank.

Much of the housing stock in Hendon is let privately and is old Victorian and Edwardian property that lacks decent insulation or repair. Left Behind: Understanding Communities on the Edge (OCSI/Local Trust Report 2019) identified 206 'Left Behind' wards in England; Hendon was one of 5 wards identified as being 'left behind' in Sunderland. Such research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country.

Despite such statistics, our local community of Hendon has a determined community spirit as can be seen with the 38 people who have given their time and resources to Volunteer with FISCUS across our organisation, activities and services. The willingness of local people, volunteers and community organisations helping and supporting others is a really positive and outstanding aspect of Hendon & East End and surrounding communities in Sunderland.

FISCUS Projects Overview:

SAFE Project in Partnership with Sunderland ACES - Help Through Crisis, TNL Community Fund
SAFE (Support, Advice, Food & Enterprise) was a five-year, multi-partnership funded initiative delivered by FISCUS on behalf of Sunderland ACES Partnership. Post lottery-funding, SAFE has continued to deliver advice and crisis support at FISCUS in Hendon and also at 5 community foodbank venues across Sunderland during the year. The service continues to provide support and advice for those in crisis and at risk of crisis. During 2021, SAFE employed 2 young Modern Apprentices across partner organisations, FISCUS and Age UK Sunderland.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS Projects Overview (continued)

FISCUS COVID-19 & Post COVID-19 Crisis Response

Following the end of our COVID-19 Support Fund project we were unable to find funding to extend the contracts of our 2 temporary Community Development staff who had supported and developed new centre based and home-based activities for service users and volunteers, helped co-design and co-produce a new community garden and allotment within our existing community grounds and supported service users, residents and volunteers with activities, PPE and keeping everyone safe.

Our networks of partners were integral in supporting FISCUS to identify those most in need from the end of March 2020 ongoing throughout the pandemic and throughout 2021. We provided direct support to our service users, to members of the community and to trusted community partners who in turn supported us to jointly deliver access to food and essentials across our local communities.

We have increased our range of support and continue to reach and support a wide range of sections of the community including BAME people and families, elderly people and those with health problems. By accessing discounted items from In-kind Direct, we distributed tens of thousands of pounds worth of essential products and PPE items including ranging from cleaning and care products to gloves, sanitiser and face masks. We were able to deliver essentials and treats to people who were shielding and most in need. We worked with partners to ensure minimum duplication of efforts and ensure maximum reach and impact. To address the social exclusion barriers created during the pandemic we also developed activity and craft packs and supplied around 500 to local people and children. We delivered 60+ Mothers-Day Presents and at Easter we delivered 1200 Easter Eggs donated from Gentoo to local Foodbanks on behalf of Sunderland Foodbank. We delivered treats and at Christmas we delivered 320+ presents to children in need and to young people and adults who we identified as having little family or social support. We provided food and backpacks to homeless people both directly and via other partner staff and organisations.

More Than Food Sunderland Food Bank established their 'More Than Food' Project in recognition of the need to identify and address the reasons people accessing community foodbanks run out of money, food and essentials. Durham Christian Partnership (DCP) run and co-ordinate both Sunderland Foodbank and Durham Foodbank from their large Foodbank Warehouse. FISCUS have been providing Advice & Crisis Outreach sessions since February 2019 on behalf of Sunderland Foodbank & DCP. During 2021, our Advice & Crisis Workers continued to provide support at 5 Sunderland Foodbanks including: Bethany Church Foodbank, Farringdon Foodbank, City Life Church Foodbank, Riverlife Foodbank and Elim Church Foodbank. The outreach service provides drop-in support and advice to people using the foodbanks including Welfare Benefits Advice, Debt Advice and a range of crisis support including housing and homelessness.

Sunderland Clothes Bank

In 2016 we set up a baby bank and later called it Bundles for Babies. Increasingly over the years, we have been asked for older children's clothing and adult clothing. The demand has continued to increase considerably; our response was to establish Sunderland Clothes Bank. Sunderland Clothes Bank is a recycling and reuse project that now caters for all ages from children age 5 to adult. We have a wide variety of referrers into the Clothes Bank which is increasing all of the time. Homelessness and low benefit-income - especially for single people on Universal Credit combined with the current cost of living crisis and fear of heating and electricity costs rising, is making matters far worse and plunging people further into crisis and poverty. The clothes bank was developed December 2021 at the Co-op Centre in a 65 square metre space and has been co-produced with staff, service users and volunteers to resemble a high-end charity shop which essentially does not charge for the clothing and essential items.

Following close consultation with donators and service users we are also considering opening a charity shop one day per week in 2022, to generate income that can pay for essential items such as new underwear and socks that we need to purchase to complete the adult and children's bundles.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS Projects Overview (continued)

Living Pride is a Partnership Project established by Sunderland Bangladesh International Centre (SBIC) and New Horizon to support refugees and asylum seekers and the wider BAME communities in Sunderland. The project initially provided food and a variety of re-settlement support. During 2021 FISCUS SAFE project staff and volunteers and Living Pride staff and volunteers joined forces to increase the support and resources available to the most vulnerable BAME individuals and families. Together we are regularly supporting around 125 refugees and asylum seekers with welfare benefits and money advice, food parcels, fresh food parcels, clothing, baby clothing and other bank items, hygiene and sanitary products, toys and household items.

My Sister's Kitchen FISCUS staff and volunteers developed My Sister's Kitchen in response to the continuing needs and support of our SAFE service users, volunteers, Peer Support women's domestic abuse support group and community groups accessing FISCUS. We provide a person-centred, safe, non-threatening place for people to go for advice, have a friendly chat, practical crisis support including emergency clothing, food bank vouchers, fresh food parcels, get a coffee or even a home-made hot meal whilst accessing a wide range of wrap-around crisis advice and support. We developed a kitchen, meeting and training area at the Co-op Centre. In 2021, FISCUS borrowed £50,000 Bounce Back loan to invest in FISCUS and the Co-op Centre's future sustainability. This was to create a community café and kitchen deli – an income-generating co-produced space to connect for service users, volunteers, staff, tenants, community partners and local residents. The plan is on hold as we continue to deal with the difficulties and after effects of the pandemic. We intend to separate My Sister's Kitchen as an independent Community Business in early 2022 which will be run and developed further by current volunteers.

Bundles for Babies, Sunderland Baby Bank FISCUS staff and volunteers have received a considerable amount of donated good quality baby clothing over the past 6 years which we recycle and distribute to new homes among new parents, families and carers who are struggling to pay for clothing and baby essentials. Bundles for Babies provides holistic ongoing support including welfare benefits advice, debt advice and a wide range of crisis support including homelessness and re-housing. During this year and despite the pandemic, our Young Parents Project has provided person-centred, multiple support to over 55+ young mums aged 21 and under (the majority being aged 13 - 19 years). Bundles for Babies also supported 111 BAME children aged 0-16 as well as a further 44 unborn babies whose mothers accessed Bundles from the Baby Bank. We have supported young mums, babies, siblings and wider family units (including parents/grandparents) with ongoing 'New Born' and 'Stages for Ages' 'Bundles' for Mums, Dads, Carers and their Babies as well as supporting the wider family unit. Our support includes Benefits Advice, Money & Debt Advice, Food Parcels, Fresh Food, Toys, Furniture, access to Crisis Grants, Clothing, Furniture, Hygiene & Sanitary packs. We also do workshops around managing on a budget, ensuring young families are accessing their rights and entitlements and independent living on a budget. We delivered fruit and veg bags, food parcels, Tesco Vouchers and gas & electricity vouchers to over 40 young mums/families. We also tried to ensure that no child or mum goes without including on special occasions providing: 320+ Christmas presents and gift bags of toys, treats and selection boxes, 1200+ Easter Eggs and 60 Mothers-day pamper packs. During the year, the number of women presenting to our services who are experiencing domestic abuse issues continues to increase. This is particularly true of women/mums accessing support from our Bundles for Babies project. We have also identified a significant need for support from our Baby Bank among the BAME (Black, African, Minority, Ethnic) communities in Sunderland particularly among people seeking asylum with no recourse to public funds and also among refugees with right to remain. Our Baby Bank outreach provides New Born Bundles, Hygiene Packs and Toys at Sunderland International Bangladesh Centre (SIBC). We aim to further develop more holistic levels of support by continued engagement with our BAME community partners and BAME communities. ASDA Seaham, via their community champion, supported us with a £600 community grant for our Baby Bank project allowing us to buy essential items for babies and families in need. Morrison's Doxford Park Community Champion has established a regular collection for our Baby Bank which provides weekly essential mother/parent and baby hygiene and sanitary items which we are not otherwise funded for.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS Projects Overview (continued)

Digital Inclusion – Learn My Way is funded by Good Things Foundation to support people who are digitally excluded due to having no internet access at home or being underconfident in their internet skills. The project enables people to gain confidence and experience of navigating and accessing the world wide web and the many essential services that are only or more easily accessible online. This year we have supported a further 227 learners to be more digitally savvy and more confident online. Learners have been supported to access benefits and Universal Credit, to produce CV's and be equipped to apply for jobs online as well as supporting a variety of training, email and internet access.

Sunderland ACES Sunderland ACES was established as a network for Advice and specialist providers in 2013, Sunderland ACES partners are: AGE UK Sunderland, Citizens Advice Sunderland, FISCUS, Gentoo, Pallion Action Group, Sharp, SNCBC and Washington Mind. Sunderland ACES is the recognised conduit for advice in Sunderland.

BRAmnesty aims to maintain women and girls dignity and supports independence and enterprising activities in Sunderland via FISCUS and in The Gambia via BRAmnesty volunteers. Developed as a volunteer initiative to upskill women and girls in Sunderland to become volunteers who support women and girls living in poverty in The Gambia. BRAmnesty now benefits women and girls living below the 'breadline' in Sunderland particularly our service users who sometimes cannot afford personal sanitary and hygiene essentials that most of us take for granted. During 2021, BRAmnesty continued to collect donations of new and gently worn bras, women's (new) underwear, clothing, gym wear, training shoes and sanitary items. BRAmnesty is a community project which has no independent funding and has relied on donations from staff, volunteers, local business and the general public to date.

My Sister's Community Garden In December 2020, we received a grant of £15,944 from the Postcode Local Trust to employ a Social Welfare Community Worker in 2021 to work across our crisis initiatives and develop a new community garden. The community garden and allotment space was completed and is now very well maintained and utilised by staff, volunteers and service users.

Morrisons Doxford Park has established a new partnership with FISCUS and our Bundles for Babies Baby Bank. Morrisons Community Champion has been providing regular weekly donations of baby essentials and also donations of food and baby clothing that would otherwise go to landfill. We estimate that the value of these items is approximately £100 per week meaning the value of the support over the year has been in excess of £5,200. These items are often very expensive to buy and we are only able to provide them new such as bottles, soothers and of course nappies and wipes and this saves our Charity money that we would otherwise have to find to fund such essential items.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Financial Review

2021 has been another challenging year at FISCUS. This past year, our biggest challenge has remained the issues and effects of the COVID-19 pandemic. Financially, despite the pandemic our Charity has remained stable. We have developed a funding strategy for 2022 to bring us out of the pandemic and stabilise the organisation further, for the year ahead. The funding landscape has dramatically changed due to COVID-19. It has been challenging to identify available funding for our priorities for 2022. This is partly due to the cessation of our 5-year SAFE The National Lottery Fund, Help Through Crisis (TNLF) which ended in the period. Funding opportunities were further compounded due to the effects of COVID-19 dominating the funding arena. This includes changes to TNLF and other major funders, which affected us as we are a non-themed charity and have seen funding opportunities decrease. This was particularly true for multi-year funds (i.e. those that would potentially fund us for more than one year). Despite the financial challenges this year, the net movement in funds of (£52,473) was predominantly due to a reduction in rental income and an overall increase in both covid and general expenditure. We have maintained a careful approach to our income and expenditure and have ended the period 2021 in a reasonably stable financial position; we are commencing 2022 financial year with total funds available of £250,419 which includes designated reserves of £163,248 (for the Co-op Centre Building) and general unrestricted funds of £57,689. Our restricted funds of £29,482 are further supported by a Bounce Back Loan of £50,000 which remains unspent and supports cash flow and the Charity's bank balance.

