

Clean Slate Financial Wellbeing Services CIO

Trustees' Annual Report

Year ended 31 July 2025

Charity No. 1202493

Reference and Administrative Details

Charity Name	Clean Slate Financial Wellbeing Services CIO
Charity Number	1202493
Registered Office	1 Carloli Square, Newcastle upon Tyne NE1 6UF
Accountants	Accounting for Good CIC, 2 Geordie Ridley Place, Upper Precinct Wesley Court, Blaydon on Tyne, Tyne and Wear, NE21 5BT
Trustees	C. Harrison J.C. Sowerby-Robinson J.C. Wallenberg (resigned 30 May 2025)
CEO	Andrew Smith (appointed 1 May 2025) Naomi Kenneth (resigned 30 April 2025)
Founder	Graham Brewis
Year End	31 July 2025

Structure, Governance and Management

Legal Structure

Clean Slate Financial Wellbeing Services is a Charitable Incorporated Organisation (CIO), constituted in 2023. It is governed by its constitution and regulated by the Charity Commission for England and Wales.

Trustee Recruitment and Appointment

The CIO's constitution provides for a minimum of three and a maximum of seven charity trustees. Trustees may be appointed by existing trustees or by members in accordance with the constitution.

New trustees receive a comprehensive induction covering Clean Slate's history, values and current strategy; Charity Commission guidance; a role clarity document; access to key governance documents; and introductory meetings with the CEO and Founder.

Trustee Responsibilities

The trustees are responsible for:

- Setting and safeguarding the strategic direction of the charity
- Ensuring legal and regulatory compliance, including with the Charities Act 2011 and FRS 102
- Oversight of finances and risk management
- Approving annual plans, budgets and financial policies
- Supporting and constructively challenging the CEO
- Ensuring robust financial controls and a reserves policy
- Ensuring data protection (GDPR) and safeguarding compliance
- Championing Clean Slate's mission and values

Trustees also bring their unique skills, networks and lived experience as active contributors — not just overseers.

Governance Approach

The Board meets quarterly as a minimum, with an annual strategy review. Trustees have committed to a Human Learning Systems (HLS) approach to governance — integrating reflective practice, case reviews and learning from what works into the governance cycle. This means governance is part of the learning loop, not separate from it.

Roles are clearly defined between the CEO (operational leadership and delivery), the Founder (strategic projects, networks and ambassadorial work), and Trustees (governance, oversight and shared ownership of strategy). This clarity creates the conditions for trust and effective collaboration.

Board Capacity and Recruitment

Following the resignation of one trustee during the year, the Board operated with reduced trustee capacity while trustee recruitment and appointment processes were undertaken. During this period, trustees focused on maintaining effective oversight and continuity of service delivery. Governance capacity has since been restored and strengthened.

Pay Policy

The CEO and staff are remunerated in accordance with the charity's pay policy, which is reviewed annually by trustees.

Clean Slate is committed to being a progressive employer, working towards paying the real living wage to all staff. No employee received emoluments over £60,000 in the year.

Risk Management

Trustees have identified the following principal risks and have put mitigation measures in place:

Risk	Mitigation
Reliance on grant income / funder concentration	Active diversification of income streams; development of a fundraising strategy; growth in contract income; exploration of earned income opportunities.
Staff capacity and retention	Commitment to real living wage; workforce development.
Data protection and GDPR	Trustees actively oversee data protection compliance; policies reviewed regularly.
Safeguarding	Designated safeguarding lead in post; annual policy review; all staff and volunteers DBS checked.
Reserves / financial resilience	Trustees have set a reserves policy of a minimum of three months' operational turnover; progress against this target is actively monitored.

Objectives and Activities

Charitable Objectives

Clean Slate Financial Wellbeing Services CIO is dedicated to the promotion of financial inclusion and wellbeing for young people aged 16 and over and adults who are recovering from addiction and mental ill health in Tyne and Wear.

Public Benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Clean Slate provides significant public benefit by directly supporting people in recovery from substance misuse, addiction and mental ill health in Tyne and Wear. Its work contributes to whole-person recovery and promotes financial inclusion, addressing root causes of poverty and social exclusion.

Our Approach

Clean Slate was founded by and for people in recovery.

Our team and Board members bring lived experience of addiction and recovery, offering a unique depth of understanding and empathy to everyone we work with. Shame, stigma and discrimination based on mental health status or addiction history are key reasons why people do not seek help. We take care to ensure that recovery is visible and celebrated at all levels of our organisation and because of this we have developed a reputation as a trusted service within the recovery community.

Our work is grounded in local communities and ensures accessibility is not hindered by unstable housing, access to technology, digital literacy gaps or cognitive challenges — all of which can be significant barriers when engaging with increasingly digital financial support services, creditors and service providers.

Financial inclusion represents a critical component of sustainable recovery. Without addressing financial barriers, recovery efforts are undermined. The Clean Slate approach to financial inclusion creates a powerful positive feedback loop supporting sustained recovery and wellbeing.

