

# Community Advice Antrim & Newtownabbey Ltd

Northern Ireland · Charity number 100420

## Details

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Status	Received
Registered	2014-07-30
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

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**Address** Community Advice Antrim & Newtownabbey  
Dunanney Centre  
Rathmullan Drive  
Newtownabbey  
County Antrim  
BT37 9dq  
BT37 9DQ

**Phone** 02895906505

**Email** [advice@advicean.com](mailto:advice@advicean.com)

**Website** <https://communityadvicean.co.uk/>

## Activities

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**Purposes:** The Company's objects are to promote any charitable purpose for the benefit of the community in Northern Ireland by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

**What the charity does:** The prevention or relief of poverty, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

**How the charity works:** Advice/advocacy/information

**Who the charity helps:** Addictions (drug/solvent/alcohol abuse), Adult training, Asylum seekers/refugees, Carers, Children (5-13 year olds), Ethnic minorities, Ex-offenders and prisoners, General public, HIV/aids, Homelessness, Interface communities, Learning disabilities, Men, Mental health, Older people, Parents, Physical disabilities, Sensory disabilities, Sexual orientation, Specific areas of deprivation, Tenants, Travellers, Unemployed/low income, Voluntary and community sector, Volunteers, Women, Youth (14-25 year olds)

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£818,929	£821,988	£-10,096	25

## Trustees

Name	Role	Appointed
Miss Deborah Crawford		
Miss Leah Rea		
Mr Iain Patterson		
Mr Ryan Wiseman		
Mr Sean Casey		
Mrs Carol Gilmore		
Mrs Geraldine Haire		
Ms Laura Dawson		

**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Accounts

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COMPANY REGISTRATION NUMBER: NI032847  
CHARITY REGISTRATION NUMBER: 100420

**Community Advice Antrim & Newtownabbey Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2025**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2025**

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

#### Reference and administrative details

<b>Registered charity name</b>	Community Advice Antrim & Newtownabbey Ltd
<b>Charity registration number</b>	100420
<b>Company registration number</b>	NI032847
<b>Principal office and registered office</b>	Dunanney Centre Rathmullan Drive Rathcoole Newtownabbey Co Antrim BT37 9DQ

#### The trustees

J Casey  
D Crawford  
L Dawson  
C Gilmore  
G Haire  
D Patterson  
L Rea  
R Wiseman

**Company secretary** L Adamson

**Auditor** Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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#### Structure, governance and management

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is maintained as per the NI Advice Quality Standard (NIAQS).

##### Charities Registration

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

##### Organisational Structure

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

##### Recruitment and Appointment of Trustees

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 8 skilled members and are made up of business, retired, statutory and voluntary sector. All members are recruited by public advertisement and selected by interview. All members give their time voluntarily and receive no benefits from the charity.

#### Objectives and activities

Community Advice Antrim & Newtownabbey (CAAN) is a charity in Northern Ireland working against poverty and meeting the information advice needs of the community, through our core service and projects. Advice provision spans a diverse range of topics including debt, finance, benefits, health, employment, consumer, legal, education, housing, immigration, and relationships. Community Advice aims to ensure that individuals do not suffer through:

- Lack of knowledge of their rights and responsibilities
- Lack of knowledge of the services available to them
- An inability to express their needs effectively; and
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Community Advice service is:

- Committed to a socially just, tolerant and pluralist society.
- Opposed to all forms of discrimination
- Committed to equal opportunities.

# **Community Advice Antrim & Newtownabbey Ltd**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 March 2025**

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##### **Achievements and performance**

We provide a comprehensive range of services to our clients. Through the provision of our holistic wraparound advice service, including income maximisation, CAAN dealt with over 39k enquiries for the year ended 31 March 2025 and generated £8 million income for clients. In addition to our core advice services we have continued to deliver projects, including Specialist Money Advice/Debt, Macmillan Benefits Service, Welfare Reform Support, Advice4Health, Social Supermarket and Cost of Living support.

##### ***Cost of Living Crisis***

CAAN has seen its service delivery evolve in order to effectively support the community through the challenges of the Cost of Living Crisis. In addition to our holistic advice and advocacy services, this has included:

- Establish partnerships to enhance the provision of charitable support to clients
- Delivery of the Social Supermarket for Antrim and Newtownabbey along with hardship funding support (in partnership with council)
- Partnership with Antrim Foodbank to deliver their Financial Inclusion Project
- Extensive Cost of Living awareness sessions across the Borough
- Supporting and advising clients with the migration to Universal Credit

##### ***Principle Funding Source***

Antrim and Newtownabbey Borough Council is the main core funder under a three year commissioning arrangement. All expenditure is vouched and accounted for on a quarterly basis. CAAN also receives funding from a range of other sources

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

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#### Financial review

During the period, the charity had total income of £818,929 and total expenditure of £821,988, resulting in a deficit in the year of £3,059. The total funds of the charity were £303,618, with £9,676 held for restricted purposes and not available for general purposes of the charity at the end of the financial period. The Board strictly manage the areas of funding in relation to restricted and unrestricted funds.

#### Going Concern

After making appropriate enquires, the Trustee Board have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future.

#### Principle Risks and Uncertainties

The company manages all of its financial risks through a series of controls and maintenance of a Risk Register which is reviewed by management and considered by the Trustee Board on an annual basis. Risks are assessed for likelihood and impact, with mitigating action described against each risk identified. The principal commercial, operational and financial risks that have been identified as having a serious potential impact on the performance and future prospects or reputation of CAAN are as follows:

- CAAN needs to close or reduce resources and/or services due to financial difficulties or insolvency,
- Projects have a material negative impact on the financial stability of CAAN due to withdrawal of funding and/or ability to meet funder requirements,
- Lack of/ inadequacy of financial reporting to Trustees leads to inability to act in time in face of threats/opportunities.

The Trustee Board are satisfied that appropriate actions have been identified and taken so that these risks are managed effectively. Mitigation actions include:

- Comply with 'Financial Procedures'
- Monitor cash flow on monthly basis
- Realistic costing for funding bids
- At least quarterly financial reporting to Trustees, including restricted projects
- Monitor Projects on quarterly basis
- Annual Budgets agreed by Trustees

#### Reserves Policy

##### Unrestricted Reserves

The Trustee Board believes that Community Advice Antrim & Newtownabbey should hold financial reserves in order to ensure that CAAN can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The Trustee Board considers that it would be prudent to set aside an amount equivalent to a minimum of three months budgeted running costs of £205,497. The charity in the year had free reserves available of £292,832. In addition, unrestricted funds are designated for equipment reserve, contractual commitment reserve, premises reserve and development reserve.

##### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the service. Their existence, and the sums of money therein, do not imply that there has been an under

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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spend but may result from a variety of circumstances including depreciation charges and timing differences between CAAN's financial year and the funding year of the project concerned.