Despite the pandemic we have maintained our advice and crisis services and our premises have remained open throughout to enable us to deliver crisis support where it is needed most. The Trustees took the decision alongside the staff, not to furlough any member of staff from our team of staff.

FISCUS targets our work on those most disadvantaged and vulnerable individuals and families in Hendon and wider Sunderland. Despite COVID-19, we continued to successfully raise funds during the year to support our core work and our planned - and unplanned, projects and activities. FISCUS staff and volunteers maintained our advice and crisis support services by telephone and face to face throughout 2021.

One of the main financial concerns during the year, was our inability to identify longer-term funding opportunities for 2021 onwards; this was mainly due to COVID-19 uncertainties with many of the major potential grant funders who were, like everyone else, focussing on the issues and crisis' people faced due to pandemic. Our HTC funding ended mid 2021. We need to find alternative, longer-term funding opportunities that will align to our existing and new ways of working. Our crisis support which lies at the core of all our initiatives and activities, has remained our priority. We also need to identify short-term and medium-term funding to develop our project ideas resulting from feedback, suggestions and co-production workshops among our service users, staff and volunteers.

FISCUS ended 2021 financial year with £57,689 unrestricted reserves of the charity. A further £29,482 is restricted funds to be spent in accordance with our funding agreements. During 2021 the charity received a total income of £161,684 and the charity's revenue expended was £214,157. The balance carried forward as at December 31st 2021, was £250,419; of this £163,248 relates to buildings/investment property and fixtures and fittings comprising the Co-op Centre. Please refer to note 16 Analysis of net assets between funds. The main sources of funding for FISCUS was The National Lottery HTC programme, Awards for All, COVID-19 CCSF Fund, Sunderland Foodbank, Durham Christian Partnership, Barbour Foundation, Good Things Foundation, Asda Foundation, Gentoo, Co-op Local Community Fund, Tesco Bags of Help, Sunderland City Council Enhanced Winter Offer and Sunderland Bangladesh Centre. We received a range of smaller charitable grants as well personal crisis donations from supporters and members of the public. We also accessed COVID-19 government small business rates relief funding for FISCUS premises within the Co-op Centre. Despite decreasing due to COVID-19, rental income from the letting units has continued to enable FISCUS to maintain our premises and even increase our crisis services and support.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Financial Review (continued)

2022 will bring more changes to our Charity. The Board of Trustees will need to continue to balance financial challenges with a greatly changed funding landscape due to COVID-19 and the cost-of-living crisis that is worsening. We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. We have many new emerging ideas and opportunities for the year ahead and we will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

FISCUS Trustees aim to hold unrestricted reserves to maintain the financial stability and cash flow of the Charity. Any restricted balances are held for the purposes of specific projects and activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the requirements of the funders requirements and restrictions.

Plans for 2022 and beyond

FISCUS has delivered advice and crisis support for 16 years since 2005 in Hendon whilst also supporting other community partners via outreach sites across the City of Sunderland within our partner organisations community premises. New activities in 2021 included a community garden and allotment and commercially fitting out My Sisters' Kitchen. We aim to continue to further develop both activities and our physical community environment in 2022. We aim to expand our successful partnership work with Durham Christian Foodbank, Sunderland Food Bank and the community foodbanks and community organisations that we work with. We will also explore new partnerships and opportunities. COVID-19 has created new ways of thinking and working. We reported last year, that COVID-19 has highlighted the importance of good physical and mental well-being as a priority for staff, volunteers and service users alike and as such, will be embedded across our future work and our people - our staff, volunteers and service users. A priority for 2022 is to ensure the well-being of our staff, volunteers and service users as well as to secure alternative funding to enable us to continue to deliver our core advice and crisis support that has become successfully established via our SAFE Project and embedded across all FISCUS initiatives.

Our strategic goals for 2022 are to:

- 1. *Help People Through Crisis & Out of Poverty***
- 2. *Create Community Spaces to Connect & Re-connect***
- 3. *Develop Sustainable Recycle & Reuse Projects***
- 4. *Diversity, Equality & Inclusion in our work and communities we work with***

HOW: *Helping People Through Crisis & Out of Poverty*

- Secure New Funds to Continue our SAFE Advice & Crisis Support
- Expand Community Food Banks Advice & Crisis Outreach Work in Sunderland and to Newcastle
- Expand our Young Parent's Project Services, Advice & Resources
- Support BAME Asylum Seekers, Refugees and families in need via partnership working and referrals
- Increase our homeless support to include More Than Food Moving on, Moving In Starter Provision & Advice

HOW: *Creating & Improving Our Community Spaces to Connect*

- Further 'Grow' and expand our Community Garden & Allotment
- Commercially Fit out My Sisters' Kitchen
- Co-produce plans for a new on-site Community Kitchen & Café
- Create a dedicated Social Community Space to support Health and Well-being

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Plans for 2022 and beyond (continued)

HOW: *Sustainable Community Recycle & Reuse, Maintain & Develop*

- Bundles for Babies Baby Bank 0 months – 4 years
- Children & Young People's Clothes Bank 5 – 16 years
- Community Clothes Bank 17 years+
- Open a Community Recycle Shop & Sunderland Clothes Bank

HOW: *Diverse & Inclusive Community Opportunities, Ensure:*

- Equality & Diversity among our people, services and communities
- Collaboration and sharing resources with BAME organisations and communities

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

FISCUS 2021 – A SNAPSHOT IN PICTURES!



FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2021

Responsibilities of the trustees

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

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

Signed by order of the board:



Mr. A. McGill
Chair and Trustee

Date: 29/09/22 .

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) 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 accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. 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 accounts to be reached.



A. Henshaw FCCA
Torgersens
Chartered Accountants
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Date: 29/09/22

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and endowments					
Contracted income for charitable services	4	7,333	25,500	32,833	1,667
Grants for services	4	61,288	20,221	81,509	212,169
Rental income	4	44,488	—	44,488	59,913
Other income	4	116	2,738	2,854	4,911
Total Income		113,225	48,459	161,684	278,660
Expenditure					
Grants		—	2,193	2,193	16,505
Wages, salaries, pensions and NI	7	39,578	94,622	134,200	123,423
Rent, rates and insurance	5	3,215	2,735	5,950	4,768
Repairs and maintenance		20,906	10,229	31,135	19,663
Light and heat		8,844	—	8,844	6,842
Motor expenses, travel and subsistence		561	313	874	811
Telephone, postage, and stationery		9,257	445	9,702	10,780
Equipment and computer costs		94	196	290	60
Staff training		5,100	—	5,100	1,986
Beneficiary training		—	2	2	1,945
Sundry and cleaning expenses		1,274	5,652	6,926	1,856
Subscriptions		506	2,892	3,398	4,185
Bank charges and interest		258	85	343	319
Legal and professional		728	25	753	2,730
Accountancy fees	6	3,000	—	3,000	2,460
Depreciation charges		1,447	—	1,447	1,396
Total expenditure		94,768	119,389	214,157	199,729
Net Gains(losses) on Investments		—	—	—	—
Net Income		18,457	(70,930)	(52,473)	78,931
Gross Transfers between Funds		(4,332)	4,332	—	—
Net Movement in Funds		14,125	(66,598)	(52,473)	78,931
Balance Brought Forward at 1 January 2021		206,812	96,080	302,892	223,961
Balance Carried Forward at 31 December 2021		220,937	29,482	250,419	302,892

The statement of financial activities includes all gains and losses recognised in the year. All income and activities derive from continuing activities.

The notes on pages 23 to 34 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2021

	Note	£	2021 £	2020 £
Fixed Assets				
Tangible Assets	9		48,162	49,609
Investments	10		115,086	115,086
			<u>163,248</u>	<u>164,695</u>
Current Assets				
Debtors	11	2,549		8,509
Cash at bank and in hand		138,979		137,432
		<u>141,528</u>		<u>145,941</u>
Creditors: amounts falling due within one year	12	(4,792)		(7,744)
Net Current Assets			<u>136,736</u>	<u>138,197</u>
Total assets less current liabilities			<u>299,984</u>	<u>302,892</u>
Creditors: amounts falling due after more than one year	13		(49,565)	
Net Assets			<u>250,419</u>	<u>302,892</u>
Funds of the Charity	17			
Restricted funds			29,482	96,080
Unrestricted funds			220,937	206,812
Total Funds			<u>250,419</u>	<u>302,892</u>

For the year ending 31 December 2021 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

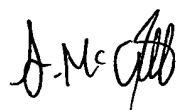
Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 29/09/22 and are signed on their behalf by:



Mr. A McGill
Trustee

Company number 05653946

The notes on pages 23 to 34 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

Going concern

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

Fund accounting

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

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

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

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

3. Accounting Policies (continued)

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

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

Grant income from government and other entities is recognised when the charitable company is entitled 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 is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced to expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

3. Accounting Policies (continued)

Financial instruments

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

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

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

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Analysis of incoming resources

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Grants received:				
Big Lottery SAFE - received	–	19,265	19,265	76,816
ERDF CLLD	–	(6,477)	(6,477)	13,074
TESCO Bags of help	–	1,000	1,000	–
Greggs Foundation – received	–	100	100	610
Sherburn House relief grant – received	–	919	919	2,171
Good Things Foundation grant	9,375	–	9,375	7,500
HMRC Covid 19 Support Grant	45,913	–	45,913	10,000
Durham Christian Partnership Food Bank	–	–	–	9,500
ASDA foundation	–	600	600	200
Gentoo	1,000	–	1,000	–
Co-operative Local Community Funds	–	2,814	2,814	–
Enhanced Winter Offer	–	2,000	2,000	–
Barbour Foundation	5,000	–	5,000	–
National Lottery Community Fund - Coronavirus Community Support Fund	–	–	–	47,385
Postcode Lottery Local Trust Grant	–	–	–	15,944
St Martins in the field	–	–	–	493
Co-operative Foundation - received	–	–	–	16,993
Community Chest	–	–	–	1,000
Ballinger Charitable Trust	–	–	–	500
National Lottery Community Fund BOGOF Grant	–	–	–	9,983
	<u>61,288</u>	<u>20,221</u>	<u>81,509</u>	<u>212,169</u>

In the previous year grants of £17,500 were unrestricted and £194,669 was restricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

4. Analysis of incoming resources (continued)

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Fees received:				
Durham Christian Partnership Food Bank	–	25,500	25,500	–
Others – received	7,333	–	7,333	5,000
Others – deferred	–	–	–	(3,333)
	<u>7,333</u>	<u>25,500</u>	<u>32,833</u>	<u>1,667</u>

All fees received in the previous year were unrestricted.

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Other income	<u>116</u>	<u>2,738</u>	<u>2,854</u>	<u>4,911</u>

In the previous year other income of £358 was unrestricted and £4,553 was restricted.

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Investment income				
Rental Income	44,488	–	44,488	59,913
	<u>44,488</u>	<u>–</u>	<u>44,488</u>	<u>59,913</u>

All investment income of in the previous year was unrestricted.

5. Analysis of resources expended

In the previous year expenditure of £56,916 was unrestricted and £142,813 was restricted.