Services Delivered

Our core services include:

- Bespoke one-to-one financial inclusion interventions — unlimited sessions, tailored to each person's circumstances
- Benefits advice — maximising income and claiming unclaimed entitlements
- Debt support — including Breathing Space, Debt Relief Orders and credit report reviews
- Budgeting guidance — accredited and non-accredited, individual and group
- Support for re-integration — preparing people for student loans, home ownership and employment
- Drop-in sessions and outreach — meeting people where they are

Achievements and Performance

Our Impact in 2024–2025

This year saw continued growth in demand for our services and steady progress in strengthening our reach and impact across the communities we support. Building on our first year as a CIO, we supported more people while maintaining a personalised and relationship-based approach to delivery. Alongside increased engagement, we continued to strengthen partnerships and develop the organisational foundations needed to support sustainable future growth.

Impact Metric	2024–25
Referrals received	183
Client engagement rate	94%
People supported	172
Receiving benefits advice	57%
Receiving debt support	45%
Receiving budgeting guidance	21%

Referral Partners

Referrals were received from a wide range of partner organisations across the recovery, health and social care system, including:

- CNTW NHS Trust (Plummer Court) — 72 referrals
- Oaktrees Newcastle Addiction Treatment Centre — 51 referrals
- Road to Recovery Trust — 47 referrals
- Recovery College Collective — 8 referrals
- PROPS Family Recovery Service — 5 referrals

Stories of Difference

The following case studies — drawn from across the year — illustrate the life-changing difference Clean Slate's work makes to individuals:

Debt, Housing and Recovery

Client came to us with £25,000 of debt — much of which they were unaware of.

Working through each creditor, we revealed the full picture, supported client to obtain a Debt Relief Order, ensured their bedroom tax was covered and supported them to be rehoused. At the time of writing, they have been abstinent for six months and are engaging consistently with recovery support.

Practitioner reflection: 'It has been a privilege to see their transformation from a frightened, damaged individual into a person with a zest for life.'

PIP Appeal, Debt and Autism

At age 15 this Client had a formal diagnosis of autism rescinded and was subsequently awarded zero points in a previous PIP application.

We supported them to appeal, their diagnosis was reinstated and PIP was awarded indefinitely.

A Debt Relief Order cleared £27,000 of debt.

Practitioner reflection: When I met them they were 'unable to see any solution' — this was someone who felt abandoned by the system. With consistent, patient support, trust was built, and they were able to keep their job and continue making a valuable contribution to the world.

Terminal Diagnosis and Debt

Client came to us facing a terminal diagnosis with over £23,000 of debt, much of it unknown to her, including priority bills.

We arranged a 60 day debt respite period - Breathing Space, sat with them to call each creditor. Once the full picture was clear we were able to support her in applying for a Debt Relief Order.

We also set up direct debits on all their ongoing accounts and provided budgeting guidance.

In their own words: 'I can live again.' The weight of their debt had been causing significant distress they had not fully realised until it was removed.

Benefits, Domestic Abuse and Financial Stability

This client had recently escaped long-term domestic abuse and was struggling to survive financially. A full benefits assessment revealed they would be significantly better off on Universal Credit.

We completed the UC application at the first appointment, then applied for Council Tax Support on their behalf — they were awarded 100% support.

The outcome was that they are now £460 per month better off, with the financial stability she needs to begin rebuilding their life.

How We Learn

We understand the difference our work is making through:

- Asking the people we work with about their experience of our services
- Collecting and reviewing data about our activity and the financial outcomes for people we support
- Reflective practice and case reviews
- Applying what we are learning — our trustees have committed to a Human Learning Systems approach that integrates governance with continuous learning and experimentation

Strategic Progress in 2024–2025

During the year, the Board adopted Strategic Priorities for 2025–2028 and began implementation across the following priority areas:

- Build Team Capacity — the charity has continued to grow its adviser capacity and is actively recruiting volunteers with lived experience of addiction issues
- Deepen Community Presence — drop-in sessions and outreach continued across multiple partner venues; groundwork laid for a specialist gambling support service
- Financial Resilience — the charity achieved a substantial strengthening of its financial position (see Financial Review); diversification of income remains a priority
- Strategic Relationships — partnerships across health, housing, justice and employment sectors were maintained and developed
- Communications and Learning — the HLS learning culture continued to be embedded; impact storytelling has been a key tool for demonstrating value to funders and partners

Financial Review

Financial Performance

The charity has delivered a strong financial performance in 2024–2025, significantly improving its position compared to the prior year. The following summary is drawn from the independently examined accounts for the year ended 31 July 2025.

	2024–25 £	2023–24 £
Total income	84,910	77,446
Total expenditure	46,862	65,411
Net income for the year	38,048	12,035
Total funds at year end	47,364	9,316

Income

Total income was £84,910, an increase of £7,464 on the prior year. The main sources of income were:

- Grants (restricted funds): £66,907
- Contract income: £17,955
- Donations: £48

The charity remains largely grant-funded, reflecting its stage of development. Trustees are actively pursuing diversification of income streams, including growth in contract income and exploration of earned income opportunities.

