

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.

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

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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



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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,

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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

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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***

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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

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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.

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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

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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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YEAR ENDED 31 DECEMBER 2020

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.

FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

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.

FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

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.

FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

FISCUS 2020 – A SNAPSHOT IN PICTURES!



FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

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



FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

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

FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

2. Creating Community Spaces to Connect our plans for 2021

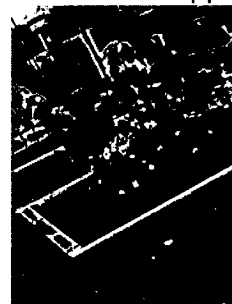
- Growing our Community Garden & Allotment
- Community Kitchen & Café
- Spaces for Health and Well-being

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.

FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2020

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.

FISCUS NORTH LIMITED (BY GUARANTEE)

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

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.

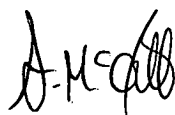
Trustees responsibilities:

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	40,631	199,222	(142,813)	(960)	96,080

	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	3,435	322,717	(142,585)	(142,936)	40,631

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.