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Rent, rates and insurance				
Rates	2,848	–	2,848	2,066
Insurance	367	2,735	3,102	2,702
	<u>3,215</u>	<u>2,735</u>	<u>5,950</u>	<u>4,768</u>

In the previous year expenditure of £2,058 was unrestricted and £2,710 was restricted.

6. Trustee remuneration and expenses

The trustees received no remuneration or expenses during the current and previous year.

	2021 £	2020 £
Fees for the examination of the accounts		
Independent examiners fees for reporting on accounts	<u>3,000</u>	<u>2,460</u>

All expenditure in the current and previous year was unrestricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

7. Wages & Salaries

	2021	2020
	£	£
Gross wages, salaries and benefits in kind	125,597	116,302
Employers national insurance cost	7,950	6,646
Pension costs	653	475
	<u>134,200</u>	<u>123,423</u>

Unrestricted expenditure in the current year amounted to £39,578 (2020: £16,329) and restricted expenditure to £94,622 (2020: £107,094).

The average number of full time equivalent employees in the year

	2021	2020
Charitable activities	<u>4</u>	<u>5</u>

8. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

9. Tangible Assets

	Property	Fixtures and fittings £	Total £
Cost			
At 1 January 2021	37,501	13,961	51,462
Disposals	—	(74)	(74)
At 31 December 2021	<u>37,501</u>	<u>13,887</u>	<u>51,388</u>
Depreciation			
At 1 January 2021	—	1,853	1,853
Charge for the year	—	1,447	1,447
Disposals	—	(74)	(74)
At 31 December 2021	<u>—</u>	<u>3,226</u>	<u>3,226</u>
Carrying amount			
At 31 December 2021	<u>37,501</u>	<u>10,661</u>	<u>48,162</u>
At 31 December 2020	<u>37,501</u>	<u>12,108</u>	<u>49,609</u>

10. Investments

	2021	2020
	£	£
At 1 January 2021	115,086	115,086
Additions to investments at cost	—	—
Gain/(loss) on revaluation	—	—
At 31 December 2021	<u>115,086</u>	<u>115,086</u>

Investments at cost comprised

	2021	2020
	£	£
Investment Properties	<u>115,086</u>	<u>115,086</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

11. Debtors

	2021	2020
	£	£
Accrued income	443	6,494
Prepayments	2,106	2,015
	<u>2,549</u>	<u>8,509</u>

12. Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loan	435	–
Other creditors	133	124
Deferred income	224	3,840
Accruals	4,000	3,780
	<u>4,792</u>	<u>7,744</u>

13. Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Bank loan	49,565	–
	<u>49,565</u>	<u>–</u>

14. Related Party Transactions

During the year L Robson was paid £nil (2020: £20) for providing services to the charity.

15. Commitments under Operating Leases

The total future minimum lease payments payable under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Operating leases which expire:		
Within 1 year	1,293	1,293
Within 2 to 5 years	–	–
After more than 5 years	–	–
	<u>1,293</u>	<u>1,293</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

16. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2021 Total Funds
	£	£	£	£
Tangible assets	–	–	48,162	48,162
Investments	–	–	115,086	115,086
Current assets	29,598	111,930	–	141,528
Current liabilities	(116)	(4,676)	–	(4,792)
Long term liabilities	–	(49,565)	–	(49,565)
	<u>29,482</u>	<u>57,689</u>	<u>163,248</u>	<u>250,419</u>
	Restricted Reserves	General Reserves	Designated Reserves	2020 Total Funds
	£	£	£	£
Tangible assets	–	–	49,609	49,609
Investments	–	–	115,086	115,086
Current assets	96,449	49,492	–	145,941
Current liabilities	(369)	(7,375)	–	(7,744)
	<u>96,080</u>	<u>42,117</u>	<u>164,695</u>	<u>302,892</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

17. Funds of the Charity

	Balance 01.01.21 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.21 £
Unrestricted funds						
General funds						
Accumulated surplus	42,117	113,225	(93,321)	(4,332)	–	57,689
Designated funds						
Tangible asset reserve	49,609	–	(1,447)	–	–	48,162
Investment property reserve	115,086	–	–	–	–	115,086
Total unrestricted funds	206,812	113,225	(94,768)	(4,332)	–	220,937
	Balance 01.01.20 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.20 £
Unrestricted funds						
General funds						
Accumulated surplus	26,643	77,820	(55,520)	(6,826)	–	42,117
Designated funds						
Tangible asset reserve	41,601	1,618	(1,396)	7,786	–	49,609
Investment property reserve	115,086	–	–	–	–	115,086
Total unrestricted funds	183,330	79,438	(56,916)	960	–	206,812

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

17. Funds of the Charity (continued)

	Balance 01.01.21 £	Income £	Expenditure £	Transfers £	Balance 31.12.21 £
Restricted funds					
BIG Lottery – SAFE	29,426	19,265	(46,530)	(2,161)	–
ERDF CLLD	–	(6,477)	–	6,477	–
My sisters Kitchen	–	1,000	(395)	–	605
In Need Grants	–	1,019	(1,015)	(4)	–
Bundles for babies	169	970	(475)	–	664
Space to Connect	22	–	(22)	–	–
Ballinger Charitable Trust	112	–	(112)	–	–
National lottery "BOGOF"					
Covid support	9,609	–	(118)	–	9,491
Durham Christian					
Partnership Food Bank	4,674	25,500	(24,285)	–	5,889
ASDA Foundation		600	(506)		94
Crisis Donations	712	1,768	(938)	–	1,542
Local Postcode Lottery	15,944	–	(7,584)	–	8,360
National Lottery Community Fund - Coronavirus					
Community Support Fund	35,412	–	(35,432)	20	–
Co-operative Local Community fund	–	2,814	(1,328)	–	1,486
Enhanced Winter Offer	–	2,000	(649)	–	1,351
Total restricted funds	96,080	48,459	(119,389)	4,332	29,482

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

17. Funds of the Charity (continued)

	Balance 01.01.20 £	Income £	Expenditure £	Transfers £	Balance 31.12.20 £
Restricted funds					
BIG Lottery – SAFE	21,865	76,815	(69,254)	–	29,426
ERDF CLLD	(2,935)	13,074	(19,832)	9,693	–
My sisters Kitchen	4,693	100	(366)	(4,427)	–
In Need Grants	–	3,700	(3,681)	(19)	–
Bundles for babies	5,124	226	(4,833)	(348)	169
Asset purchase grants	335	–	(335)	–	–
Good Things Foundation	2,500	–	–	(2,500)	–
Space to Connect	9,049	16,993	(23,415)	(2,605)	22
Bramnesty	–	100	(100)	–	–
Community Chest	–	1,000	(1,000)	–	–
Ballinger Charitable Trust	–	500	(388)	–	112
National lottery "BOGOF"					
Covid support	–	9,983	(249)	(125)	9,609
Durham Christian					
Partnership Food Bank	–	12,422	(7,748)	–	4,674
Crisis Donations	–	980	(268)	–	712
Local Postcode Lottery	–	15,944	–	–	15,944
National Lottery Community Fund - Coronavirus					
Community Support Fund	–	47,385	(11,344)	(629)	35,412
Total restricted funds	40,631	199,222	(142,813)	(960)	96,080

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

17. Funds of the Charity (continued)

BIG Lottery SAFE is to provide hardship and crisis advice support to people in the local community and throughout the city. The transfer to unrestricted reserves represents expenditure utilised by the charity for the continued provision of advice after the conclusion of the project as agreed with the donor.

ERDF CLLD is aimed to provide engagement, advice and support for our SAFE service users to explore enterprising activities including business start-up as a route out of poverty. It also provides support to existing entrepreneurs and local businesses based in the most deprived communities and wards of Sunderland. Due to lack of opportunities to deliver services due to COVID-19 a decision was made to discontinue this project and use unrestricted funds to cover any shortfall in income.

My Sister's Kitchen is a project to provide a safe place to rest, to access advice and support during the day for SAFE service users. The transfer to unrestricted reserves in the prior year was the value of capital assets purchased as part of the project.

In Need Grants are specific individual grants for white goods and furnishings to enable SAFE service users to utilise accommodation in the city. The transfer to reserves represents accumulated individual underspends of less than £10 which are not required to be repaid to the grant funders and are therefore available to utilise in other projects.

Bundles for Babies was Sunderland's first established Baby Bank supporting women, babies, parents, carers and families in crisis through an increasing network of referring organisations across the statutory and voluntary sectors. The transfer is for the purchase of capital equipment for the project.

Asset purchase grants in the prior year were made to enable the charity to purchase a local premise to provide a sustainable base to deliver advice and support in the local community and provide a long term source of income to the charity. This object was obtained on purchase of the property and the funds have therefore been transferred to unrestricted reserves.

Good Things Foundation funded the delivery of digital inclusion training and support for people who lack the confidence to get online or access internet services including access to welfare benefits in the prior year. Further review of the terms of the grant established that this grant was not restricted and as a result the grant was transferred to unrestricted reserves.

Co-op Foundation funded Space to Connect which included community consultation and a Feasibility Study to explore new spaces to connect including a well-being container extension. The grant also funded professional advice and services to investigate the further development of the building. The transfer to unrestricted reserves in the prior year was the value of capital assets purchased as part of the project.

BRAmnesty aimed to maintain women and girls dignity and supports independence and enterprise in Sunderland via FISCUS and in The Gambia via volunteers.

Community Chest from the East Area Committee of Sunderland City Council was a grant to provide food, toiletries and care packages to people in need in the local community.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

17. Funds of the Charity (continued)

Ballinger Charitable Trust was a grant to provide food and hygiene products to people in need during the period of COVID-19 restrictions.

National Lottery "BOGOF" COVID Support Grant was funded by Awards for All to expand the existing Kitchen area with aim of further developing a commercial kitchen that would also support people in need via a Buy One, Give One Free (BOGOF) initiative. The transfer to unrestricted reserves in the prior year was the value of capital assets purchased as part of the project.

Durham Christian Partnership Food Bank is funding the provision of a full welfare benefits advice, money advice and crisis grants to members of the local community forced to use the services of the Sunderland Food Bank.

ASDA Foundation was a community grant for our Baby Bank project allowing us to buy essential items for babies and families in need

Crisis donations are funds raised from donations to enable local children to be provided with school uniforms and other necessities to access educational opportunities.

Local Postcode Lottery are funds to develop a co-produced accessible community garden space and various outdoor wellbeing activities for women survivors of domestic abuse struggling with mental health issues. The project is expected to start in January 2021 and last until December 2021.

Coronavirus Community Support Fund (CCSF) was a grant administered by The National Lottery Fund (TNLF) on behalf of the government and TNLF to support people in crisis in Sunderland. This grant enabled the charity to carry out new activities and to support existing and new people in crisis affected in many different ways, by COVID-19. The funding was also to employ extra temporary staff, develop new centre based and home-based activities for service users and volunteers, co-design and co-produce a new community garden and allotment within the existing community grounds and support with PPE and keeping everyone safe. The transfer to reserves represents a small underspend which was not required to be repaid to the grant funders and are therefore available to utilise in other projects.

Sunderland City Council Enhanced Winter Offer is a grant to support people in crisis in Sunderland throughout the winter period.

18. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.