Expenditure

Total expenditure was £46,862, a reduction of £18,549 from the prior year (2023–24: £65,411). Key expenditure items were:

- Employee costs: £32,873 (2023–24: £42,965)
- Premises costs: £5,533
- Legal and professional costs: £2,750
- Charitable activities: £795

The reduction in expenditure reflects more efficient use of resources. No employee received emoluments over £60,000. Pension contributions totalled £502.

Reserves Policy

Trustees have determined a reserves policy of a minimum of three months' operational turnover, to be achieved by the end of the financial year 2025–2026. Reserves are to be built from unrestricted funds generated through donations, earned income and, where possible, efficiency savings. Progress against this target accelerated during the year following improvement in unrestricted reserves and continues to be monitored at each Board meeting.

Funds Position

At 31 July 2025, total funds stood at £47,364 (2023–24: £9,316):

- Restricted funds: £41,324 (relating to Budgeting Support, Financial Wellbeing in Recovery, and Treatment & Recovery programmes)
- Unrestricted (general) funds: £6,040 (improved from a deficit of £3,556 in the prior year)

The improvement in unrestricted funds from a deficit of £3,556 to a positive balance of £6,040 is a significant milestone. Trustees continue to monitor the balance between restricted and unrestricted funds and are working to grow the unrestricted base.

Assets

At 31 July 2025, the charity held:

- Fixed assets of £1,062 (intangible: £840 branding; tangible: £222 computer equipment)
- Cash at bank: £45,985 (a substantial increase from £6,824 in the prior year)
- Debtors: £1,502

Financial Approach

Our trustees ensure that resources are used efficiently and effectively and that funds are directed towards our charitable objectives. The charity remains exempt from tax on its charitable activities.

Plans for the Future

Looking ahead to 2025–2028, the charity's six strategic priorities will guide its direction of travel:

- Systematise (not standardise) the client journey, implement a new CRM and ensure quality and consistency at scale
- Build team capacity by adding adviser roles in Gateshead and North Tyneside and providing administrative support
- Deepen community presence through a specialist gambling support service, volunteering opportunities and continued drop-ins
- Achieve financial resilience by meeting the three-month reserves target, diversifying income streams and developing a fundraising strategy
- Strengthen strategic relationships across health, housing, justice and employment, and build influence for systemic advocacy
- Develop a communications strategy and embed the HLS learning culture to demonstrate impact through evidence and storytelling

As our founder Graham Brewis has said: 'Recovery is not a destination — it is a direction of travel. So is the work of Clean Slate.'

Statement of Trustees' Responsibilities

The charity trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable

Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees

Approved at a meeting of the Trustees held on 22 May 2026.



JC Sowerby-Robinson | Chair of Trustees

Date: 22 May 2026

On behalf of the Board of Trustees, Clean Slate Financial Wellbeing Services CIO

Signed by:

Justina Claire Sowerby-Robinson

Signing request

Created:	28/05/2026, 16:48:20
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Signee

Signed:	29/05/2026, 09:16:51
Comment:	-
Name as registered in practice management software:	Sowerby-Robinson, Justina Claire
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Clean Slate Financial Wellbeing Services CIO

Charity No. 1202493

Trustees' Report and Unaudited Accounts

31 July 2025

	Pages
Trustees' Annual Report	2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Statement of Cash flows	15
Notes to the Accounts	6 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 July 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1202493

Trustees

The following trustees served during the year:

C. Harrison

J.C. Sowerby-Robinson

J.C. Wallenberg (Resigned 30 May 2025)

Accountants

Accounting for Good CIC

2 Geordie Ridley Place

Upper Precinct Wesley Court

Blaydon on Tyne

Tyne and Wear

NE21 5BT

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

J.C. Sowerby-Robinson

Trustee

22 May 2026

I report to the trustees on my examination of the financial statements of Clean Slate Financial Wellbeing Services CIO for the year ended 31 July 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Kay Wightman FFA FTA
Accounting for Good CIC
2 Geordie Ridley Place
Upper Precinct Wesley Court
Blaydon on Tyne
Tyne and Wear
NE21 5BT
22 May 2026

Clean Slate Financial Wellbeing Services CIO

Statement of Financial Activities

for the year ended 31 July 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	3	48	-	48	2,146
Charitable activities	4	-	66,907	66,907	60,254
Other trading activities	5	17,955	-	17,955	15,046
Total		18,003	66,907	84,910	77,446
Expenditure on:					
Raising funds	6	-	-	-	674
Charitable activities	7	-	795	795	3,213
Other	8	8,407	37,660	46,067	61,523
Total		8,407	38,455	46,862	65,410
Net gains on investments		-	-	-	-
Net income	9	9,596	28,452	38,048	12,036
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		9,596	28,452	38,048	12,036
Other gains and losses					
Net movement in funds		9,596	28,452	38,048	12,036
Reconciliation of funds:					
Total funds brought forward		(3,556)	12,872	9,316	(2,720)
Total funds carried forward		6,040	41,324	47,364	9,316