#### Plans for future periods

Community Advice Antrim & Newtownabbey will continue with the activities outlined above in the forthcoming years subject to satisfactory funding arrangements being available. We will continue to be available to expand our services, again subject to satisfactory funding arrangements being available. We are actively assessing the medium and longer term implications of the post Covid and Cost of Living environment.

#### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

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## Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 18 November 2025 and signed on behalf of the board of trustees by:



Mr Iain Patterson  
Trustee

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd

Year ended 31 March 2025

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#### Opinion

We have audited the financial statements of Community Advice Antrim & Newtownabbey Ltd (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2025

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#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2025

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### Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK). Those standards require us to comply with the Financial Reporting Council's (FRC's) Ethical Standard for Auditors', in the circumstances set out in note 21 to the financial statements.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2025

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#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit engagement team including significant component audit teams and relevant internal specialists, including tax and valuations specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the UK Companies Act and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental for their ability to operate or to avoid a material penalty.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

#### Year ended 31 March 2025

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As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2025

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

18 November 2025

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	1,310	–	1,310	1,120
Charitable activities	6	5,698	811,118	816,816	855,479
Investment income	7	803	–	803	239
<b>Total income</b>		<u>7,811</u>	<u>811,118</u>	<u>818,929</u>	<u>856,838</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	1,020	820,968	821,988	855,889
<b>Total expenditure</b>		<u>1,020</u>	<u>820,968</u>	<u>821,988</u>	<u>855,889</u>
<b>Net (expenditure)/income</b>		<u>6,791</u>	<u>(9,850)</u>	<u>(3,059)</u>	<u>949</u>
Transfers between funds		(5,696)	5,696	–	–
<b>Net movement in funds</b>		<u>1,095</u>	<u>(4,154)</u>	<u>(3,059)</u>	<u>949</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		292,847	13,830	306,677	305,728
<b>Total funds carried forward</b>		<u>293,942</u>	<u>9,676</u>	<u>303,618</u>	<u>306,677</u>

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

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	15	1,110	2,120
<b>Current assets</b>			
Debtors	16	20,194	33,112
Cash at bank and in hand		<u>292,410</u>	<u>278,990</u>
		312,604	312,102
<b>Creditors: amounts falling due within one year</b>	17	<u>10,096</u>	<u>7,545</u>
<b>Net current assets</b>		<u>302,508</u>	<u>304,557</u>
<b>Total assets less current liabilities</b>		<u>303,618</u>	<u>306,677</u>
<b>Net assets</b>		<u>303,618</u>	<u>306,677</u>
<b>Funds of the charity</b>			
Restricted funds		9,676	13,830
Unrestricted funds		<u>293,942</u>	<u>292,847</u>
<b>Total charity funds</b>	19	<u>303,618</u>	<u>306,677</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 18 November 2025, and are signed on behalf of the board by:



Mr Iain Patterson  
Trustee

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Statement of Cash Flows

Year ended 31 March 2025

	<b>2025</b>	2024
	<b>£</b>	£
<b>Cash flows from operating activities</b>		
Net (expenditure)/income	(3,059)	949
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	2,285	2,789
Other interest receivable and similar income	(803)	(239)
Accrued expenses/(income)	342	(285)
<i>Changes in:</i>		
Trade and other debtors	12,918	(17,171)
Trade and other creditors	2,209	2,234
Cash generated from operations	13,892	(11,723)
Interest received	803	239
Net cash from/(used in) operating activities	<u>14,695</u>	<u>(11,484)</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(1,275)	–
Net cash used in investing activities	<u>(1,275)</u>	<u>–</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	13,420	(11,484)
<b>Cash and cash equivalents at beginning of year</b>	<u>278,990</u>	<u>290,474</u>
<b>Cash and cash equivalents at end of year</b>	<u>292,410</u>	<u>278,990</u>

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2025

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Dunanney Centre, Rathmullan Drive, Rathcoole, Newtownabbey, Co Antrim, BT37 9DQ.

#### 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 Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### 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.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- 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.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 25% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital, and is governed by its registered Memorandum and Articles of Association.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

##### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
<b>Donations</b>				
Donations	<u>1,310</u>	<u>1,310</u>	<u>1,120</u>	<u>1,120</u>

##### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Antrim and Newtownabbey Council	–	317,774	317,774
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	98,217	98,217
Oasis Care	–	20,620	20,620
ANBC Social Supermarket	–	142,000	142,000
ANBC Hardship fund	–	–	–
Public Health Agency	–	106,494	106,494
MacMillan Cancer Support	–	80,551	80,551
Pensionwise	3,698	–	3,698
The Enaklon Foundation	2,000	–	2,000
Advice NI - Money Advice	–	45,462	45,462
	<u>5,698</u>	<u>811,118</u>	<u>816,816</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Antrim and Newtownabbey Council	–	322,551	322,551
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	85,170	85,170
Oasis Care	–	13,211	13,211
ANBC Social Supermarket	–	121,977	121,977
ANBC Hardship fund	–	75,750	75,750
Public Health Agency	–	99,452	99,452
MacMillan Cancer Support	–	74,390	74,390
Pensionwise	4,350	–	4,350
The Enaklon Foundation	2,000	10,000	12,000
Advice NI - Money Advice	–	46,628	46,628
	<u>6,350</u>	<u>849,129</u>	<u>855,479</u>

##### 7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>803</u>	<u>803</u>	<u>239</u>	<u>239</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activities	678	817,368	818,046
Support costs	342	3,600	3,942
	<u>1,020</u>	<u>820,968</u>	<u>821,988</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	10,195	842,132	852,327
Support costs	172	3,390	3,562
	<u>10,367</u>	<u>845,522</u>	<u>855,889</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activities	818,046	–	818,046	852,327
Governance costs	–	3,942	3,942	3,562
	<u>818,046</u>	<u>3,942</u>	<u>821,988</u>	<u>855,889</u>

#### 10. Analysis of support costs

	Analysis of support costs £	Total 2025 £	Total 2024 £
Governance costs	3,942	3,942	3,562

#### 11. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>2,285</u>	<u>2,789</u>

#### 12. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	<u>3,942</u>	<u>3,562</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2025</b>	2024
	<b>£</b>	£
Wages and salaries	558,481	525,767
Social security costs	34,229	32,146
Employer contributions to pension plans	12,076	11,280
Other employee benefits	3,312	3,908
	<u>608,098</u>	<u>573,101</u>

The average head count of employees during the year was 25 (2024: 25).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £56,797 (2024: £52,602)

#### 14. Trustee remuneration and expenses

No trustee received reimbursement for expenses during the year. (2024:£Nil)