FISCUS NORTH LIMITED

England & Wales - Charity number 1151656

Accounts

REGISTER

COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

**FISCUS NORTH LIMITED
(BY GUARANTEE)
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**



FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name Fiscus North Limited (By Guarantee)

Charity registration number 1151656

Company registration number 05653946

Principal office and registered office Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms L Rutter

Company secretary Mrs. J. Elliott

Accountants Torgersens
Chartered accountant
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Independent Examiner Mrs A Henshaw FCCA
Torgersens
Chartered accountants
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Bankers The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2020

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter (appointed 02 November 2020)

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees

The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

Objects and Activities

The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities

The charitable company meets its objectives through our activities and services which we provide at FISCUS operating from the Co-op Centre, Hendon. Many of our advice and crisis services are delivered at community outreach sites as well as locally accessible community venues across the City of Sunderland. The Co-op Centre is our main community base and is a building of non-traditional construction built from recycled shipping containers and situated on Whitehouse Road in the heart of the Hendon community in Sunderland.

Public Benefit Statement

The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

Achievements and Performance

2020 has been an unforgettable year with the COVID-19 pandemic dominating our work and direction taking our work to new places within our local communities of Hendon and wider Sunderland and beyond. Like many charities and third sector organisations, we have had to think on our feet, work with the unknown, change our plans and original intentions and respond to what has been brought before us in terms of the effects of the pandemic. We have continued to support people in crisis and at risk of crisis and we have reached and supported the community including local residents and those most vulnerable and hardest hit by COVID 19; we have undertaken what we do best helping those in crisis. We have worked in partnership with new groups, organisations and individuals to enable us to support people throughout the pandemic.

April 2020 saw our first full year of ownership of our community premises, the Co-op Centre; despite Covid-19 setbacks and challenges, we moved forward with our plans in the best ways we could. We created new plans and made changes in response to the COVID-19 pandemic for the benefit of our service users, volunteers, staff, co-located community and the wider community.

Despite the COVID-19 pandemic, FISCUS and the Co-op Centre have remained open and fully operational throughout. We made many changes to ensure safe-working practices and premises. We implemented social distancing measures that remain in place. FISCUS board of trustees, staff, volunteers and community partners have enabled the successful delivery of a wide range of community crisis support, community advice services and community activities during 2020. FISCUS continued to work in partnership with other like-minded charities and charitable community organisations and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities.

Financially, despite higher than anticipated expenditure relating to the maintenance of the Co-op Centre and resulting from COVID-19, FISCUS has remained relatively stable financially. We will have to work very hard to identify funding for our priorities for 2021 as a result of grant funding changes and the pandemic. We have 'matched' community organisations and projects (including our own) to



FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

the letting units at the Co-op Centre. We supported small businesses, SME's, organisations and individuals throughout COVID-19. This included central government funding support to maintain and retain business premises and to get through the financial challenges that COVID-19 has resulted in for many businesses and charities alike. We have ended the period 2020 in a reasonably stable financial position which has been very challenging in such uncertain times.

SNAPSHOT OF FISCUS ACHIEVEMENTS Some of the achievements FISCUS made during 2020 include the delivery of the following main areas of advice and support during the year:

- TOTAL NUMBER OF PEOPLE ACCESSING FISCUS SERVICES DURING 2020:

3867 people accessed FISCUS Co-op Centre

575 unemployed and inactive people attended various training courses at the Co-op Centre, ranging from first aid, food hygiene and a range of vocational courses

443 learners participated in digital and remote learning via our Future Digital Inclusion Project with the Good Things Foundation

192 BAME refugees & asylum seekers received FISCUS face to face outreach support

91 Volunteer visits to FISCUS supporting our community and crisis activities between January-March 20 and October – December 20; between April and September 20 - our volunteers worked remotely or were shielding

1462 visits to the Co-op Centre from residents and community partners

- 27 active Volunteers at FISCUS
- 4 Young People employed as Apprentices by FISCUS, AGE UK and Pallion Action Group as part of our lottery funded HTC Partnership SAFE Project
- £798,867 was identified in unclaimed benefits that people were missing out on
- 328 service users accessed our SAFE and More than Food Advice & Crisis Projects. Of these
- 36% of service users accessing FISCUS advice were missing out on their benefits
- £22,919 was reported as back-dated benefit awards
- Average Benefit Award per person £ 2,436
- Total Personal Debt Among FISCUS Service Users: £ 83,283
Debt written off £ 19,361
- The ratio of non-priority debts to priority debt was approximately 3 to 1
- 301 'Bundles for Babies' Baby Bank donations distributed for babies, toddlers, and children and young people to families in crisis. 400+ packs of nappies distributed during the pandemic and throughout the year; 180 packs of nappies were given to community partners for distribution during COVID-19
- 45 young teenage mums aged 13 to 19 years received multiple support at the start of the pandemic and throughout from our Baby Bank including lockdown hampers, hygiene and sanitary packs, toys, clothing, food parcels, £20 crisis vouchers,

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

emergency energy vouchers and furniture

- 1.75 tonne of donated baby clothing & essential items, adults & children's clothing shipped to Togo and The Congo, Africa via partners New Horizon and AFRICAWAD
- 192 BAME Black, Asian, African Minority Ethnic families and individuals supported in Sunderland via Living Pride and More Than Food projects. 87 of these individuals were children and young people aged 0-16.
- 23 individual prospective entrepreneurs, community enterprises and SME's supported during 2020 – much of this was COVID-19 support including £160,000 COVID grants
- 2000+COVID-19 emergency packs distributed hygiene packs, sanitiser, clothing, food parcels, fresh food, and cleaning packs delivered to service users, residents, community groups, families, young mums, BAME families, Co-op Housing residents, young people living in supported accommodation, women's domestic violence support group and homeless people
- FISCUS chairs Sunderland ACES Partnership an advice network comprising: AGE UK Sunderland, Citizens Advice Sunderland, FISCUS, Gentoo, Pallion Action Group, ShARP, SNCBC and Washington MIND; there was only one meeting of the Partnership during 2020 (prior to lockdown). Sunderland ACES has now been sustained for 9 years. The COVID-19 pandemic changed our partnership ways of working but many of our organisations and trusted partners worked together during these strange, unprecedented times supporting people most vulnerable and in need in Sunderland
- FISCUS newest role included being 'community landlord' to 7 other community and charitable third-sector organisations at the Co-op Centre
- From April 2020, COVID-19 caused us to adapt our services and delivery in many ways in response to the pandemic; we remained open and operational throughout focussing upon targeting our services and support where it was most needed to deliver crisis support in Hendon and across the whole of Sunderland

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

FISCUS VOLUNTEERS

During 2020 we had 27 regular volunteers; at the start of the pandemic (for around 6 months) we took the decision to ask volunteers to work remotely – some had to shield. The 27 volunteers included 4 trustees/directors who governed FISCUS supporting the staff and delivery across all of our services during the year. FISCUS Board of Trustees and staff team wish to offer our sincerest thanks to our service users and local people who volunteered with FISCUS during 2020. Since moving to our new Community space at the Hendon Co-op Centre in April 2019, the number of local people and service users volunteering with FISCUS has increased considerably even despite the pandemic. A particularly big thank you to our volunteers from the Peer Support Group at FISCUS & the Women's sewing group at the Church of Jesus Christ of Latter-Day Saints Women's for continuing to support FISCUS and BRAmnesty Project including sewing reusable sanitary pads for Women & Girls living in poverty in The Gambia.

Trustee/Director Volunteers

Andrew McGill, Linda Robson, Linda Rutter, Dale Watson

Volunteers

Shirley Miller, Sue Lawson, Ann Fox, Alison Lyons, Glen Thompson, Sarah Penman-Rouxell, Peter Kirkpatrick, Katrina Brown, Ruth Petrie, Lesley Smith, Joanne Poulton, Chris McCardle, Linda Richardson, Tracey Measom, Claire Hamil, Karen Parkinson, Lauren Parkinson.

FISCUS staff-family volunteers:

Steve, David, Finn, Thea, Mark, Adrian

FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our delivery partners, funders and support organisations including: AGE UK Sunderland, Ballinger Trust, Bethany Church Food Banks' (Sunderland & Houghton), BIG Lottery Community Fund, Awards for All, Church of Jesus Christ of Latter-Day Saints, Citizens Advice Sunderland, City Life Community Foodbank, County Durham Community Foundation, Dawdon Food Bank, East Area Committee, Elim Church Food Bank, Farrington Foodbank, Gentoo, Good Things Foundation, Greggs Hardship Funds & Unsold Food programmes, Karbon Homes, Masonic Charitable Foundation, New Horizons, Parker Trust, Pallion Action Group, Peer Support Group, People's Post Code Lottery, Riverlife Foodbank, Screwfix, ShARP, Sherburn House Trust, Sister's of Mercy Sunderland (St Anthony's Convent of Mercy, Oaklea), SNCBC, Sunderland ACES Partnership, Sunderland City Council, Sunderland Food Bank, Sunderland International Bangladesh Centre, Sunderland Samba, The Tudor Trust, Veterans in Crisis and Washington MIND and all other organisations and individuals that have supported our charitable work during 2020.

FISCUS MISSION STATEMENT:

***"Supporting people who are most in need in the community
to improve livelihoods and build positive futures***

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

FISCUS PROJECT ACTIVITIES

FISCUS is a registered charity and a company limited by guarantee without share capital. Established in Hendon, Sunderland's most deprived area, in 2005. FISCUS has now been established for 15 years; during this time, our aims and objectives have remained fairly constant whilst our range and reach of community activities and services have continued to expand. The majority of FISCUS services in 2020 were delivered from our Community premises the Hendon Co-op Centre. Our staff and volunteers also undertook doorstep delivery of food and hygiene essentials. Our charitable work continues to target those most disadvantaged and marginalised in the local community of Hendon & East End. FISCUS continues to outreach across the most deprived communities across the City of Sunderland alongside our SAFE Partners and wider community partners.

FISCUS Staff & Volunteers currently provide the following project activities which form our core service delivery:

- **SAFE (Support, Advice, Food & Enterprise) Project** – supporting people in hardship and crisis to access advice, support, basic and emergency essentials
- **Bundles for Babies** – Sunderland's first established Baby Bank supporting women, babies, parents, carers and families in crisis through an increasing network of referring organisations across the statutory and voluntary sectors
- Delivery of welfare benefits advice and financial inclusion support
- Money advice supporting people to budget on a low income, manage personal finances and reduce personal debts
- My Sister's Kitchen – a safe place to rest and to access advice, support, refreshments and a listening ear during the day
- Peer Support Group - user-led group of women supporting survivors of domestic abuse; the women also volunteer across FISCUS crisis services & social activities
- Volunteering opportunities: training, mentoring, advocacy, peer support, sewing, crisis support, baby bank
- Help for Homeless - Crisis and housing support for homeless and young homeless people living in hostels, sofa surfing and inappropriately or vulnerably housed
- Access to emergency essentials assembled by our volunteers: Food parcels, Clothing (all ages), furniture, household items, white goods, bedding, Baby bank items, FEMpacks and crisis grants
- Community Enterprise support and volunteering via our Benefits to Community Enterprise Community Led Local Development Project
- Future Digital Inclusion – Good Things Foundation, supporting remote and on-line learning including access to tools and digital support empowering people to access benefits, advice and training on-line
- Hendon Community Co-op Centre developing new community spaces to connect, activities and projects and managing space for others
- 'More Than Food' in Partnership with Sunderland Food Bank – FISCUS deliver outreach advice from 6 community Foodbanks in a pilot project established during the pandemic
- Living Pride – a new BAME pilot project in Partnership with Sunderland Bangladesh International Centre, New Horizons CIC, FISCUS and Sunderland Food Bank

FISCUS remains indebted- across all activities and services, to our increasing number of community volunteers who have freely given their valuable time, knowledge and skills to support all of our above community services. Our Volunteers and service users helped us co-produce ideas for new community initiatives including My Sister's Garden - our community

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

garden and allotment project planned for 2020/21 and our revamped community kitchen and safe space, My Sister's Kitchen.