Clean Slate Financial Wellbeing Services CIO

Balance Sheet

at 31 July 2025

Charity No. 1202493

		2025	2024
		£	£
Fixed assets			
Intangible assets	11	840	2,100
Tangible assets	12	222	378
		<u>1,062</u>	<u>2,478</u>
Current assets			
Debtors	13	1,502	665
Cash at bank and in hand		45,985	6,824
		<u>47,487</u>	<u>7,489</u>
Creditors: Amount falling due within one year	14	(1,185)	(651)
Net current assets		46,302	6,838
Total assets less current liabilities		47,364	9,316
Net assets excluding pension asset or liability		47,364	9,316
Total net assets		<u>47,364</u>	<u>9,316</u>
The funds of the charity			
Restricted funds	16		
Restricted income funds		41,324	12,872
		<u>41,324</u>	<u>12,872</u>
Unrestricted funds	16		
General funds		6,040	(3,556)
		<u>6,040</u>	<u>(3,556)</u>
Reserves	16		
Total funds		<u>47,364</u>	<u>9,316</u>

Approved by the trustees on 22 May 2026

And signed on their behalf by:

J.C. Sowerby-Robinson

Trustee

22 May 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Computer Equipment	33% Straight Line
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Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Intangible fixed assets and amortisation

Intangible fixed assets (including purchased goodwill, patents and trademarks) are carried at cost less accumulated amortisation and impairment losses.

Brand	20% Straight Line
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Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Notes to the Accounts

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	2,146	-	2,146
Charitable activities	-	60,254	60,254
Other trading activities	15,046	-	15,046
Total	17,192	60,254	77,446
Expenditure on:			
Raising funds	674	-	674
Charitable activities	3,213	-	3,213
Other	14,142	47,382	61,524
Total	18,029	47,382	65,411
Net income	(837)	12,872	12,035
Net income before other gains/(losses)	(837)	12,872	12,035
Other gains and losses:			
Net movement in funds	(837)	12,872	12,035
Reconciliation of funds:			
Total funds brought forward	(2,720)	-	(2,720)
Total funds carried forward	(3,557)	12,872	9,315

3 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Donations Received	48	48	2,146
	48	48	2,146

4 Income from charitable activities

	Restricted	Total 2025	Total 2024
	£	£	£
Grants Received	66,907	66,907	60,254
	66,907	66,907	60,254

5 Income from other trading activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Contract Income	17,955	17,955	15,046
	<u>17,955</u>	<u>17,955</u>	<u>15,046</u>

6 Expenditure on raising funds

	Total 2025	Total 2024
	£	£
<i>Fundraising trading costs</i>		
Contract Income	-	674
	<u>-</u>	<u>674</u>

7 Expenditure on charitable activities

	Restricted	Total 2025	Total 2024
	£	£	£
<i>Expenditure on charitable activities</i>			
Volunteer Expenses	795	795	3,213
<i>Governance costs</i>			
	<u>795</u>	<u>795</u>	<u>3,213</u>

8 Other expenditure

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Bank loan and overdraft interest payable	-	-	-	19
Employee costs	-	32,873	32,873	43,545
Motor and travel costs	-	2,476	2,476	2,942
Premises costs	3,222	2,311	5,533	3,826
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	1,416	-	1,416	1,764
General administrative costs	1,019	-	1,019	4,153
Legal and professional costs	2,750	-	2,750	5,274
	<u>8,407</u>	<u>37,660</u>	<u>46,067</u>	<u>61,523</u>

9 Net income before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	156	84

10 Staff costs

	2025	2024
Salaries and wages	32,371	44,137
Social security costs	-	(2,178)
Pension costs	502	1,006
	<u>32,873</u>	<u>42,965</u>

No employee received emoluments in excess of £60,000.

Total employee benefits received by key management personnel	2	3
--	---	---

11 Intangible fixed assets

	Other	Total
	£	£
Cost		
At 1 August 2024	6,300	6,300
At 31 July 2025	<u>6,300</u>	<u>6,300</u>
Amortisation and impairment		
At 1 August 2024	4,200	4,200
Amortisation charge for the year	1,260	1,260
At 31 July 2025	<u>5,460</u>	<u>5,460</u>
Net book values		
At 31 July 2025	<u>840</u>	<u>840</u>
At 31 July 2024	<u>2,100</u>	<u>2,100</u>
Branding		
Amortisation of branding		

12 Tangible fixed assets

	Computer Equipment	Total
	£	£
Cost or revaluation		
At 1 August 2024	545	545
At 31 July 2025	<u>545</u>	<u>545</u>
Depreciation and impairment		
At 1 August 2024	167	167
Depreciation charge for the year	156	156
At 31 July 2025	<u>323</u>	<u>323</u>
Net book values		
At 31 July 2025	<u>222</u>	<u>222</u>
At 31 July 2024	<u>378</u>	<u>378</u>

13 Debtors

	2025	2024
	£	£
Trade debtors	900	-
Other debtors	-	41
Prepayments and accrued income	602	624
	<u>1,502</u>	<u>665</u>

14 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Trade creditors	784	212
Other taxes and social security	402	440
Accruals	(1)	(1)
	<u>1,185</u>	<u>651</u>

15 Deferred Income

Movement of the deferred income shown in *Creditors: amounts falling due within one year*

	2025	2024
	£	£
At 1 August	-	15,625
Released in current year	-	(15,625)