#### 15. Tangible fixed assets

	<b>Equipment</b>
	<b>£</b>
<b>Cost</b>	
At 1 April 2024	25,687
Additions	1,275
<b>At 31 March 2025</b>	<u>26,962</u>
<b>Depreciation</b>	
At 1 April 2024	23,567
Charge for the year	2,285
<b>At 31 March 2025</b>	<u>25,852</u>
<b>Carrying amount</b>	
<b>At 31 March 2025</b>	<u>1,110</u>
At 31 March 2024	<u>2,120</u>

#### 16. Debtors

	<b>2025</b>	2024
	<b>£</b>	£
Other debtors	<u>20,194</u>	<u>33,112</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 17. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	–	270
Accruals and deferred income	3,780	3,438
Other creditors	6,316	3,837
	<u>10,096</u>	<u>7,545</u>

#### 18. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,076 (2024: £11,280).

#### 19. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2024	Income £	Expenditure £	Transfers £	At 31 March 2025 £
General funds	<u>292,847</u>	<u>7,811</u>	<u>(1,020)</u>	<u>(5,696)</u>	<u>293,942</u>

	At 1 April 2023	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	<u>295,505</u>	<u>7,709</u>	<u>(10,367)</u>	<u>–</u>	<u>292,847</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

#### 19. Analysis of charitable funds *(continued)*

##### Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Antrim and Newtownabbey Public Health Agency	–	317,774	(319,276)	1,502	–
Macmillan Cancer Support Advice NI - Money Advice	4,979 834 1,440	106,494 80,551 45,462	(106,557) (79,920) (44,795)	– – –	4,916 1,465 2,107
Antrim and Newtownabbey - Welfare Reform and Appeals	–	98,217	(102,411)	4,194	–
ANBC Social Supermarket Oasis Enkalon	2,304 930 3,343	142,000 20,620 –	(144,304) (20,362) (3,343)	– – –	– 1,188 –
ANBC Hardship fund	–	–	–	–	–
	<u>13,830</u>	<u>811,118</u>	<u>(820,968)</u>	<u>5,696</u>	<u>9,676</u>

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Antrim and Newtownabbey Public Health Agency	–	322,551	(322,551)	–	–
Macmillan Cancer Support Advice NI - Money Advice	4,979 5,244 –	99,452 74,390 46,628	(99,452) (78,800) (45,188)	– – –	4,979 834 1,440
Antrim and Newtownabbey - Welfare Reform and Appeals	–	85,170	(85,170)	–	–
ANBC Social Supermarket Oasis Enkalon	– – – –	121,977 13,211 10,000 75,750	(119,673) (12,281) (6,657) (75,750)	– – – –	2,304 930 3,343 –
ANBC Hardship fund	–	–	–	–	–
	<u>10,223</u>	<u>849,129</u>	<u>(845,522)</u>	<u>–</u>	<u>13,830</u>

Transfers have taken place in the year to transfer funds from unrestricted to restricted, to cover any project overspends.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	–	1,110	1,110
Current assets	304,038	8,566	312,604
Creditors less than 1 year	(10,096)	–	(10,096)
<b>Net assets</b>	<u>293,942</u>	<u>9,676</u>	<u>303,618</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	2,120	2,120
Current assets	296,511	15,591	312,102
Creditors less than 1 year	(7,545)	–	(7,545)
<b>Net assets</b>	<u>288,966</u>	<u>17,711</u>	<u>306,677</u>

#### 21. Ethical standards

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

#### 22. Taxation

The Company is a registered charity, and as such is entitled to tax exemptions on income and profits in furtherance of the charity's primary objectives.

#### 23. Contingencies

A contingent liability exists to repay grants and Trust monies received should certain conditions not be fulfilled by the charity. In the opinion of the Trustees, the terms of the Letters of Offers have been, or will be, complied with and no liability is expected.

#### 24. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	<u>278,990</u>	<u>13,420</u>	<u>292,410</u>

#### 25. Related parties

The Trustees have considered guidance in relation to related party transactions and believe there are no transactions that require disclosure.

**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Accounts

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COMPANY REGISTRATION NUMBER: NI032847  
CHARITY REGISTRATION NUMBER: 100420

**Community Advice Antrim & Newtownabbey Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2024**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Financial Statements

Year ended 31 March 2024

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Statement of financial activities (including income and expenditure account)	<b>13</b>
Statement of financial position	<b>14</b>
Statement of cash flows	<b>15</b>
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<b>The following pages do not form part of the financial statements</b>	
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Notes to the detailed statement of financial activities	<b>27</b>

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

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

## Reference and administrative details

**Registered charity name** Community Advice Antrim & Newtownabbey Ltd

**Charity registration number** 100420

**Company registration number** NI032847

**Principal office and registered office** Dunanney Centre  
Rathmullan Drive  
Rathcoole  
Newtownabbey  
Co Antrim  
BT37 9DQ

## The trustees

J Casey  
D Crawford  
L Dawson  
C Gilmore  
G Haire  
D Patterson  
L Rea  
R Wiseman (Appointed 27 June 2023)

**Company secretary** L Adamson

**Auditor** Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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#### Structure, governance and management

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is audited externally as per the NI Advice Quality Standard (NIAQS).

#### Charities Registration

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

#### Organisational Structure

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

#### Recruitment and Appointment of Trustees

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 8 skilled members and are made up of business, retired, statutory and voluntary sector. All members are recruited by public advertisement and selected by interview. All members give their time voluntarily and receive no benefits from the charity.

#### Objectives and activities

Community Advice Antrim & Newtownabbey (CAAN) is a charity in Northern Ireland working against poverty and meeting the information advice needs of the community, through our core service and projects. Advice provision spans a diverse range of topics including debt, finance, benefits, health, employment, consumer, legal, education, housing, immigration, and relationships. Community Advice aims to ensure that individuals do not suffer through:

- Lack of knowledge of their rights and responsibilities
- Lack of knowledge of the services available to them
- An inability to express their needs effectively: and
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Community Advice service is:

- Committed to a socially just, tolerant and pluralist society.
- Opposed to all forms of discrimination
- Committed to equal opportunities.

#### Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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## Achievements and performance

We provide a comprehensive range of services to our clients. Through the provision of our holistic wraparound advice service, including income maximisation, CAAN dealt with over 42k enquiries for the year ended 31 March 2024 and generated £8.6million income for clients. In addition to our core advice services we have continued to deliver projects, including Specialist Money Advice/Debt, Macmillan Benefits Service, Welfare Reform Support, Advice4Health, Social Supermarket and Cost of Living support.

