

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**

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**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**

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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**

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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 – 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**

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### **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:

<b>1. Helping People Through Crisis</b>		
<b>Goals for 2022 were:</b>	<b>Progress Made</b>	<b>Additional Funding &amp; Resources</b>
SAFE (Support, Advice, Food, Essentials) More Than Food Projects	<b>3,172</b> People were provided with Advice & Crisis Support. Of these, <b>1428</b> benefitted from Welfare Benefits, Debt & Advice provided by FISCUS - a <b>267%</b> increase on last year with <b>699</b> people in Sunderland and <b>729</b> in Newcastle accessing benefit and money advice. Welfare Benefits & Financial Gains identified totalled <b>£1,132,613.98</b> in benefit entitlements that people were missing out on. Of this, <b>£626,624.03</b> financial gains were identified among FISCUS Sunderland Service Users (mainly foodbank users) and <b>£505,989.95</b> among Newcastle Foodbank Service Users. This averages out as <b>£793.15</b> 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	<b>1744</b> 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 <b>£319,775.57</b> . This equates to an average value of <b>£183.36</b> 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	<b>£324,551.61</b> in personal debt has been dealt with, reduced, managed and written off among Foodbank customers.	
Community Foodbanks (Outreach) Vouchers issued	FISCUS issued <b>1,487</b> food parcels to individuals and families across Sunderland including <b>297</b> at community foodbank outreach venues in Sunderland and to teenage mams and their babies, children and families	
Young Parents Project	<b>59+</b> Young Teenage Mams and their babies, children and families were supported. The project provides around <b>25</b> weekly fresh fruit & veg bags and food parcels for those young mams most in need. We delivered <b>980+</b> food parcels to young mams in 2022.	
Supporting BAME Asylum Seekers, Refugees and Families in Need	<b>573</b> 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, <b>29.5%</b> of our case-loaded customers were BAME (% excludes children under 18 who are not case-loaded)
<b>2. Creating Community Spaces to Connect</b>	
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
<b>3. Sustainable Community Recycle &amp; Reuse</b>	
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.
<b>4. Diverse &amp; Inclusive Community Opportunities</b>	
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)**

**YEAR ENDED 31 DECEMBER 2022**

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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.



# FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2022

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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.

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

### **YEAR ENDED 31 DECEMBER 2022**

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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)

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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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

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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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.

## **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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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

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

### **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**

# FISCUS NORTH LIMITED (BY GUARANTEE)

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

YEAR ENDED 31 DECEMBER 2022

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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

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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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, Farrington 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 mums 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 mums, 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



# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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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

# FISCUS NORTH LIMITED (BY GUARANTEE)

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

### YEAR ENDED 31 DECEMBER 2022

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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**

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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**

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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

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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**

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**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**

dedicated and true thanks of thanks and to others who helped the best  
genuine because of you awesome work helping  
supporting the community heart love inspiring wonderful work  
passion improve heart and soul teachers students coaches work greatest people  
caring place with success help merci beaucoup  
community great example senior homes saving lives a million thanks  
contribute volunteer activities  
thankful greatly appreciated better

THE CO-OP CENTRE

# **FISCUS NORTH LIMITED (BY GUARANTEE)**

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

**YEAR ENDED 31 DECEMBER 2022**

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### **Responsibilities of the trustees**

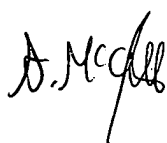
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

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)**

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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 £
<b>Income Resources</b>					
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
<b>Total Incoming Resources</b>		<u>73,922</u>	<u>265,766</u>	<u>339,688</u>	<u>161,684</u>
<b>Resources Expended</b>					
Charitable activities	8	105,165	142,975	248,140	211,157
Other expenditure	9	2,766	-	2,766	3,000
<b>Total Resources Expended</b>		<u>107,931</u>	<u>142,975</u>	<u>250,906</u>	<u>214,157</u>
<b>Net Incoming/(Outgoing) Resources</b>		<b>(34,009)</b>	<b>122,791</b>	<b>88,782</b>	<b>(52,473)</b>
<b>Transfer between Funds</b>		<u>25,674</u>	<u>(25,674)</u>	<u>-</u>	<u>-</u>
<b>Net Movement in Funds</b>		<b>(8,335)</b>	<b>97,117</b>	<b>88,782</b>	<b>(52,473)</b>
<b>Total Funds Brought Forward</b>		<u>220,937</u>	<u>29,482</u>	<u>250,419</u>	<u>302,892</u>
<b>Total Funds Carried Forward</b>		<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 £
<b>Fixed Assets</b>				
Tangible Assets	12		68,126	48,162
Investments	13		115,086	115,086
			<u>183,212</u>	<u>163,248</u>
<b>Current Assets</b>				
Debtors	14	20,630		2,549
Cash at bank and in hand		204,979		138,979
		225,609		141,528
<b>Creditors: amounts falling due within one year</b>	15	(24,872)		(4,792)
<b>Net Current Assets</b>			<u>200,737</u>	<u>136,736</u>
<b>Total assets less current liabilities</b>			<u>383,949</u>	<u>299,984</u>
<b>Creditors: amounts falling due after more than one year</b>	16		(44,748)	(49,565)
<b>Net Assets</b>			<u>339,201</u>	<u>250,419</u>
<b>Funds of the Charity</b>	20			
Restricted funds			126,599	29,482
Unrestricted funds			212,602	220,937
<b>Total Funds</b>			<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**

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### **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
	£	£	£	£
<b>Grants / Fees:</b>				
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 £
<b>Cost</b>				
At 1 January 2022	37,501	13,887	-	51,388
Additions	-	6,690	19,156	25,846
<b>At 31 December 2022</b>	<u>37,501</u>	<u>20,577</u>	<u>19,156</u>	<u>77,234</u>
<b>Depreciation</b>				
At 1 January 2022	-	3,226	-	3,226
Charge for the year	-	2,051	3,831	5,882
Disposals	-	-	-	-
<b>At 31 December 2022</b>	<u>-</u>	<u>5,277</u>	<u>3,831</u>	<u>9,108</u>
<b>Carrying amount</b>				
<b>At 31 December 2022</b>	<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 £
<b>Unrestricted funds</b>						
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 £
<b>Unrestricted funds</b>						
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 £
<b>Restricted funds</b>					
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)	-	-
<b>Total restricted funds</b>	<b>29,482</b>	<b>265,766</b>	<b>(142,975)</b>	<b>(25,674)</b>	<b>126,599</b>

# 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 £
<b>Restricted funds</b>					
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
<b>Total restricted funds</b>	<b>96,080</b>	<b>48,459</b>	<b>(119,389)</b>	<b>4,332</b>	<b>29,482</b>

# FISCUS NORTH LIMITED (BY GUARANTEE)

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

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### 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

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### 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.