FISCUS continues to support those most vulnerable in Hendon and wider disadvantaged Communities in Sunderland. During the year 2020, the charity continued to see an increase in complex cases and homelessness issues as well as people experiencing drugs and alcohol addiction. Over two thirds of FISCUS advice and crisis service users who attended one or more appointments in 2020 stated they have one or more disability and over 50% suffer mental health issues mainly with a clinical diagnosis.

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

2020 FISCUS COVID-19 PANDEMIC RESPONSE ACTIVITIES

During the year, our services, activities and community responses have been mainly focussed on the effects of the pandemic. Below is an overview of our work including activities developed in response to crisis conditions created by COVID-19:

FISCUS Advice & Crisis Support & COVID-19 Response 2020

795 hours of
Welfare Benefits
& Debt Advice

1000+ Hours of
Crisis Support

Advice & Crisis
Outreach at
6 Foodbanks
(9 weekly sessions)

306 Hours of
Food Bank
Advice Outreach
Sessions

117 Shopping &
Energy
Crisis Vouchers
Issued £4386.36

500+ emergency
food parcels
& hampers
Distributed

301 Baby Bank
Bundles
Distributed

3 Tonnes Donated
Food - Sunderland
Food Bank @The
Co-op Centre

Enterprise
Support for 23
Individuals &
SME Businesses

New Adult &
Children Clothes
Bank Container
sited at FISCUS

3.5 Tonnes of
Baby Bank
Crisis Donations
Received

2 tonnes of
teenage & adult
donations of
clothing received

27 Volunteers
Supported
COVID-19
Activities

1500
Arts, Crafts &
Activity Packs
Distributed

192 Asylum Seekers
& Refugees received
fortnightly Food,
Hygiene packs,
Clothing & toys

2000+ Community
Hygiene, Cleaning
Emergency Packs
distributed and
delivered Citywide

140 Emergency
Essentials Packs
Packs &
Household Goods
Distributed

1000's of Treats,
Food, Veg, Hygiene
& cleaning essentials
to 98 Residents in
Care Homes

194 COVID-19
Support Bags to
85 Housing Co-op
Members

Community &
COVID-19
Survey
Undertaken

443 Learners
Accessed Future
Digital Inclusion
Support

Crisis Kitchen &
Community Space
Improved
& Co-developed

Community
Garden Space
Co-designed for
2021

1.75 Tonnes
Baby, Children
& Adults
Clothing to
Africa

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

FISCUS community activities have grown and we have plans to increase our community space that we operate from, over the coming months and future years in order to become more sustainable and to develop priorities as identified by our service users, volunteers and wider community. In October 2019, we commenced a Community Feasibility Study via the Space to Connect Project, funded by the Co-op Foundation. We had intended to increase and expand our community 'delivery space' at the Co-op Centre including: a new health and well-being hall constructed from a further 4 shipping containers; a new dedicated space for My Sister's Kitchen – our crisis support and drop-in project; a new open plan reception and a community kitchen/café and a new community garden space. Following initial findings of our Community Feasibility Study, we decided at this time, not to currently pursue the idea of a new community well-being hall to be constructed from containers (in the grounds of the Co-op Centre); this was due to the high projected build costs of approximately £177,000. Our surveys and consultation did identify support for a Community Kitchen Deli and a Community Garden which we began to fundraise for and develop despite the pandemic.

Issues & Barriers Faced by the local communities we serve: Hendon & East End Communities

Hendon ranks 1% IMD 2015; Hendon & East End has 10,400 residents and 4,000 households. Government statistics identify: *Hendon is the SOA with highest levels of child poverty in Sunderland (45%); *82% residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability; *42.8% of older people live alone and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *17% of people live in fuel poverty. Left Behind: Understanding Communities on the Edge (OCSI/Local Trust Report 2019) identified 206 'Left Behind' wards in England; Hendon was one of 5 wards identified as being 'left behind' in Sunderland. Research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country. Despite such statistics, our local community of Hendon has a determined community spirit and much willingness of local people, volunteers and community organisations helping and supporting others.

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FISCUS Projects Overview:

SAFE Project in Partnership with Sunderland ACES - Help Through Crisis, TNL Community Fund

SAFE (Support, Advice, Food & Enterprise) is a multi-partner initiative delivered by FISCUS on behalf of Sunderland ACES Partnership involving 8 advice and specialist partners. SAFE has received continued strategic, non-financial support from Sunderland City Council for the past 4 years. SAFE was set up and continues to receive its final year of funding and support from BIG Lottery's Help Through Crisis (HTC) Programme. SAFE delivers advice and crisis support at FISCUS in Hendon and at community venues across Sunderland. The service is aimed at supporting existing advice via the provision of advice and support for those in crisis and at risk of crisis. During 2020, SAFE employed 4 young Modern Apprentices across partner organisations, FISCUS, Age UK Sunderland and Pallion Action Group.

FISCUS COVID-19 Crisis Response Project – Coronavirus Community Support Fund

At the start of the pandemic FISCUS was very well prepared and stocked up on £1,000's of essential items such as sanitary and hygiene products, clothing, essentials and baby bank items. We also received a generous grant from the National Lottery Community Fund Coronavirus Support Fund. This enabled us to carry out new activities and to support new people in crisis affected in many different ways, by COVID-19. The funding enabled us to employ extra temporary staff, develop new centre based and home-based activities for service users and volunteers, co-design and co-produce a new community garden and allotment within our existing community grounds and support with PPE and keeping everyone safe.

Our networks of partners were integral in supporting FISCUS to identify those most in need from the end of March 2020 ongoing throughout the pandemic. We provided direct support to our service users, to members of the community and to trusted community partners who in turn supported us to jointly deliver food and essentials across our local communities. We continued to support people in crisis accessing our services, as well as new sections of the community including care homes, care staff, NHS staff, the COVID-19 Ward at Sunderland Royal Hospital. We were able to share and distribute our supplies where they were most needed including directly to care workers and community nurses across the City and NHS staff who had little or no supplies of hand sanitisers, antibacterial hand-wash especially at the start of the pandemic.

We supported a far wider range of elderly people and those who were very ill with cancer and other terminal conditions both directly and by supplying NHS nurses with essential items to help protect both staff and patients/service users. By accessing discounted items from In-kind Direct, we distributed tens of thousands of pounds worth of essential products and PPE items including gloves, sanitiser and face masks. We were able to deliver essentials and treats to people who were shielding and most in need. We worked with partners to ensure minimum duplication of efforts and ensure maximum reach and impact. To address the social exclusion barriers created during the pandemic we also developed activity and craft packs and supplied around 1000 to other organisations utilising our pre-paid printing to the maximum to support other community organisations and FISCUS to make our limited funds and our resources go as far as possible regardless of who was delivering the end products. We delivered 75 Mothers Day Random Acts of Kindness Presents, at Easter we delivered 200 donated Easter Eggs and Treats and at Christmas we delivered 300+ presents to children in need and to young people and adults who we identified as having little family or social support. We provided food and backpacks to homeless people both directly and via other partner staff and organisations. We received Covid-19 support grants from Ballinger Trust, Sunderland City Council East Area

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Committee Community Chest and Awards for All to support our work enabling us to provide basic essentials, food and PPE throughout the pandemic.

Space to Connect - Co-op Foundation In October 2019, FISCUS was awarded funding from the Co-op Foundation to enable a mapping exercise of local needs and priorities, support staff costs, and explore plans for a health and well-being space via a stand-alone extension of our shipping container building to support the needs of the local community. We undertook community surveys as part of a feasibility study which identified support for a community garden, a community clothing bank which we established in a container, a community deli/kitchen and a meeting and well-being space. Although we had to change the way we undertook the project, we achieved what we set out to do and the community garden was also commenced due to be completed early 2021. The feasibility study identified that a new community meeting and well-being space would cost £177,000 to construct using 4 additional shipping containers. We hope to revisit this idea in the future but the costs were too high to pursue at this time. Instead, we are growing a co-produced community garden and allotment to utilise the space. The need for a clothes bank for children and adults was also identified. We have provided adults, children and baby clothing for the past 5 years but have increased the amount of donations and this funding has laid the foundations for FISCUS to identify unused spaces at our Centre including outside spaces that we can co-produce with our staff, volunteers, service users, community partners and wider community. We secured additional funding from the CCSF fund and commenced the garden project to be completed in 2021.

More Than Food Sunderland Food Bank established More Than Food in recognition of the need to identify and address the reasons people accessing community foodbanks have no money, food or essentials. In County Durham, Durham Christian Partnership (DCP) run and co-ordinate Durham Foodbank. Durham Foodbank is supported by Money (Debt) Advice Workers outreaching at the community food banks in County Durham. Prior to the COVID-19 pandemic, Sunderland Food Bank established a community foodbank outreach providing a Money Advice service at Bede Tower, Bethany Church. We commenced delivery of this outreach through our SAFE project. By September 2020, a pilot was established and funded by DCP Sunderland Foodbank, delivered by FISCUS at 6 Community Food Banks in the East, Central, West and North Sunderland and Dawdon in neighbouring Seaham.

Living Pride Is a Partnership Project established by Sunderland Bangladesh International Centre (SBIC) and New Horizon to support refugees and asylum seekers and the wider BAME communities in Sunderland. The project initially provided food and a variety of re-settlement support. During the pandemic, FISCUS SAFE project and Living Pride staff and volunteers joined forces to increase the support and resources available to the most vulnerable BAME individuals and families. Together we regularly supporting around 125 refugees and asylum seekers with welfare benefits and money advice, food parcels, fresh food parcels, clothing, baby clothing and other bank items, hygiene and sanitary products, toys and household items. FISCUS approached Sunderland Foodbank for support due to the high numbers of BAME families in need of basic food and essentials. A pilot was established, a new BAME community food bank, at the SBIC which continues every fortnight. Working together and sharing our staff, volunteers and other resources co-produced a very successful partnership crisis initiative developed with lived experience across our various partner organisations. 7.5 tonnes of non-perishable, ambient food was distributed in addition to over 1 tonne of fresh food parcels between September and December 2020.

My Sister's Kitchen FISCUS staff and volunteers developed My Sister's Kitchen in response to the continuing needs and support of our SAFE service users, volunteers, Peer Support women's domestic abuse support group and community groups accessing FISCUS. We

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provided a person-centred, safe, non-threatening place for people to go for advice, have a friendly chat, practical crisis support including emergency clothing, food bank vouchers, fresh food parcels, get a coffee or even a home-made hot meal whilst accessing a wide range of wrap-around crisis advice and support. We developed a kitchen, meeting and training area at the Co-op Centre. The COVID-19 pandemic has made us realise the importance of outside space and we aim to bring in our community architect to further look at different ways of developing My Sister's Kitchen in a separate, adjacent, new container build incorporating garden and outside space. We aim to borrow £50,000 Bounce Back loan to invest in FISCUS and the Co-op Centre's future sustainability, to create income-generating co-produced space to connect. We are also exploring separating My Sister's Kitchen as an independent Community Business in the near future.