### **COST OF LIVING CRISIS**

CAAN has seen its service delivery evolve in order to effectively support the community through the challenges of the Cost of Living Crisis. In addition to our holistic advice and advocacy services, this has included:

- Establish partnerships to enhance the provision of charitable support to clients
- Delivery of the Social Supermarket for Antrim and Newtownabbey along with hardship funding support (in partnership with council)
- Partnership with Antrim Foodbank to deliver their Financial Inclusion Project
- Extensive Cost of Living awareness sessions across the Borough
- Supporting and advising clients with the migration to Universal Credit

### **PRINCIPAL FUNDING SOURCE**

Antrim and Newtownabbey Borough Council is the main core funder under a three year commissioning arrangement. All expenditure is vouched and accounted for on a quarterly basis. CAAN also receives funding from a range of other sources

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is maintained as per the NI Advice Quality Standard (NIAQS).

### **CHARITIES REGISTRATION**

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

### **ORGANISATIONAL STRUCTURE**

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 8 skilled members and are made up of business, retired, statutory and voluntary

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2024

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#### Financial review

The Board strictly manage the areas of funding in relation to restricted and unrestricted funds. Restricted funds are set aside for a specific purpose.

#### **GOING CONCERN**

After making appropriate enquires, the Trustee Board have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future.

#### **PRINCIPAL RISKS AND UNCERTAINTIES**

The company manages all of its financial risks through a series of controls and maintenance of a Risk Register which is reviewed by management and considered by the Trustee Board on an annual basis. Risks are assessed for likelihood and impact, with mitigating action described against each risk identified. The principal commercial, operational and financial risks that have been identified as having a serious potential impact on the performance and future prospects or reputation of CAAN are as follows:

- CAAN needs to close or reduce resources and/or services due to financial difficulties or insolvency,
- Projects have a material negative impact on the financial stability of CAAN due to withdrawal of funding and/or ability to meet funder requirements,
- Lack of/ inadequacy of financial reporting to Trustees leads to inability to act in time in face of threats/opportunities.

The Trustee Board are satisfied that appropriate actions have been identified and taken so that these risks are managed effectively. Mitigation actions include:

- Comply with 'Financial Procedures'
- Monitor cash flow on monthly basis
- Realistic costing for funding bids
- At least quarterly financial reporting to Trustees, including restricted projects
- Monitor Projects on quarterly basis
- Annual Budgets agreed by Trustees

#### **RESERVES POLICY**

##### Unrestricted Reserves

The Trustee Board believes that Community Advice Antrim & Newtownabbey should hold financial reserves in order to ensure that CAAN can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The Trustee Board considers that it would be prudent to set aside an amount equivalent to a minimum of three months budgeted running costs. In addition, unrestricted funds are designated for equipment reserve, contractual commitment reserve, premises reserve and development reserve.

##### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the service. Their existence, and the sums of money therein, do not imply that there has been an under spend but may result from a variety of circumstances including depreciation charges and timing differences between CAAN's financial year and the funding year of the project concerned.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2024

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#### Plans for future periods

Community Advice Antrim & Newtownabbey will continue with the activities outlined above in the forthcoming years subject to satisfactory funding arrangements being available. We will continue to be available to expand our services, again subject to satisfactory funding arrangements being available. We are actively assessing the medium and longer term implications of the post Covid and Cost of Living environment.

#### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
  - they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.
-

# Community Advice Antrim & Newtownabbey Ltd

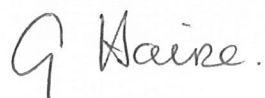
Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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The trustees' annual report and the strategic report were approved on 25 June 2024 and signed on behalf of the board of trustees by:



Geraldine Haire

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd

Year ended 31 March 2024

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### Opinion

We have audited the financial statements of Community Advice Antrim & Newtownabbey Ltd (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd** *(continued)*

**Year ended 31 March 2024**

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## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit engagement team including significant component audit teams and relevant internal specialists, including tax and valuations specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the UK Companies Act and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental for their ability to operate or to avoid a material penalty.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

#### Year ended 31 March 2024

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As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

25 June 2024

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		2024	2023		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	1,120	–	1,120	945
Charitable activities	6	6,350	849,129	855,479	783,513
Investment income	7	239	–	239	94
<b>Total income</b>		<u>7,709</u>	<u>849,129</u>	<u>856,838</u>	<u>784,552</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	<u>10,367</u>	<u>845,522</u>	<u>855,889</u>	<u>797,077</u>
<b>Total expenditure</b>		<u>10,367</u>	<u>845,522</u>	<u>855,889</u>	<u>797,077</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>(2,658)</u>	<u>3,607</u>	<u>949</u>	<u>(12,525)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>295,505</u>	<u>10,223</u>	<u>305,728</u>	<u>318,253</u>
<b>Total funds carried forward</b>		<u>292,847</u>	<u>13,830</u>	<u>306,677</u>	<u>305,728</u>

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

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Position

31 March 2024

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	15	2,120	4,909
<b>Current assets</b>			
Debtors	16	33,112	15,941
Cash at bank and in hand		278,990	290,474
		<u>312,102</u>	<u>306,415</u>
<b>Creditors: amounts falling due within one year</b>	17	<u>7,545</u>	<u>5,596</u>
<b>Net current assets</b>		<u>304,557</u>	<u>300,819</u>
<b>Total assets less current liabilities</b>		<u>306,677</u>	<u>305,728</u>
<b>Net assets</b>		<u>306,677</u>	<u>305,728</u>
<b>Funds of the charity</b>			
Restricted funds		13,830	10,223
Unrestricted funds		292,847	295,505
<b>Total charity funds</b>	19	<u>306,677</u>	<u>305,728</u>

These financial statements were approved by the board of trustees and authorised for issue on 25 June 2024, and are signed on behalf of the board by:

G Haire  
Trustee

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The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Cash Flows

Year ended 31 March 2024

	2024 £	2023 £
<b>Cash flows from operating activities</b>		
Net income/(expenditure)	949	(12,525)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	2,789	6,327
Other interest receivable and similar income	(239)	(94)
Accrued (income)/expenses	(285)	636
<i>Changes in:</i>		
Trade and other debtors	(17,171)	15,798
Trade and other creditors	2,234	(881)
Cash generated from operations	(11,723)	9,261
Interest received	239	94
Net cash (used in)/from operating activities	<u>(11,484)</u>	<u>9,355</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	—	(1,510)
Net cash used in investing activities	<u>—</u>	<u>(1,510)</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(11,484)	7,845
<b>Cash and cash equivalents at beginning of year</b>	290,474	282,629
<b>Cash and cash equivalents at end of year</b>	<u>278,990</u>	<u>290,474</u>

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2024

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Dunanney Centre, Rathmullan Drive, Rathcoole, Newtownabbey, Co Antrim, BT37 9DQ.