16 Movement in funds

	At 1 August 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 July 2025 £
Restricted funds:				
Restricted income funds:				
Budgeting Support	4,707	9,784	(6,934)	7,557
Financial Wellbeing in Recovery	4,165	25,000	(4,165)	25,000
Treatment & Recovery	4,000	32,123	(27,356)	8,767
<i>Total</i>	<u>12,872</u>	<u>66,907</u>	<u>(38,455)</u>	<u>41,324</u>
Unrestricted funds:				
General funds	(3,556)	18,003	(8,407)	6,040
Total funds	<u><u>9,316</u></u>	<u><u>84,910</u></u>	<u><u>(46,862)</u></u>	<u><u>47,364</u></u>

Purposes and restrictions in relation to the funds:

Restricted funds:

Budgeting Support

Financial Wellbeing in

Recovery

Treatment & Recovery

17 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1,062	-	1,062
Net current assets	6,130	40,172	46,302
	<u>7,192</u>	<u>40,172</u>	<u>47,364</u>

18 Reconciliation of net debt

	At 1 August 2024 £	Cash flows £	At 31 July 2025 £
Cash and cash equivalents	6,824	39,161	45,985
	<u>6,824</u>	<u>39,161</u>	<u>45,985</u>
Net debt	<u>6,824</u>	<u>39,161</u>	<u>45,985</u>

19 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025	2025	2024	2024
	Land and	Other	Land and	Other
	buildings		buildings	
	£	£	£	£
Operating leases with expiry date:				

Pension commitments

	2025	2024
	£	£
The pension cost charge to the charity amounted to:	<u>502</u>	<u>1,006</u>

Clean Slate Financial Wellbeing Services CIO

Statement of Cash flows

for the year ended 31 July 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	38,048	12,035
Adjustments for:		
Depreciation of property, plant and equipment	156	84
Amortisation of intangible assets	1,260	1,680
Increase in trade and other receivables	(837)	(665)
Increase/(Decrease) in trade and other payables	534	(1,525)
Net cash provided by operating activities	<u>39,161</u>	<u>11,609</u>
Net cash used in investing activities	<u>-</u>	<u>(297)</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	39,161	11,312
Cash and cash equivalents at the beginning of the year	6,824	11,137
Cash and cash equivalents at the end of the year	<u>45,985</u>	<u>22,449</u>
Components of cash and cash equivalents		
Cash and bank balances	45,985	6,824
	<u>45,985</u>	<u>6,824</u>

Clean Slate Financial Wellbeing Services CIO
Detailed Statement of Financial Activities
for the year ended 31 July 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies				
Donations Received	48	-	48	2,146
	<u>48</u>	<u>-</u>	<u>48</u>	<u>2,146</u>
Charitable activities				
Grants Received	-	66,907	66,907	60,254
	<u>-</u>	<u>66,907</u>	<u>66,907</u>	<u>60,254</u>
Other trading activities				
Contract Income	17,955	-	17,955	15,046
	<u>17,955</u>	<u>-</u>	<u>17,955</u>	<u>15,046</u>
Total income and endowments	18,003	66,907	84,910	77,446
Expenditure on:				
Costs of other trading activities				
Contract Income	-	-	-	674
	<u>-</u>	<u>-</u>	<u>-</u>	<u>674</u>
Total of expenditure on raising funds	-	-	-	674
Charitable activities				
Volunteer Expenses	-	795	795	3,213
	<u>-</u>	<u>795</u>	<u>795</u>	<u>3,213</u>
Total of expenditure on charitable activities	-	795	795	3,213
Other expenditure				
Bank loan and overdraft interest payable	-	-	-	19
	<u>-</u>	<u>-</u>	<u>-</u>	<u>19</u>
Employee costs				
Salaries/wages	-	32,371	32,371	44,137
Employer's NIC	-	-	-	(2,178)
Pension costs	-	502	502	1,006
Staff training	-	-	-	580
	<u>-</u>	<u>32,873</u>	<u>32,873</u>	<u>43,545</u>
Motor and travel costs				
Travel and subsistence	-	2,476	2,476	2,942
	<u>-</u>	<u>2,476</u>	<u>2,476</u>	<u>2,942</u>
Premises costs				
Rent	2,572	2,311	4,883	3,000
Premises insurances	650	-	650	773

Clean Slate Financial Wellbeing Services CIO
Detailed Statement of Financial Activities

