

Nottingham Financial Resilience Partnership
(Registered charity, number 1199214)
Financial statements
for the year ended 30 April 2025

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**Nottingham Financial Resilience Partnership
Trustees' annual report
for the year ended 30 April 2025**

Full name Nottingham Financial Resilience Partnership

Organisation type Charitable incorporated organisation

Registered charity number 1199214

Principal address

The Neighbourhood Centre, Robin Hood Chase, St Anns, Nottingham, NG3 4EZ

Trustees

Debbie Webster, Treasurer

James Jones, until 27/03/2025

Shaun French

Jason Eaves, until 03/12/2024

Sally Denton, from 27/03/2025

Paul Rhodes, until 30/12/2024

Jamie McMahon, from 15/04/2025

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its governing document adopted 08 June 2022.

We recruit new trustees from our memberships and they are appointed by our current trustees.

Objectives and activities

The charity's objects are restricted specifically only for the public benefit to promote the voluntary sector for the benefit of public principally in the defined area of Nottingham (hereinafter called the area of benefit) to prevent or relieve poverty and financial hardship by:

- Liaising between charities, voluntary organisations, government agencies and other groups which are dedicated to tackling poverty and financial hardship in the area of benefit;
- Providing training, conference and seminars on subjects relevant to the efficiency of the voluntary sector;
- Identifying the needs of the voluntary sector and establishing projects or policies to address them; and
- Acting as a representative of the voluntary sector for the area of benefit in relation to public policy and legislation. 'For the purpose of this organisation - the 'Voluntary Sector' means charities and voluntary organisations.'

Nottingham Financial Resilience Partnership

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

We support people by addressing financial exclusion across the city of Nottingham.

Summary of the main achievements during the period

We raise awareness of the key issues in financial resilience in Nottingham and gain buy-in from key decision-makers. We have provided training for hundreds of front line workers. We have been successful in securing new funding for projects within the city. We have been recognised at a national level for 'best practice' in financial resilience work. We have established new ways of working strategically and have prompted a greater awareness of money help services amongst other providers. We have been instrumental in establishing a real increase in partnership working between various organisations which was not previously happening. This has resulted in better support for the residents of the city.

Financial review

We are in a precarious situation with funding at a low point. However, we have two applications being considered currently, one of which would start in May 2025.

The charity's policy on reserves

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be two months of the total resources expended (£8,500 based on these financial statements). At this level, the board feel that they would be able to continue the current activities of the charity in the event of a significant drop in income. The Trustees are committed to working towards achieving this.

Financial risk

A risk we face is running out of funds to pay a freelance consultant.

Signed on behalf of the charity's trustees:

Signed 
Debbie Webster, Trustee

Date 2/9/25

**Independent examiner's report to the trustees of
Nottingham Financial Resilience Partnership
for the year ended 30 April 2025**

I report to the trustees on my examination of the accounts of Nottingham Financial Resilience Partnership (the charity) for the year ended 30 April 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

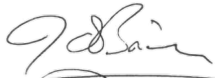
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed  Date 03/09/2025
John O'Brien MSc, FAIA, FCIE
Employee of Community Accounting Plus

Nottingham Financial Resilience Partnership
Receipts & payments account
for the year ended 30 April 2025

2024			2025
Total		Unrestricted	Total
Funds		Funds	Funds
£	Note	£	£
	Receipts		
-	Activities income	6000	6000
94441	Grants & donations	2 -	72739
-	Sundry receipts	3 -	3
<u>94441</u>	Total receipts	<u>6003</u>	<u>72739</u>
	Payments		
57171	Consultancy fees	-	75630
186	IT	-	187
11692	Administration fees	-	14909
300	Website	-	300
-	Publicity	-	47
3011	Other activities	-	1240
403	Insurance	-	439
660	Independent examination fee	-	732
57	Bank charges	-	-
<u>73480</u>	Total payments	<u>-</u>	<u>93484</u>
20961	Net receipts/(payments)	6003	(20745)
3143	Cash funds at start of this period	216	23888
-	Transfers between funds	(6000)	6000
<u>24104</u>	Cash funds at end of this period	<u>219</u>	<u>9362</u>

Nottingham Financial Resilience Partnership
Statement of assets and liabilities
at 30 April 2025

2024		2025
£	Cash assets	£
24104	Bank accounts	9362
<u>24104</u>		<u>9362</u>
	Other monetary assets	
202	Prepayment- Insurance	219
<u>202</u>		<u>219</u>
	Liabilities	
(732)	Creditors- Independent examination fee	(762)
<u>(732)</u>		<u>(762)</u>

These financial statements are accepted on behalf of the charity by:

Signed  Date 21/9/25
Debbie Webster, Trustee

Nottingham Financial Resilience Partnership
Notes to the accounts
for the year ended 30 April 2025

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Grants & donations

	Unrestricted £	Restricted £	Total £
National Lottery	-	28739	28739
Nottingham City Council	-	44000	44000
	<u>-</u>	<u>72739</u>	<u>72739</u>

3. Funds analysis

	Opening balance £	Receipts (Payments) £		Transfers £	Closing balance £
Restricted funds					
The National Lottery Community Fund	19807	28739	(49575)	6000	4971
Nottingham City Council Public Health	4081	44000	(43909)	-	4172
	<u>23888</u>	<u>72739</u>	<u>(93484)</u>	<u>6000</u>	<u>9143</u>
Unrestricted funds					
General Fund	216	6003	-	(6000)	219
	<u>216</u>	<u>6003</u>	<u>-</u>	<u>(6000)</u>	<u>219</u>

The transfer from the General fund to the National Lottery Community fund is to support the cost on this activity.

The National Lottery funding- To develop and complete a 5 year action plan.

Nottingham City Council- NFRP receives funding from Public Health in Nottingham City Council to act as delivery partner for the Financial Wellbeing strand of the Health & Wellbeing Strategy.

Nottingham Financial Resilience Partnership

4. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

5. Related party transactions

There were no related party transactions in this period.

6. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.