#### 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 Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### 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.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- 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.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	-% straight line
Equipment	-	25% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital, and is governed by its registered Memorandum and Articles of Association.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	1,120	1,120	945	945

#### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Antrim and Newtownabbey Council	–	322,551	322,551
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	85,170	85,170
Oasis Care	–	13,211	13,211
ANBC Social Supermarket	–	121,977	121,977
ANBC Hardship fund	–	75,750	75,750
Public Health Agency	–	99,452	99,452
MacMillan Cancer Support	–	74,390	74,390
Pensionwise	4,350	–	4,350
The Enaklon Foundation	2,000	10,000	12,000
Advice NI - Money Advice	–	46,628	46,628
	<u>6,350</u>	<u>849,129</u>	<u>855,479</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Antrim and Newtownabbey Council	–	343,042	343,042
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	77,469	77,469
Oasis Care	–	6,799	6,799
ANBC Social Supermarket	–	149,987	149,987
ANBC Hardship fund	–	–	–
Public Health Agency	–	96,052	96,052
MacMillan Cancer Support	–	62,260	62,260
Pensionwise	5,850	–	5,850
The Enaklon Foundation	2,500	–	2,500
Advice NI - Money Advice	–	39,554	39,554
	<u>8,350</u>	<u>775,163</u>	<u>783,513</u>

#### 7. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	239	239	94	94

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	10,195	842,132	852,327
Support costs	172	3,390	3,562
	<u>10,367</u>	<u>845,522</u>	<u>855,889</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	16,904	776,715	793,619
Support costs	–	3,458	3,458
	<u>16,904</u>	<u>780,173</u>	<u>797,077</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activities	852,327	–	852,327	793,619
Governance costs	–	3,562	3,562	3,458
	<u>852,327</u>	<u>3,562</u>	<u>855,889</u>	<u>797,077</u>

#### 10. Analysis of support costs

	Analysis of support costs activity 1 £	Total 2024 £	Total 2023 £
Governance costs	3,562	3,562	–

#### 11. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>2,789</u>	<u>6,327</u>

#### 12. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	<u>3,562</u>	<u>3,314</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024</b>	2023
	£	£
Wages and salaries	525,767	526,466
Social security costs	32,146	33,066
Employer contributions to pension plans	11,280	10,457
Other employee benefits	3,908	2,731
	<u>573,101</u>	<u>572,720</u>

The average head count of employees during the year was 25 (2023: 25). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2024</b>	2023
	No.	No.
Number of staff - type 1	<u>25</u>	<u>25</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £52,602 (2023: £54,092)

#### 14. Trustee remuneration and expenses

No trustee received reimbursement for expenses during the year. (2023:£Nil)

#### 15. Tangible fixed assets

	Premises	Equipment	Total
	£	£	£
<b>Cost</b>			
At 1 April 2023	42,763	25,687	68,450
Disposals	(42,763)	–	(42,763)
<b>At 31 March 2024</b>	<u>–</u>	<u>25,687</u>	<u>25,687</u>
<b>Depreciation</b>			
At 1 April 2023	42,763	20,778	63,541
Charge for the year	–	2,789	2,789
Disposals	(42,763)	–	(42,763)
<b>At 31 March 2024</b>	<u>–</u>	<u>23,567</u>	<u>23,567</u>
<b>Carrying amount</b>			
<b>At 31 March 2024</b>	<u>–</u>	<u>2,120</u>	<u>2,120</u>
At 31 March 2023	<u>–</u>	<u>4,909</u>	<u>4,909</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 16. Debtors

	2024	2023
	£	£
Other debtors	33,112	15,941

#### 17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	270	1,873
Accruals and deferred income	3,438	3,723
Other creditors	3,837	–
	<u>7,545</u>	<u>5,596</u>

#### 18. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £11,280 (2023: £10,457).

#### 19. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	295,505	7,709	(10,367)	292,847

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	303,020	9,389	(16,904)	295,505

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

## 19. Analysis of charitable funds *(continued)*

### Restricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Antrim and Newtownabbey	–	322,551	(322,551)	–
Public Health Agency	4,979	99,452	(99,452)	4,979
Macmillan Cancer Support	5,244	74,390	(78,800)	834
Advice NI - Money Advice	–	46,628	(45,188)	1,440
Antrim and Newtownabbey - Welfare Reform and Appeals	–	85,170	(85,170)	–
ANBC Social Supermarket	–	121,977	(119,673)	2,304
Oasis	–	13,211	(12,281)	930
Enkalon	–	10,000	(6,657)	3,343
ANBC Hardship fund	–	75,750	(75,750)	–
	<u>10,223</u>	<u>849,129</u>	<u>(845,522)</u>	<u>13,830</u>

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
Antrim and Newtownabbey	–	343,042	(343,042)	–
Public Health Agency	8,037	96,052	(99,110)	4,979
Macmillan Cancer Support	7,196	62,260	(64,212)	5,244
Advice NI - Money Advice	–	39,554	(39,554)	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	77,469	(77,469)	–
ANBC Social Supermarket	–	149,987	(149,987)	–
Oasis	–	6,799	(6,799)	–
Enkalon	–	–	–	–
ANBC Hardship fund	–	–	–	–
	<u>15,233</u>	<u>775,163</u>	<u>(780,173)</u>	<u>10,223</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	2,120	2,120
Current assets	296,511	15,591	312,102
Creditors less than 1 year	(7,545)	–	(7,545)
<b>Net assets</b>	<u>288,966</u>	<u>17,711</u>	<u>306,677</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	4,909	4,909
Current assets	301,101	5,314	306,415
Creditors less than 1 year	(5,596)	–	(5,596)
<b>Net assets</b>	<u>295,505</u>	<u>10,223</u>	<u>305,728</u>

#### 21. Ethical standards

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

#### 22. Taxation

The Company is a registered charity, and as such is entitled to tax exemptions on income and profits in furtherance of the charity's primary objectives.

#### 23. Contingencies

A contingent liability exists to repay grants and Trust monies received should certain conditions not be fulfilled by the charity. In the opinion of the Trustees, the terms of the Letters of Offers have been, or will be, complied with and no liability is expected.

#### 24. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>290,474</u>	<u>(11,484)</u>	<u>278,990</u>

**Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Management Information**

**Year ended 31 March 2024**

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The following pages do not form part of the financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024 £	2023 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	1,120	945
	<u>          </u>	<u>          </u>
<b>Charitable activities</b>		
Antrim and Newtownabbey Council	322,551	343,042
Antrim and Newtownabbey Council - Welfare Reform and Appeals	85,170	77,469
Oasis Care	13,211	6,799
ANBC Social Supermarket	121,977	149,987
ANBC Hardship fund	75,750	—
Public Health Agency	99,452	96,052
MacMillan Cancer Support	74,390	62,260
Pensionwise	4,350	5,850
The Enaklon Foundation	12,000	2,500
Advice NI - Money Advice	46,628	39,554
	<u>855,479</u>	<u>783,513</u>
<b>Investment income</b>		
Bank interest receivable	239	94
	<u>          </u>	<u>          </u>
<b>Total income</b>	<u>856,838</u>	<u>784,552</u>