Premises repairs and maintenance	-	-	-	53
	<u>3,222</u>	<u>2,311</u>	<u>5,533</u>	<u>3,826</u>
General administrative costs, including depreciation and amortisation				
Depreciation of Computer Equipment	156	-	156	84
Impairment losses - intangible FA	1,260	-	1,260	1,680
Postage and couriers	61	-	61	87
Software, IT support and related costs	142	-	142	191
Stationery and printing	395	-	395	687
Subscriptions	-	-	-	1,739
Sundry expenses	209	-	209	1,433
Telephone, fax and broadband	212	-	212	16
	<u>2,435</u>	<u>-</u>	<u>2,435</u>	<u>5,917</u>
Legal and professional costs				
Audit/Independent examination fees	835	-	835	928
Accountancy and bookkeeping	1,867	-	1,867	4,036
Consultancy fees	-	-	-	275
Other legal and professional costs	48	-	48	35
	<u>2,750</u>	<u>-</u>	<u>2,750</u>	<u>5,274</u>
Total of expenditure of other costs	<u>8,407</u>	<u>37,660</u>	<u>46,067</u>	<u>61,523</u>
Total expenditure	8,407	38,455	46,862	65,410
Net gains on investments	-	-	-	-
Net income	9,596	28,452	38,048	12,036
Net income before other gains/(losses)	9,596	28,452	38,048	12,036
Other Gains	-	-	-	-
Net movement in funds	<u>9,596</u>	<u>28,452</u>	<u>38,048</u>	<u>12,036</u>
Reconciliation of funds:				
Total funds brought forward	(3,556)	12,872	9,316	(2,720)
Total funds carried forward	<u>6,040</u>	<u>41,324</u>	<u>47,364</u>	<u>9,316</u>

Signed by:

Justina Claire Sowerby-Robinson

Signing request

Created:	28/05/2026, 16:48:20
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Signee

Signed:	29/05/2026, 09:16:51
Comment:	-
Name as registered in practice management software:	Sowerby-Robinson, Justina Claire
Name as provided by signee:	Justina Claire Sowerby-Robinson
E-mail address:	claire@emanate-dev.com
IP Address:	81.96.15.233
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Clean Slate Financial Wellbeing Services CIO

Charity No. 1202493

Trustees' Report and Unaudited Accounts

31 July 2025

	Pages
Trustees' Annual Report	2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Statement of Cash flows	15
Notes to the Accounts	6 to 14
Detailed Statement of Financial Activities	16 to 17

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 July 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1202493

Trustees

The following trustees served during the year:

C. Harrison

J.C. Sowerby-Robinson

J.C. Wallenberg (Resigned 30 May 2025)

Accountants

Accounting for Good CIC

2 Geordie Ridley Place

Upper Precinct Wesley Court

Blaydon on Tyne

Tyne and Wear

NE21 5BT

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

J.C. Sowerby-Robinson

Trustee

22 May 2026

I report to the trustees on my examination of the financial statements of Clean Slate Financial Wellbeing Services CIO for the year ended 31 July 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Kay Wightman FFA FTA
Accounting for Good CIC
2 Geordie Ridley Place
Upper Precinct Wesley Court
Blaydon on Tyne
Tyne and Wear
NE21 5BT
22 May 2026

Clean Slate Financial Wellbeing Services CIO

Statement of Financial Activities

for the year ended 31 July 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	3	48	-	48	2,146
Charitable activities	4	-	66,907	66,907	60,254
Other trading activities	5	17,955	-	17,955	15,046
Total		18,003	66,907	84,910	77,446
Expenditure on:					
Raising funds	6	-	-	-	674
Charitable activities	7	-	795	795	3,213
Other	8	8,407	37,660	46,067	61,523
Total		8,407	38,455	46,862	65,410
Net gains on investments		-	-	-	-
Net income	9	9,596	28,452	38,048	12,036
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		9,596	28,452	38,048	12,036
Other gains and losses					
Net movement in funds		9,596	28,452	38,048	12,036
Reconciliation of funds:					
Total funds brought forward		(3,556)	12,872	9,316	(2,720)
Total funds carried forward		6,040	41,324	47,364	9,316

Clean Slate Financial Wellbeing Services CIO

Balance Sheet

at 31 July 2025

Charity No. 1202493		2025 £	2024 £
Fixed assets			
Intangible assets	11	840	2,100
Tangible assets	12	222	378
		<u>1,062</u>	<u>2,478</u>
Current assets			
Debtors	13	1,502	665
Cash at bank and in hand		45,985	6,824
		<u>47,487</u>	<u>7,489</u>
Creditors: Amount falling due within one year	14	(1,185)	(651)
Net current assets		46,302	6,838
Total assets less current liabilities		47,364	9,316
Net assets excluding pension asset or liability		47,364	9,316
Total net assets		<u>47,364</u>	<u>9,316</u>
The funds of the charity			
Restricted funds	16		
Restricted income funds		41,324	12,872
		<u>41,324</u>	<u>12,872</u>
Unrestricted funds	16		
General funds		6,040	(3,556)
		<u>6,040</u>	<u>(3,556)</u>
Reserves	16		
Total funds		<u>47,364</u>	<u>9,316</u>

Approved by the trustees on 22 May 2026

And signed on their behalf by:

J.C. Sowerby-Robinson

Trustee

22 May 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
-----------------------	---

Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
---------------------------------	--

Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
------------------------	--

Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
-------------------------------------	---

Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
---------------------------------	--

Volunteer help	The value of any volunteer help received is not included in the accounts.
----------------	---

Investment income	This is included in the accounts when receivable.
-------------------	---

Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
---	---

Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
-------------------------------------	--

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Computer Equipment	33% Straight Line
--------------------	-------------------

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Intangible fixed assets and amortisation

Intangible fixed assets (including purchased goodwill, patents and trademarks) are carried at cost less accumulated amortisation and impairment losses.