Bundles for Babies, Sunderland Baby Bank FISCUS staff and volunteers have received a considerable amount of donated good quality baby clothing over the past 5 years which we recycle and distribute to new homes among new parents, families and carers who are struggling to pay for clothing and baby essentials. Bundles for Babies provides holistic ongoing support including welfare benefits advice, debt advice and a wide range of crisis support including homelessness and re-housing. During this year and despite the pandemic, our Young Parents Project has provided person-centred, multiple support to 45 young mams aged 21 and under (the majority being aged 13 - 19 years). Bundles for Babies also supported 87 BAME children aged 0-16. Due to the pandemic our parents workshops and courses have been restricted due to social distancing rules. Despite this, we have supported young mams, babies, siblings and wider family units (including parents/grandparents) with ongoing 'New Born' and 'Stages for Ages' 'Bundles' for Mums, Dads, Carers and their Babies as well as supporting the wider family unit. Our support includes Benefits Advice, Money & Debt Advice, Food Parcels, Fresh Food, Toys, Furniture, access to Crisis Grants, Clothing, Furniture, Hygiene & Sanitary packs. During lockdown we distributed emergency food hampers, Tesco Vouchers and gas & electricity vouchers to over 50 young mams/families. We also tried to ensure that no child or mam goes without including on special occasions providing 300+ Christmas presents gift bags of toys, treats and selection boxes, 200 Easter Eggs and 75 Mothers-day pamper packs. We hope to resume our full activities and group sessions for young mams and their families soon including: First Aid, Paediatric First Aid, 'Cooking Mama', Shopping on a Budget, Enterprising Me!, Arts & Crafts, Sewing, Community Allotment and volunteering opportunities. During the year, the number of women presenting to our services who are experiencing domestic abuse issues continues to be significantly increased. This is particularly true of women/mams accessing support from our Bundles for Babies project. We have also identified a significant need for support from our Baby Bank among the BAME (Black, African, Minority, Ethnic) communities in Sunderland particularly among people seeking asylum with no recourse to public funds and also among refugees with right to remain. We have established a Baby Bank outreach with New Born Bundles, Hygiene Packs and Toys at Sunderland International Bangladesh Centre (SIBC). We aim to further develop more holistic levels of support by continued engagement with our BAME community partners and BAME communities. ASDA Seaham, via their community champion, supported us with a £200 green tokens community grant for our Baby Bank project allowing us to buy essential items for babies and families in need. Morrison's Community Champion has established a regular collection for our Baby Bank which provides essential mother/parent and baby hygiene and sanitary items which we are not otherwise funded for.

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Digital Inclusion – Learn My Way is funded by Good Things Foundation to support people who are digitally excluded due to having no internet access at home or being underconfident in their internet skills. The project enables people to gain confidence and experience of navigating and accessing the world wide web and the many essential services that are only or more easily accessible online. This year we have supported 443 learners to be more digitally savvy and more confident online. Support has been both face to face (where Covid-19 has allowed) and on-line delivery of digital inclusion support. Learners have been supported to access benefits and Universal Credit, to produce CV's and be equipped to apply for jobs online as well as supporting a variety of training, email and internet access.

Benefits to Community Enterprise CLLD Project Benefits to Community Enterprise aims to provide engagement and advice activities to support SAFE service users to explore enterprise and business start-up as a route out of poverty. It also provides support to existing entrepreneurs and local businesses based in the most deprived communities and wards of Sunderland. Matched to our SAFE HTC project, we delivered enterprise support with a difference focussing mainly on supporting entrepreneurs living in deprived communities and support to SME's who in turn, supporting community activities including the establishment of new Community Interest Companies such as Crisis Cutz CIC and Fit Kat Boxing CIC.

Sunderland ACES Sunderland ACES was established as a network for Advice and specialist providers in 2013, Sunderland ACES partners are: AGE UK Sunderland, Citizens Advice Sunderland, FISCUS, Gentoo, Pallion Action Group, ShARP, SNCBC and Washington Mind. Sunderland ACES is the recognised conduit for advice in Sunderland.

BRAmnesty aims to maintain women and girls dignity and supports independence and enterprising activities in Sunderland via FISCUS and in The Gambia via BRAmnesty volunteers. Developed as a volunteer initiative to upskill women and girls in Sunderland to become volunteers who support women and girls living in poverty in The Gambia. BRAmnesty now benefits women and girls living below the 'breadline' in Sunderland particularly our service users who sometimes cannot afford personal sanitary and hygiene essentials that most of us take for granted. During 2020, BRAmnesty collected donations of new and gently worn bras in their 1000's, donations of (new) women's underwear, clothing, gym wear, training shoes and sanitary items. BRAmnesty is a community project which has no independent funding and has relied on donations from staff, volunteers, local business and the general public to date.

My Sister's Community Garden In December 2020, we received a grant of £15,944 from the Postcode Local Trust to employ a Social Welfare Community Worker in 2021 to work across our crisis initiatives and develop a new community garden.

Financial Review

2020 has been one of our most challenging years at FISCUS. In the previous financial year, we secured the purchase of Hendon Co-op Centre our registered community premises with the generous support of The Tudor Trust and The National Lottery Community Fund. This past year, our biggest challenge has of course been COVID-19. Despite the pandemic we have maintained our advice and crisis services and our premises have remained open throughout to enable us to deliver crisis support where it is needed most. We have maintained the usual tight rein on spending whilst maintaining and improving the quality, scope and breadth of our advice, crisis and community services.

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FISCUS continues to focus our work on those most disadvantaged and vulnerable individuals and families in Hendon and also wider Sunderland. Despite COVID-19, we continued to successfully raise funds during the year to support our core work and our planned - and unplanned, projects and activities. FISCUS staff and volunteers maintained our advice and crisis support services by telephone and face to face throughout the year including during the break out of COVID-19 whilst taking every health and safety and well-being precautions. COVID-19 threw up many challenges and one of the main ones in terms of finances was the decision to cease our CLLD enterprise project. We continued to support enterprises mainly small businesses in different ways such as supporting them to access grants, welfare benefits, crisis and debt advice - including providing access emergency essentials such as food parcels and crisis grants due to the financial impacts on these small businesses of COVID-19. One of the main financial concerns during the year, was our inability to identify or consider suitable alternative, longer-term funding opportunities for 2021 onwards; this was mainly due to COVID-19 uncertainties with many of the major potential grant funders who were, like everyone else, focussing on the issues and crisis' people faced due to pandemic. Our HTC funding is due to end mid 2021. We need to find alternative, longer-term funding opportunities that will align to our existing and new ways of working. Our crisis support which lies at the core of all our initiatives and activities, will remain our priority. We also need to identify short-term and medium-term funding to develop our project ideas resulting from feedback, suggestions and co-production workshops among our service users, staff and volunteers and from lessons learned and good practice throughout the year.

FISCUS ended 2020 financial year with £42,117 unrestricted reserves of the charity. A further £96,080 is restricted funds to be spent in accordance with our funding agreements. During 2020 the charity received a total income of £278,660 and the charity's revenue expended was £199,729. The balance carried forward as at December 31st 2020, was £302,892; of this £164,695 relates to buildings/investment property and fixtures and fittings comprising The Co-op Centre. Please refer to note 15 Analysis of net assets between funds. The main sources of funding for FISCUS was The National Lottery HTC programme, Awards for All, ERDF CLLD funding, Co-op Foundation COVID-19 CCSF Fund, Durham Christian Partnership and charitable grants and personal donations. We also accessed COVID-19 government small business rates relief funding for one of our premises within the Co-op Centre. Rental income from the letting units has enabled FISCUS to maintain our premises and increase our crisis services and support. 2021 will bring more changes to our Charity. The Board of Trustees will need to balance financial challenges with a radically changed environment including a changed funding landscape as an outcome of COVID-19. We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. We have many new emerging ideas and opportunities for the year ahead and we will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

FISCUS Trustees aim to hold unrestricted reserves to maintain the financial stability and cash flow of the Charity. Any restricted balances are held for the purposes of specific projects and activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the requirements of the funders requirements and restrictions.

The trustees will set aside unrestricted reserves up to an amount of £20,000 to ensure the continuation of the charity's activities during 2021 to cover shortfalls due to the additional Covid 19 crisis work undertaken.

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FISCUS 2020 – A SNAPSHOT IN PICTURES!



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Plans for the Future

FISCUS has for the past 15 years, delivered advice, crisis support and community enterprise activities in Hendon whilst also supporting other community partners via outreach sites across the City of Sunderland within our partner organisations community premises. In 2021 and beyond, FISCUS aims to develop a wider range of community activities and crisis support services from the Co-op Centre. COVID-19 has changed the way organisations and people are thinking and doing things and FISCUS is no exception to this new world and ways of working. COVID-19 has highlighted the importance of good physical and mental well-being as a priority for staff, volunteers and service users alike and as such, will be embedded across our future work and our people - our staff, volunteers and service users. A priority for 2021 is to secure alternative funding to enable us to continue to deliver our core advice and crisis support that has become successfully established via our SAFE Project and embedded across all FISCUS initiatives.

We have identified 4 strategic goals for 2021 and the activities we will focus upon to achieve them:

Our strategic goals for 2021:

- 1. Helping People Through Crisis**
- 2. Creating Community Spaces to Connect**
- 3. Sustainable Recycle & Reuse**
- 4. Diversity, Equality & Inclusion in our work and communities we work with**

1. Helping People Through Crisis

- **SAFE Advice & Crisis Support**
- **Community Food Banks Advice & Crisis Outreach**
- **Young Parent's Project**
- **BAME Asylum Seekers & Refugees Living Pride Project**
- **Veterans Advice & Crisis Support**

In 2021 we aim to continue our core activities of supporting people who are in crisis and those at risk of crisis. We will do this by continuing the work of our SAFE HTC Project which will require funding towards the end of 2021 and beyond. We will also continue to build good networks and community relationships with our community partners and locally and across the City.

- **Advice & Crisis Support**

What: Our aim is to support anyone presenting or referred who is experiencing hardship or crisis - including those at risk of crisis

How: We will achieve this via a person-centred approach in delivering SAFE, Living Pride and More than Food Projects; we will also employ a social welfare support worker

- **Community Food Banks Advice & Crisis Outreach**

What: we aim to continue to deliver advice & crisis outreach in community foodbanks in Sunderland each week providing holistic, person-centred support



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How: deliver regular weekly outreach advice & crisis drop-in's, working in partnership with Durham Christian Partnership, Sunderland Foodbank, Sunderland Bangladesh Centre and the local community foodbanks to ensure we can deliver advice within local communities in deprived areas of Sunderland



- **Young Parent's Project**

What: we hope to expand our work with young mam's, dad's and parents by raising funds to employ a dedicated Young People's activities and support worker.

How: we will continue to work with young parents via referrals from specialist statutory and voluntary organisations that refer them to FISCUS; we respond to the initial crisis or need and then identify further areas of practical support, advice and confidence building social, training and volunteering opportunities. We will create more formal and additional opportunities through our Baby Bank, Volunteering Opportunities and we will create 2+ jobs via the Kickstart scheme.



- **BAME Asylum Seekers & Refugees Support**

What: we will continue to support refugees and asylum seekers who are mainly from BAME communities.

How: FISCUS will continue to provide welfare benefits & crisis advice as well as practical crisis support of clothing, fresh food parcels, toys and baby bank items to BAME individuals and families every fortnight at SBIC and via individual referrals. We will expand this service by working with any partner organisation supporting Asylum Seekers and Refugees.