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024	2023
	£	£
<b>Expenditure on charitable activities</b>		
<b>Charitable activities</b>		
<b><i>Activities undertaken directly</i></b>		
Wages and Salaries	525,767	526,466
Employer's NIC	32,146	33,066
Pension costs	11,280	10,457
Health scheme	3,908	2,731
Rent	30,958	31,320
Light and Heat	2,679	2,140
Subscriptions	3,016	3,480
Insurance	6,112	6,842
Other expenditure	196	231
Travel	2,134	1,884
Telephone	10,962	7,821
Printing, postage, stationary & PR	10,284	4,399
Depreciation	2,789	6,327
Volunteer expenses	1,676	1,044
Bank charges	437	424
Repairs and maintenance	20,885	24,812
General expenses	2,729	1,447
Staff training	3,003	1,728
Client support costs	178,175	127,000
Grant repayment	3,191	–
	<u>852,327</u>	<u>793,619</u>
<b>Governance costs</b>		
Governance costs - audit fees	3,562	3,458
	<u>855,889</u>	<u>797,077</u>

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**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Annual report

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*Dedicated to  
Going Further*

---

# ANNUAL REPORT

2023-24

# 23/24

year in review






## £8.6m

Income generated  
for clients






### Our Aims

To ensure that individuals do not suffer through:

-  Lack of knowledge of their rights and responsibilities;
-  Lack of knowledge of the services available to them; or
-  An inability to express their needs effectively.

### Our Values

Community Advice  
Antrim & Newtownabbey is:

-  Committed to a socially just, tolerant and pluralist society;
-  Opposed to all forms of discrimination; and
-  An equal opportunities employer and welcomes the participation of all sections of our community at all levels of the organisation.

*Community Advice Antrim & Newtownabbey exercises a responsible influence on the development of laws, policies and services locally*



## 42,323

Client  
Enquiries



## 1,860

Clients supported with  
Disability Claim forms



## 49

Awareness Events  
across the Borough



## 1,244

Clients supported with  
Crisis Intervention



## 75%

of clients stated that  
our advice improved  
their wellbeing 'a lot'



## 93%

of clients were happy  
with the service they  
received



## 1,237

Digital  
Enquiries



## 327

Households supported  
with Social Supermarket



## 212

Clients supported  
with appeals

# Chairperson's Report

**On behalf of the Board, I would like to firstly extend our thanks to our funding partners who enable us to deliver an invaluable service to many across our community. We are indebted to your support.**

Secondly, our thanks to the team of staff and volunteers, who consistently represent the ethos and values of Community Advice Antrim & Newtownabbey. When presented with such high numbers of individuals and families requiring Crisis Intervention, we need a team that is responsive to that need; a team that delivers holistic advice and advocacy to meet immediate, short-term and longer-term needs.

The outcomes contained within this Annual Report show a team that puts people first, a team that goes above and beyond, a team *dedicated to going further.*

A special thank you must go to the Area Manager Lorraine Adamson who has now been with the organisation for 30 years. Her dedication to the organisation and helping empower others must be commended.

Finally, in this, my last year of being Chairperson of CAAN, I want to thank my fellow trustees for their dedication, commitment and skill in strategically leading CAAN through challenging times to be an advice service we all can be proud of.

Geraldine Haire



# Money Matters

2023/2024 - 12 months

## Reserves brought forward

**2023**  
**£305,728**

## Income for the year

Antrim and Newtownabbey Council	£322,551
ANBC Social Supermarket	£121,977
Public Health Agency (Northern Office)	£99,452
Macmillan Cancer Support	£74,390
ANBC Welfare Reform and Appeals	£85,170
ANBC Hardship Fund	£75,750
Advice NI – Money Advice	£46,628
Oasis Care	£13,211
Pensionwise	£4,350
The Enkalon Foundation	£12,000
Donations	£1,120
Investment Income	£239

**Total** **£856,838**

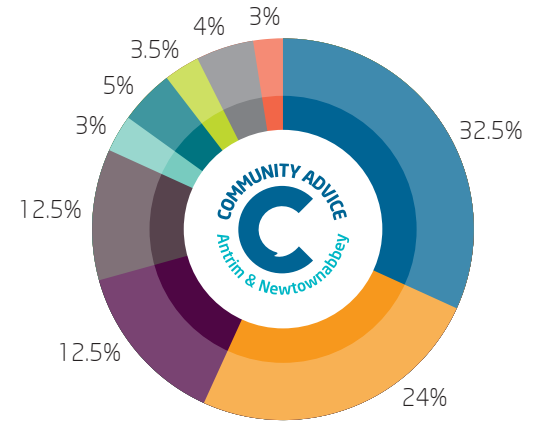
## How funding was spent

Charitable Activities	£852,327
Governance Costs	£3,562

**Total** **£855,889**

**Closing Reserves** **£306,677**

# Top Enquiries



Universal Credit	13753
Disability Benefits	10018
Other Welfare Benefits	5285
Crisis Intervention	5355
Employment	1218
Housing	2137
Consumer & Debt	1548
Miscellaneous	1838
Other*	1172

**Total Enquiries = 42,323**

*\*includes: Legal, Family, Education, Immigration*

# Area Manager's Report

## ***Thirty years working with CAAN across Antrim and Newtownabbey!***

In the summer of 1994, it was my intention to volunteer as an adviser for three months. Newtownabbey CAB as it was then, had been advocating an issue that impacted adults with learning disabilities, my sister was one of them, and so I saw firsthand the positive outcomes that the service delivered for families like ours. When the opportunity to volunteer arose I grabbed it with both hands.

There was much change during that time, from post to email, paper records to electronic - we felt we were cutting edge when the first computer was installed; mergers; rebranding; impact of covid and much more. However, the one constant is CAAN - dedicated to going further, for all people across our community.

As I reflect on my thirty years with CAAN I can't help but feel proud to have been involved with this service for so long. I have had the privilege to work alongside individuals who have inspired me and others along the way; their endeavours to make lives better has left an indelible mark on CAAN which remains to this day. Their fabric is woven through every part of CAAN - trustees, staff and volunteers, partners past and present. I remember our clients, their stories and the trust they put in us to deliver for them.

As you can see from the highlights contained within this year's annual report, the dedication to going further is in the forefront of all CAAN has done in 2023-24. Long may it continue!

Lorraine Adamson



# Charitable Support - Advice Plus

In response to the cost of living climate now more than ever we recognize the need of immediate support. In addition to the advice provision that supports the clients medium and longer term needs we have also been able to support clients with the following:



166 Households supported with Home Heating from our local partners



692 Adults and Children benefited from Social Supermarket



89 Families supported through Save the Children



Over 700 Clients supported with local foodbanks



Over 600 toys and books distributed to families with children



604 Households (1,347 Adults & Children) supported through DfC Hardship Fund

# Crisis Intervention



**Through our range of schemes and partners we have been able to help families and individuals with the wraparound advice we provide; Here are some examples of those we have helped to make life a little easier in their time of need:**

Father, lone parent caring for his 2 children, receives basic Universal Credit, no money to save for presents at all. So grateful that with our support he would now have something under the Christmas tree.