Brand	20% Straight Line
-------	-------------------

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Notes to the Accounts

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies	2,146	-	2,146
Charitable activities	-	60,254	60,254
Other trading activities	15,046	-	15,046
Total	17,192	60,254	77,446
Expenditure on:			
Raising funds	674	-	674
Charitable activities	3,213	-	3,213
Other	14,142	47,382	61,524
Total	18,029	47,382	65,411
Net income	(837)	12,872	12,035
Net income before other gains/(losses)	(837)	12,872	12,035
Other gains and losses:			
Net movement in funds	(837)	12,872	12,035
Reconciliation of funds:			
Total funds brought forward	(2,720)	-	(2,720)
Total funds carried forward	(3,557)	12,872	9,315

3 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Donations Received	48	48	2,146
	48	48	2,146

4 Income from charitable activities

	Restricted	Total 2025	Total 2024
	£	£	£
Grants Received	66,907	66,907	60,254
	66,907	66,907	60,254

5 Income from other trading activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Contract Income	17,955	17,955	15,046
	<u>17,955</u>	<u>17,955</u>	<u>15,046</u>

6 Expenditure on raising funds

	Total 2025	Total 2024
	£	£
<i>Fundraising trading costs</i>		
Contract Income	-	674
	<u>-</u>	<u>674</u>

7 Expenditure on charitable activities

	Restricted	Total 2025	Total 2024
	£	£	£
<i>Expenditure on charitable activities</i>			
Volunteer Expenses	795	795	3,213
<i>Governance costs</i>			
	<u>795</u>	<u>795</u>	<u>3,213</u>

8 Other expenditure

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Bank loan and overdraft interest payable	-	-	-	19
Employee costs	-	32,873	32,873	43,545
Motor and travel costs	-	2,476	2,476	2,942
Premises costs	3,222	2,311	5,533	3,826
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	1,416	-	1,416	1,764
General administrative costs	1,019	-	1,019	4,153
Legal and professional costs	2,750	-	2,750	5,274
	<u>8,407</u>	<u>37,660</u>	<u>46,067</u>	<u>61,523</u>

9 Net income before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	156	84

10 Staff costs

	2025	2024
Salaries and wages	32,371	44,137
Social security costs	-	(2,178)
Pension costs	502	1,006
	<u>32,873</u>	<u>42,965</u>

No employee received emoluments in excess of £60,000.

Total employee benefits received by key management personnel	2	3
--	---	---

11 Intangible fixed assets

	Other	Total
	£	£
Cost		
At 1 August 2024	6,300	6,300
At 31 July 2025	<u>6,300</u>	<u>6,300</u>
Amortisation and impairment		
At 1 August 2024	4,200	4,200
Amortisation charge for the year	1,260	1,260
At 31 July 2025	<u>5,460</u>	<u>5,460</u>
Net book values		
At 31 July 2025	<u>840</u>	<u>840</u>
At 31 July 2024	<u>2,100</u>	<u>2,100</u>
Branding		
Amortisation of branding		

12 Tangible fixed assets

	Computer Equipment	Total
	£	£
Cost or revaluation		
At 1 August 2024	545	545
At 31 July 2025	<u>545</u>	<u>545</u>
Depreciation and impairment		
At 1 August 2024	167	167
Depreciation charge for the year	156	156
At 31 July 2025	<u>323</u>	<u>323</u>
Net book values		
At 31 July 2025	<u>222</u>	<u>222</u>
At 31 July 2024	<u>378</u>	<u>378</u>

13 Debtors

	2025	2024
	£	£
Trade debtors	900	-
Other debtors	-	41
Prepayments and accrued income	602	624
	<u>1,502</u>	<u>665</u>

14 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Trade creditors	784	212
Other taxes and social security	402	440
Accruals	(1)	(1)
	<u>1,185</u>	<u>651</u>

15 Deferred Income

Movement of the deferred income shown in *Creditors: amounts falling due within one year*

	2025	2024
	£	£
At 1 August	-	15,625
Released in current year	-	(15,625)

16 Movement in funds

	At 1 August 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 July 2025 £
Restricted funds:				
Restricted income funds:				
Budgeting Support	4,707	9,784	(6,934)	7,557
Financial Wellbeing in Recovery	4,165	25,000	(4,165)	25,000
Treatment & Recovery	4,000	32,123	(27,356)	8,767
<i>Total</i>	<u>12,872</u>	<u>66,907</u>	<u>(38,455)</u>	<u>41,324</u>
Unrestricted funds:				
General funds	(3,556)	18,003	(8,407)	6,040
Total funds	<u><u>9,316</u></u>	<u><u>84,910</u></u>	<u><u>(46,862)</u></u>	<u><u>47,364</u></u>

Purposes and restrictions in relation to the funds:

Restricted funds:

Budgeting Support

Financial Wellbeing in

Recovery

Treatment & Recovery

17 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1,062	-	1,062
Net current assets	6,130	40,172	46,302
	<u>7,192</u>	<u>40,172</u>	<u>47,364</u>