- **Peer Support Group - Women's Domestic Abuse Support Group**

What: continue working alongside the women of Peer Support Group who aim to empower and support women to be free of domestic abuse and the short, medium and longer-term effects of experiencing domestic abuse

How: provide community meeting space, volunteering opportunities and a new community garden and allotment; provide crisis advice and support and co-produce a range of social, well-being and community activities at the Co-op Centre

- **Helping Homeless Sunderland**

What: provide a safe, unthreatening community space, access to one-to-one advice and crisis support; develop new diversionary & confidence building activities

How: continue to provide benefits and homeless advice, emergency Back Packs and Holdalls filled with essentials and clothing to anyone who presents to, or is referred to FISCUS due to homelessness, sofa surfing, rough sleeping or who are inappropriately housed and experiencing crisis; continue to work and refer to homeless support organisations and also drug rehabilitation centres including Free The Way and Addictions North East

- **Veterans Advice & Crisis Support**

What: continue to provide advice and support to veterans who have served in the armed forces

How: Referrals from Veterans in Crisis (VIC's) continue to provide welfare benefits and money advice and crisis support via the Co-op Centre and also at VIC via outreach to ensure our services are accessible and continue to provide a safe, independent, welcoming and friendly space for Veterans to access our services

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2. Creating Community Spaces to Connect our plans for 2021

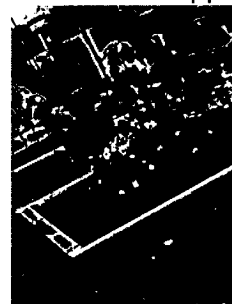
- Growing our Community Garden & Allotment
- Community Kitchen & Café
- Spaces for Health and Well-being

In 2021 we aim to focus on increasing our spaces where people can come together to connect, socialise, volunteer, gain skills and share their talents and ideas. We have commenced work on establishing a new Community Garden and Allotment within our community grounds utilising unused land around our carpark area. We hope to further increase our community kitchen space to establish a trading café that will also provide work and volunteering placements and a social meeting, eating and kitchen space. We will work with our staff, volunteers and service users to co-produce and develop existing and new community and social spaces for all to enjoy including spaces to meet and eat, outdoor space and for well-being and social activities.

- **Growing our Community Garden & Allotment**

What: we will continue to co-produce, develop and 'grow' our new community garden space at the Co-op Centre with support from the women who run and attend Peer Support Group. Between them, the women have lived experience of domestic abuse as well as many other complex issues. In turn, this enables them to support each other and new members of the group.

How: Together we will fully co-produce, landscape and complete our new, accessible community garden space at the Co-op Centre. The women's group and volunteers have co-produced ideas with our staff and they want to plant flowers, fruit trees, bushes and vegetables enabling us to grow and cook with fresh food; they plan to have seating areas and a table to enjoy the outdoor space which is in a lovely sunny position at the rear of our community building.



- **Community Kitchen & Café**

What: Develop our Community Kitchen & Café. With support from Awards for All, we have transformed two unused units on the ground floor of the Co-op Centre to establish (a new) My Sister's Kitchen. The kitchen has a commercial cooker and extraction and a range of kitchen units, cooking appliances and a café style seating area. We had planned to open a trading community commercial kitchen but were unable to do this due to the pandemic and lockdown rules. Instead, we facilitated cooking sessions and also supported food distribution to our beneficiaries, volunteers and other community organisations.

How: We aim to explore further expanding of My Sister's kitchen and revisit our idea to open a community café where we can offer a buy one to 'give-one' meal service enabling free meals to be passed on to anyone in need. We are particularly looking at a new external container build within our grounds incorporating outdoor spaces following what we have learned to be vital during the pandemic.

- **Spaces for Health and Well-being**

What: Explore our community space and identify any further areas that we can adapt for well-being, exercise and even simply 'thinking space' for our service users, volunteers, staff and the wider community.

How: We will transform our open balcony on our top floor to make this a peaceful, outdoor space with seating and tables and plants. We aim to identify additional meeting and well-being space for more community activities; we will re-visit an extension of the current community well-being and gym space and also within any empty units within our existing community space.

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3. Sustainable Community Recycle & Reuse

- Bundles for Babies Baby Bank 0 – 24 months
- Children & Young People's Clothes Bank 2+ – 15 years
- Community Clothes Bank
- Community Recycle Shop

During the year ahead and beyond, we will continue to develop recycling and reuse activities in and around our community premises and car park areas. We will work with existing and new partners to achieve this. We will explore sustainable, income generation across our reuse and recycling initiatives.

- **Bundles for Babies Sunderland Baby Bank**

What: Through co-production, continue to develop and expand our Bundles for Babies for Babies Baby Bank. Expand our BAME baby bank support by working with partners on the Living Pride and Lived Experience BAME Future Leaders Projects.

How: We are seeking to increase our work with young parents (mainly single teenage mams) and their babies and children and also wider family units including parents, grandparents and siblings.



- **Children & Young People's Clothes Bank 2+ – 15 years**

What: Increase donations to our children and young people's clothes bank and move it from our new shipping container to become part of a new charity shop, Recycle Boutique.

How: Establish a wider network of donors existing and new to give and encourage others to donate their children and young people's unwanted clothing in support of our Children & Young People's Clothes Bank.



- **Community Clothes Bank**

What: Increase donations to our adults clothes bank and move it from our new shipping container to become part of a new charity shop, Recycle Boutique.

How: Establish a wider network of donors existing and new to give and encourage others to donate their unwanted adult clothing in support of our Clothes Bank.

- **Community Recycle Shop**

What: Further explore a new community recycle shop within the Co-op Centre.

How: Co-produce, develop and open a trading community charity shop within the Co-op Centre, work with volunteers, service users and staff to explore the co-production of a new Recycle Boutique that would incorporate a trading element, a pay as you feel and a voucher system for families and children in crisis. This would incorporate Bundles for Babies, our adult Community Clothing Bank and our Children's clothes bank offering a different way of providing recycled items to people who need them most. We hope to expand our clothes banks from our container and baby bank to a new, larger space when such space may become available.

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YEAR ENDED 31 DECEMBER 2020

4. Diverse & Inclusive Community Opportunities

- Equality & Diversity among our people, services and communities
- Collaborating and sharing resources with BAME organisations and communities

We strive to be a diverse and inclusive organisation in a number of ways including through our people that govern us, manage us and our staff, new people that we recruit as staff and volunteers and service users that we support. We aim to collaborate and share resources to support BAME individuals and organisations across all of our work and services. We do not discriminate against any group of people or individuals and aim to make our organisation and the activities and services we provide open and accessible to all. We will evaluate the effectiveness of our Equality & Diversity and Equal Opportunities policies and embed equality and diversity within our evaluation and learning.

- **Equality & Diversity among our people, services and communities**

What: Enable an equal & diverse staffing and governance of FISCUS and the Co-op Centre. Ensure our organisation and people have equal opportunities regardless of their background, ethnicity or situations.

How: Positively encourage applications for new staff, volunteers and trustees from a diverse range of people and communities. Monitor and evaluate how we include women, disabled people, people with mental health problems, LGBT individuals and groups, BAME individuals and people with protected characteristics within our organisation, governance, staff, volunteers, service users and services. Evaluate our reach and inclusion of underrepresented groups and individuals across our organisation and those accessing our services and premises. Explore our Theory of Change.

- **Collaborating and sharing resources with BAME organisations & communities**

What: Undertake partnership work in support of BAME communities and particularly Asylum Seekers and Refugees.

How: Continue to widen our partnership work and joint projects and delivery with Sunderland Bangladesh International Centre and New Horizon; identify other organisations that support BAME communities in Sunderland and support them via Bundles for Babies Baby Bank and ensure all FISCUS crisis projects are more accessible to BAME individuals and families by working with BAME organisations and particularly their staff and volunteers with lived experience.

Responsibilities of the trustees

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT) (CONTINUED)

YEAR ENDED 31 DECEMBER 2020

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

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

Signed by order of the board:



Mr. A. McGill
Chair and Trustee

Date: 17/08/2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) 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 accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. 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 accounts to be reached.



A. Henshaw FCCA
Torgersens
Chartered Accountants
Somerford Buildings
Norfolk Street
Sunderland
SR1 1EE

Date: 23/08/21

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and endowments					
Contracted income for charitable services	4	1,667	–	1,667	771
Grants for services	4	17,500	194,669	212,169	337,842
Rental income	4	59,913	–	59,913	30,968
Other income	4	358	4,553	4,911	1,207
Total Income		79,438	199,222	278,660	370,788
Expenditure					
Grants		216	16,289	16,505	12,581
Wages, salaries, pensions and NI	7	16,329	107,094	123,423	116,703
Cost of fundraising events		–	–	–	–
Rent, rates and insurance	5	2,058	2,710	4,768	7,965
Repairs and maintenance		14,356	5,307	19,663	10,637
Light and heat		6,842	–	6,842	6,920
Motor expenses, travel and subsistence		485	326	811	925
Telephone, postage, and stationery		8,816	1,964	10,780	6,622
Equipment and computer costs		–	60	60	672
Staff training		–	1,986	1,986	572
Beneficiary training		1,945	–	1,945	516
Sundry and cleaning expenses		1,010	846	1,856	2,666
Subscriptions		–	4,185	4,185	4,427
Bank charges and interest		231	88	319	221
Legal and professional		772	1,958	2,730	1,477
Accountancy fees	6	2,460	–	2,460	1,362
Depreciation charges		1,396	–	1,396	457
Total expenditure		56,916	142,813	199,729	174,723
Net Gains(losses) on Investments		–	–	–	–
Net Income		22,522	56,409	78,931	196,065
Gross Transfers between Funds		960	(960)	–	–
Net Movement in Funds		23,482	55,449	78,931	196,065
Balance Brought Forward at 1 January 2020		183,330	40,631	223,961	27,896
Balance Carried Forward at 31 December 2020		206,812	96,080	302,892	223,961

The statement of financial activities includes all gains and losses recognised in the year. All income and activities derive from continuing activities.

The notes on pages 26 to 36 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2020

	Note	£	2020 £	2019 £
Fixed Assets				
Tangible Assets	9		49,609	41,601
Investments	10		115,086	115,086
			<u>164,695</u>	<u>156,687</u>
Current Assets				
Debtors	11	8,509		9,628
Cash at bank and in hand		137,432		65,380
		<u>145,941</u>		<u>75,008</u>
Creditors: amounts falling due within one year	12	(7,744)		(7,734)
Net Current Assets			<u>138,197</u>	<u>67,274</u>
Net Assets			<u>302,892</u>	<u>223,961</u>
Funds of the Charity	15			
Restricted funds			96,080	40,631
Unrestricted funds			206,812	183,330
Total Funds			<u>302,892</u>	<u>223,961</u>

For the year ending 31 December 2020 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

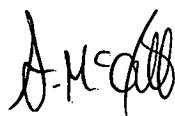
Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 17/08/2021 and are signed on their behalf by:



Mr. A McGill
Trustee

Company number 05653946

The notes on pages 26 to 36 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

Going concern

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

Fund accounting

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

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

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

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

3. Accounting Policies (continued)

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

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

Grant income from government and other entities is recognised when the charitable company is entitled 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 is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced to expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

3. Accounting Policies (continued)

Financial instruments

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

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

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

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Analysis of incoming resources

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Grants received:				
Big Lottery SAFE - received	–	76,816	76,816	142,074
ERDF CLLD	–	13,074	13,074	28,848
Greggs Foundation – received	–	610	610	80
Greggs Foundation – deferred	–	–	–	(80)
Sherburn House relief grant – received	–	2,171	2,171	1,780
Sherburn House relief grant – deferred	–	–	–	(250)
St Martins in the field	–	493	493	–
Good Things Foundation grant	7,500	–	7,500	2,500
Co-operative Foundation - received	–	16,993	16,993	16,994
Community Chest	–	1,000	1,000	–
Ballinger Charitable Trust	–	500	500	–
National Lottery Community Fund				
BOGOF Grant	–	9,983	9,983	–
The ASDA Foundation	–	200	200	–
HMRC Covid 19 Support Grant	10,000	–	10,000	–
Durham Christian Partnership Food Bank	–	9,500	9,500	–
National Lottery Community Fund -				
Coronavirus Community Support Fund	–	47,385	47,385	–
Postcode Lottery Local Trust Grant	–	15,944	15,944	–
Peoples Project - received	–	–	–	5,000
Reach fund grant – received	–	–	–	11,312
Bundles for babies project – received	–	–	–	9,884
Tudor Trust grant	–	–	–	115,000
Hospital of God	–	–	–	1,000
Screwfix Foundation - received	–	–	–	3,700
	<u>17,500</u>	<u>194,669</u>	<u>212,169</u>	<u>337,842</u>

In the previous year grants of £16,012 were unrestricted and £321,830 was restricted.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

4. Analysis of incoming resources (continued)

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Fees received:				
Others – received	5,000	–	5,000	771
Others – deferred	(3,333)	–	(3,333)	–
	<u>1,667</u>	<u>–</u>	<u>1,667</u>	<u>771</u>

All fees received in the previous year were unrestricted.