Mum with 5 children, victims of domestic violence. Trying to survive on very low income as Tax Credits is limited to supporting only 2 children. Supported with wraparound advice, Social Supermarket and toys for Christmas

Nurse working full-time, has 2 children under 5. Struggling financially as they have no access to any other income. Their private rent is more than half of their salary leaving them with a very low disposable income.

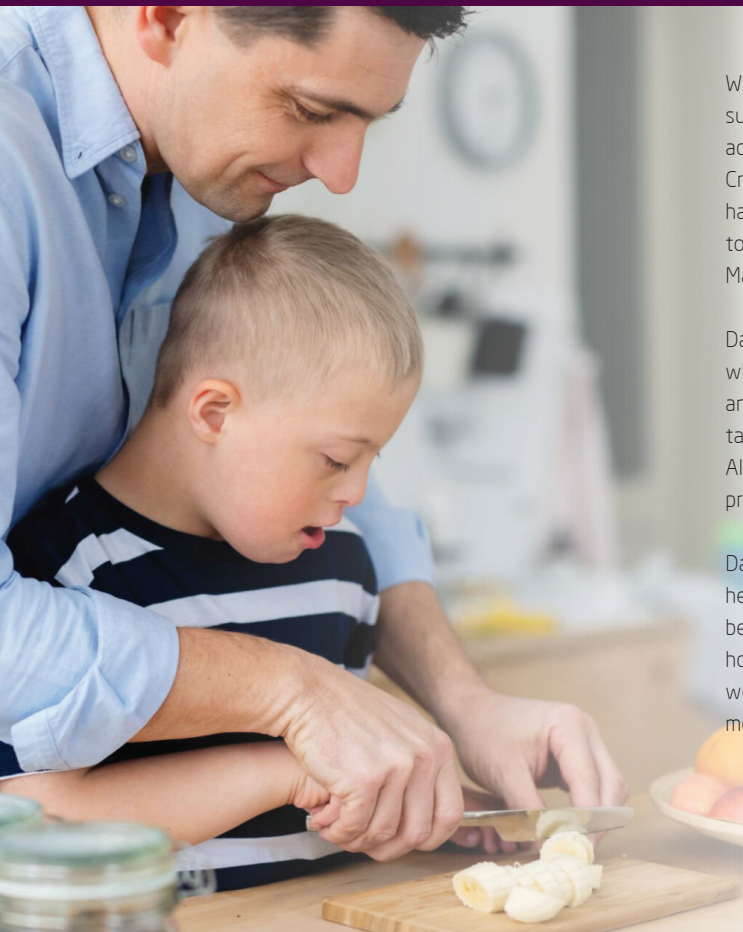
Family with 2 children lost their dad in recent months, coping with bereavement as well as financial struggles meant it was beyond their capacity to prepare for Christmas.

Couple with young children, low income, poor housing, no heat, mould on baby's cot. Helped with rehousing, additional income, heating and new baby items.

Single person, his relationship broke down, he moved into an apartment with no furniture other than a mattress, he literally had no money left after using his Statutory Sick Pay to pay his rent. He had debts which were manageable while working but could no longer repay. We provided full wraparound service, supported with a claim for Universal Credit, referred to CAAN's specialist debt service for debt resolution and budgeting support, linked in with charitable support to furnish his home and signed him up for the Social Supermarket Scheme.

# Community Advice Antrim & Newtownabbey

## Support in Time of Need



While attending his local Foodbank it was suggested to David that he speak with an adviser as he was worried about a Universal Credit Migration letter he received. David had been notified he needed to change to Universal Credit (UC) before the end of March 2024.

David is married and has 2 disabled children who he looks after; his wife works full time and they were receiving child benefit and tax credits. David didn't know about Carers Allowance and they were paying their full private rent without any additional support.

David didn't want to claim UC as he had heard a lot of negative opinions about the benefit, he was especially concerned about how they would manage changing from a weekly Tax Credits payment cycle to twice monthly.

We completed benefit check, including transitional protection. David was actually better off claiming UC and was entitled to full housing element and additional carers element for each child. It led to an increase of £770 a month.

***We provided a detailed breakdown of UC for David and followed up with him to help apply for UC and also to support with budgeting as he moved between payment cycles. David advised he was worried and stressed about changing to UC, but expressed how smoothly the process was with the additional help and support. He also stated that he no longer needed to use foodbank as UC helped cover the cost of their rent.***

# Community Advice Antrim & Newtownabbey

## Support in Time of Need

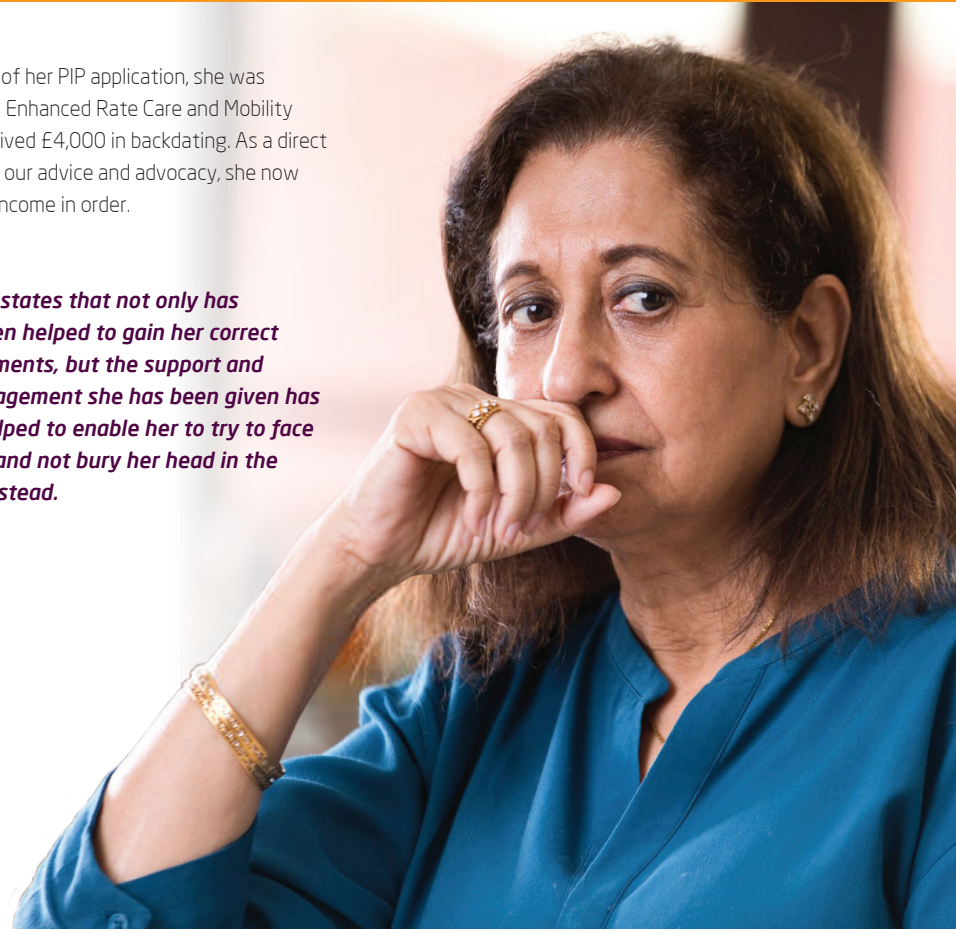
Shirley was referred to CAAN by the Community Mental Health Team. She had significant mental and physical health problems and needed help to complete her Personal Independence Payment (PIP) form. She could not cope with the stress of going through the renewal process alone.