18 Reconciliation of net debt

	At 1 August 2024 £	Cash flows £	At 31 July 2025 £
Cash and cash equivalents	6,824	39,161	45,985
	<u>6,824</u>	<u>39,161</u>	<u>45,985</u>
Net debt	<u>6,824</u>	<u>39,161</u>	<u>45,985</u>

19 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025	2025	2024	2024
	Land and	Other	Land and	Other
	buildings		buildings	
	£	£	£	£
Operating leases with expiry date:				

Pension commitments

	2025	2024
	£	£
The pension cost charge to the charity amounted to:	<u>502</u>	<u>1,006</u>

Clean Slate Financial Wellbeing Services CIO

Statement of Cash flows

for the year ended 31 July 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	38,048	12,035
Adjustments for:		
Depreciation of property, plant and equipment	156	84
Amortisation of intangible assets	1,260	1,680
Increase in trade and other receivables	(837)	(665)
Increase/(Decrease) in trade and other payables	534	(1,525)
Net cash provided by operating activities	<u>39,161</u>	<u>11,609</u>
Net cash used in investing activities	<u>-</u>	<u>(297)</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	39,161	11,312
Cash and cash equivalents at the beginning of the year	6,824	11,137
Cash and cash equivalents at the end of the year	<u>45,985</u>	<u>22,449</u>
Components of cash and cash equivalents		
Cash and bank balances	45,985	6,824
	<u>45,985</u>	<u>6,824</u>

Clean Slate Financial Wellbeing Services CIO
Detailed Statement of Financial Activities
for the year ended 31 July 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies				
Donations Received	48	-	48	2,146
	<u>48</u>	<u>-</u>	<u>48</u>	<u>2,146</u>
Charitable activities				
Grants Received	-	66,907	66,907	60,254
	<u>-</u>	<u>66,907</u>	<u>66,907</u>	<u>60,254</u>
Other trading activities				
Contract Income	17,955	-	17,955	15,046
	<u>17,955</u>	<u>-</u>	<u>17,955</u>	<u>15,046</u>
Total income and endowments	18,003	66,907	84,910	77,446
Expenditure on:				
Costs of other trading activities				
Contract Income	-	-	-	674
	<u>-</u>	<u>-</u>	<u>-</u>	<u>674</u>
Total of expenditure on raising funds	-	-	-	674
Charitable activities				
Volunteer Expenses	-	795	795	3,213
	<u>-</u>	<u>795</u>	<u>795</u>	<u>3,213</u>
Total of expenditure on charitable activities	-	795	795	3,213
Other expenditure				
Bank loan and overdraft interest payable	-	-	-	19
	<u>-</u>	<u>-</u>	<u>-</u>	<u>19</u>
Employee costs				
Salaries/wages	-	32,371	32,371	44,137
Employer's NIC	-	-	-	(2,178)
Pension costs	-	502	502	1,006
Staff training	-	-	-	580
	<u>-</u>	<u>32,873</u>	<u>32,873</u>	<u>43,545</u>
Motor and travel costs				
Travel and subsistence	-	2,476	2,476	2,942
	<u>-</u>	<u>2,476</u>	<u>2,476</u>	<u>2,942</u>
Premises costs				
Rent	2,572	2,311	4,883	3,000
Premises insurances	650	-	650	773

Clean Slate Financial Wellbeing Services CIO
Detailed Statement of Financial Activities

Premises repairs and maintenance	-	-	-	53
	<u>3,222</u>	<u>2,311</u>	<u>5,533</u>	<u>3,826</u>
General administrative costs, including depreciation and amortisation				
Depreciation of Computer Equipment	156	-	156	84
Impairment losses - intangible FA	1,260	-	1,260	1,680
Postage and couriers	61	-	61	87
Software, IT support and related costs	142	-	142	191
Stationery and printing	395	-	395	687
Subscriptions	-	-	-	1,739
Sundry expenses	209	-	209	1,433
Telephone, fax and broadband	212	-	212	16
	<u>2,435</u>	<u>-</u>	<u>2,435</u>	<u>5,917</u>
Legal and professional costs				
Audit/Independent examination fees	835	-	835	928
Accountancy and bookkeeping	1,867	-	1,867	4,036
Consultancy fees	-	-	-	275
Other legal and professional costs	48	-	48	35
	<u>2,750</u>	<u>-</u>	<u>2,750</u>	<u>5,274</u>
Total of expenditure of other costs	<u>8,407</u>	<u>37,660</u>	<u>46,067</u>	<u>61,523</u>
Total expenditure	8,407	38,455	46,862	65,410
Net gains on investments	-	-	-	-
Net income	9,596	28,452	38,048	12,036
Net income before other gains/(losses)	9,596	28,452	38,048	12,036
Other Gains	-	-	-	-
Net movement in funds	<u>9,596</u>	<u>28,452</u>	<u>38,048</u>	<u>12,036</u>
Reconciliation of funds:				
Total funds brought forward	(3,556)	12,872	9,316	(2,720)
Total funds carried forward	<u>6,040</u>	<u>41,324</u>	<u>47,364</u>	<u>9,316</u>