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Other income	<u>358</u>	<u>4,553</u>	<u>4,911</u>	<u>1,207</u>

In the previous year other income of £320 was unrestricted and £887 was restricted.

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Investment income				
Rental Income	59,913	–	59,913	30,968
	<u>59,913</u>	<u>–</u>	<u>59,913</u>	<u>30,968</u>

All investment income of in the previous year was unrestricted.

5. Analysis of resources expended

In the previous year expenditure of £32,138 was unrestricted and £142,585 was restricted.

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Rent, rates and insurance				
Rent	–	–	–	1,625
Rates	2,058	8	2,066	3,860
Insurance	–	2,702	2,702	2,480
	<u>2,058</u>	<u>2,710</u>	<u>4,768</u>	<u>7,965</u>

In the previous year expenditure of £2,299 was unrestricted and £5,666 was restricted.

6. Trustee remuneration and expenses

The trustees received no remuneration or expenses during the current and previous year.

	2020 £	2019 £
Fees for the examination of the accounts		
Independent examiners fees for reporting on accounts	<u>2,460</u>	<u>1,362</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

7. Wages & Salaries

	2020	2019
	£	£
Gross wages, salaries and benefits in kind	116,302	109,492
Employers national insurance cost	6,646	7,137
Pension costs	475	74
	<u>123,423</u>	<u>116,703</u>

The average number of full time equivalent employees in the year

	2020	2019
Charitable activities	<u>5</u>	<u>5</u>

8. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

9. Tangible Assets

	Property	Fixtures and fittings £	Total £
Cost			
At 1 January 2020	37,501	4,557	42,058
Additions	–	9,404	9,404
At 31 December 2020	<u>37,501</u>	<u>13,961</u>	<u>51,462</u>
Depreciation			
At 1 January 2020	–	457	457
Charge for the year	–	1,396	1,396
At 31 December 2020	<u>–</u>	<u>1,853</u>	<u>1,853</u>
Carrying amount			
At 31 December 2020	<u>37,501</u>	<u>12,108</u>	<u>49,609</u>
At 31 December 2019	<u>37,501</u>	<u>4,100</u>	<u>41,601</u>

10. Investments

	2020	2019
	£	£
At 1 January 2020	115,086	1,220
Additions to investments at cost	–	113,866
Gain/(loss) on revaluation	–	–
At 31 December 2020	<u>115,086</u>	<u>115,086</u>

Investments at cost comprised

	2020	2019
	£	£
Investment Properties	<u>115,086</u>	<u>115,086</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

11. Debtors

	2020	2019
	£	£
Accrued income	6,494	7,842
Prepayments	2,015	1,786
	<u>8,509</u>	<u>9,628</u>

12. Creditors: amounts falling due within one year

	2020	2019
	£	£
Other creditors	124	87
Deferred income	3,840	1,485
Accruals	3,780	6,162
	<u>7,744</u>	<u>7,734</u>

13. Related Party Transactions

During the year L Robson was paid £20 for providing services to the charity.

14. Commitments under Operating Leases

The total future minimum lease payments payable under non-cancellable operating leases are as follows:

	2020	2019
	£	£
Operating leases which expire:		
Within 1 year	1,293	-
Within 2 to 5 years	-	-
After more than 5 years	-	-
	<u>1,293</u>	<u>-</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

15. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2020 Total Funds
	£	£	£	£
Tangible assets	–	–	49,609	49,609
Investments	–	–	115,086	115,086
Current assets	96,449	49,492	–	145,941
Current liabilities	(369)	(7,375)	–	(7,744)
	<u>96,080</u>	<u>42,117</u>	<u>164,695</u>	<u>302,892</u>

	Restricted Reserves	General Reserves	Designated Reserves	2019 Total Funds
	£	£	£	£
Tangible assets	–	–	41,601	41,601
Investments	–	–	115,086	115,086
Current assets	44,252	30,756	–	75,008
Current liabilities	(3,621)	(4,113)	–	(7,734)
	<u>40,631</u>	<u>26,643</u>	<u>156,687</u>	<u>223,961</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

16. Funds of the Charity

	Balance 01.01.20 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.20 £
Unrestricted funds						
General funds						
Accumulated surplus	26,643	77,820	(55,520)	(6,826)	–	42,117
Designated funds						
Tangible asset reserve	41,601	1,618	(1,396)	7,786	–	49,609
Investment property reserve	115,086	–	–	–	–	115,086
Total unrestricted funds	183,330	79,438	(56,916)	960	–	206,812
	Balance 01.01.19 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.19 £
Unrestricted funds						
General funds						
Accumulated surplus	24,461	48,071	(32,138)	(13,751)	–	26,643
Designated funds						
Tangible asset reserve	–	–	–	41,601	–	41,601
Investment property reserve	–	–	–	115,086	–	115,086
Total unrestricted funds	24,461	48,071	(32,138)	142,936	–	183,330

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

16. Funds of the Charity (continued)

	Balance 01.01.20 £	Income £	Expenditure £	Transfers £	Balance 31.12.20 £
Restricted funds					
BIG Lottery – SAFE	21,865	76,815	(69,254)	–	29,426
ERDF CLLD	(2,935)	13,074	(19,832)	9,693	–
My sisters Kitchen	4,693	100	(366)	(4,427)	–
In Need Grants	–	3,700	(3,681)	(19)	–
Bundles for babies	5,124	226	(4,833)	(348)	169
Asset purchase grants	335	–	(335)	–	–
Good Things Foundation	2,500	–	–	(2,500)	–
Space to Connect	9,049	16,993	(23,415)	(2,605)	22
Bramnesty	–	100	(100)	–	–
Community Chest	–	1,000	(1,000)	–	–
Ballinger Charitable Trust	–	500	(388)	–	112
National lottery "BOGOF"	–	–	–	–	–
Covid support	–	9,983	(249)	(125)	9,609
Durham Christian	–	–	–	–	–
Partnership Food Bank	–	12,422	(7,748)	–	4,674
Crisis Donations	–	980	(268)	–	712
Local Postcode Lottery	–	15,944	–	–	15,944
National Lottery Community Fund - Coronavirus	–	–	–	–	–
Community Support Fund	–	47,385	(11,344)	(629)	35,412
Total restricted funds	<u>40,631</u>	<u>199,222</u>	<u>(142,813)</u>	<u>(960)</u>	<u>96,080</u>

	Balance 01.01.19 £	Income £	Expenditure £	Transfers £	Balance 31.12.19 £
Restricted funds					
BIG Lottery – SAFE	1,583	112,074	(91,792)	–	21,865
ERDF CLLD	(908)	28,848	(30,875)	–	(2,935)
My sisters Kitchen	2,760	5,000	(3,067)	–	4,693
In Need Grants	–	1,539	(1,539)	–	–
Bundles for babies	–	10,672	(5,548)	–	5,124
Asset purchase grants	–	145,000	(1,686)	(142,979)	335
Good Things Foundation	–	2,500	–	–	2,500
Space to Connect	–	16,994	(7,945)	–	9,049
Christmas parcel appeal	–	90	(133)	43	–
Total restricted funds	<u>3,435</u>	<u>322,717</u>	<u>(142,585)</u>	<u>(142,936)</u>	<u>40,631</u>

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

16. Funds of the Charity (continued)

BIG Lottery SAFE is to provide hardship and crisis advice support to people in the local community and throughout the city.

ERDF CLLD is aimed to provide engagement, advice and support for our SAFE service users to explore enterprising activities including business start-up as a route out of poverty. It also provides support to existing entrepreneurs and local businesses based in the most deprived communities and wards of Sunderland. Due to lack of opportunities to deliver services due to Covid 19 a decision was made to discontinue this project and use unrestricted funds to cover any shortfall in income.

My Sister's Kitchen is a project to provide a safe place to rest, to access advice and support during the day for SAFE service users. The transfer to unrestricted reserves is the value of capital assets purchased as part of the project.

In Need Grants are specific individual grants for white goods and furnishings to enable SAFE service users to utilise accommodation in the city. The transfer to reserves represents accumulated individual underspends of less than £10 which are not required to be repaid to the grant funders and are therefore available to utilise in other projects.

Bundles for Babies was Sunderland's first established Baby Bank supporting women, babies, parents, carers and families in crisis through an increasing network of referring organisations across the statutory and voluntary sectors. The transfer is for the purchase of capital equipment for the project.

Asset purchase grants were made to enable the charity to purchase a local premise to provide a sustainable base to deliver advice and support in the local community and provide a long term source of income to the charity. This object was obtained on purchase of the property and the funds have therefore been transferred to unrestricted reserves.

Good Things Foundation funded the delivery of digital inclusion training and support for people who lack the confidence to get online or access internet services including access to welfare benefits. Further review of the terms of the grant established that this grant was not restricted and as a result the grant has been transferred to unrestricted reserves.

Co-op Foundation funded Space to Connect which included community consultation and a Feasibility Study to explore new spaces to connect including a well-being container extension. The grant also funded professional advice and services to investigate the further development of the building. The transfer to unrestricted reserves is the value of capital assets purchased as part of the project.

Christmas Parcel Appeal was to enable the charity to donate Christmas gifts SAFE service users with unrestricted funds being used to fund any shortfall in the project.

BRAmnesty aims to maintain women and girls dignity and supports independence and enterprise in Sunderland via FISCUS and in The Gambia via volunteers.

Community Chest from the East Area Committee of Sunderland City Council was a grant to provide food, toiletries and care packages to people in need in the local community.

FISCUS NORTH LIMITED (BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

16. Funds of the Charity (continued)

Ballinger Charitable Trust was a grant to provide food and hygiene products to people in need during the period of Covid 19 restrictions.

National Lottery "BOGOF" Covid Support Grant was funded by Awards for All to expand the existing Kitchen area with aim of further developing a commercial kitchen that would also support people in need via a Buy One, Give One Free (BOGOF) initiative. The transfer to unrestricted reserves is the value of capital assets purchased as part of the project.

Durham Christian Partnership Food Bank is funding the provision of a full welfare benefits advice, money advice and crisis grants to members of the local community forced to use the services of the Sunderland Food Bank.

Crisis donations are funds raised from donations to enable local children to be provided with school uniforms and other necessities to access educational opportunities.

Local Postcode Lottery are funds to develop a co-produced accessible community garden space and various outdoor wellbeing activities for women survivors of domestic abuse struggling with mental health issues. The project is expected to start in January 2021 and last until December 2021.

Coronavirus Community Support Fund (CCSF) was a grant administered by The National Lottery Fund (TNLF) on behalf of the government and TNLF to support people in crisis in Sunderland. This grant enabled the charity to carry out new activities and to support existing and new people in crisis affected in many different ways, by COVID-19. The funding was also to employ extra temporary staff, develop new centre based and home-based activities for service users and volunteers, co-design and co-produce a new community garden and allotment within the existing community grounds and support with PPE and keeping everyone safe.

17. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.