We supported Shirley with her PIP claim form and because we take an holistic approach, we assessed her current income. We identified that she was moved from Incapacity Benefit to Employment and Support Allowance in 2012 but was not assessed for Income Related ESA even though her income was low.

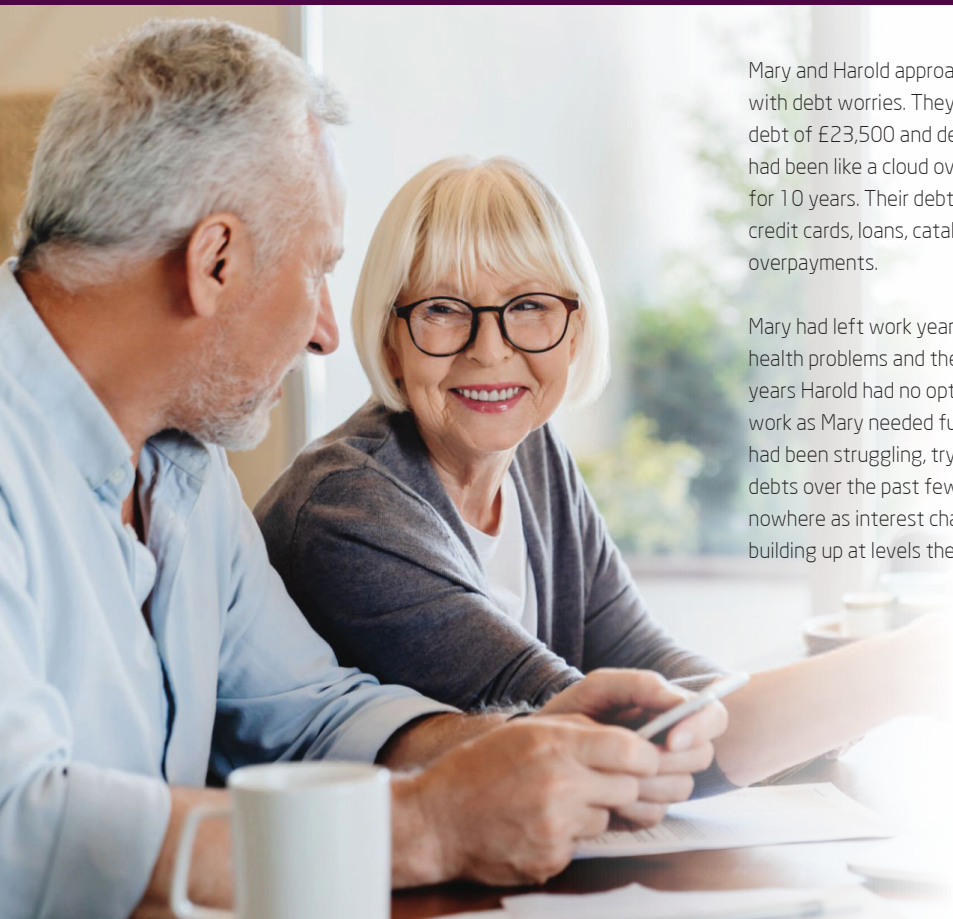
On her behalf, we followed up with the Benefit Agency to query and challenge this as she has been underpaid ESA from 2012 and financially struggling all this time. As a result of our advocacy, Shirley received over £30,000 backdating and was also passported to £1,550 Cost of Living payments which she had incorrectly missed out on.

In terms of her PIP application, she was awarded Enhanced Rate Care and Mobility and received £4,000 in backdating. As a direct result of our advice and advocacy, she now has her income in order.

***Shirley states that not only has she been helped to gain her correct entitlements, but the support and encouragement she has been given has also helped to enable her to try to face things and not bury her head in the sand instead.***



# Support in Time of Need



Mary and Harold approached the service with debt worries. They had combined debt of £23,500 and described that it had been like a cloud over their heads for 10 years. Their debts consisted of credit cards, loans, catalogues and benefit overpayments.

Mary had left work years earlier due to health problems and then in more recent years Harold had no option but to leave work as Mary needed full-time care. They had been struggling, trying to pay the debts over the past few years but getting nowhere as interest charges were building up at levels they couldn't afford.

Harold reached state pension age, and they both realised they had no realistic way of paying back their debt; it took time for them to reach this stage but they now knew that they needed advice. We discussed with them their full circumstances, identified all debts and amounts owed, and drafted a financial statement which showed they had no means to repay debts.

***As a specialist and regulated debt advice provider with a qualified Debt Relief Order Intermediary, we were able to make an application for a Debt Relief Order for both Mary and Harold. As a result, all their debts have been written off and they have a fresh start as they head into their pension years.***

# Support in Time of Need

Catherine had received notification of an overpayment of Welfare Supplementary Payment of £700. It arose due to a delay in the Appeal Service informing the WSP team that Personal Independence Payment had been awarded.

She was a cancer patient, treatment had stopped as it wasn't effective and sadly she was moving into the palliative stage. Catherine and her family were focused on coming to terms with this so when they received notification of the overpayment it caused additional anxiety that they simply did not need. Catherine didn't want her family to have this worry and so asked if we could help to sort it. Our Macmillan Benefits Advisers supported her and her family with other wraparound advice.

In terms of the overpayment, after exploring the reasons it occurred, it became clear there was no right of appeal against the decision to recover. We then explored

the option to request a Discretionary Waiver of the decision to recover the overpayment. Catherine wanted to proceed with this so we advocated for her and submitted a request to waive overpayment.

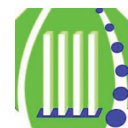
***The request was successful meaning that no further action to recover would be taken. The outcome meant a lot to Catherine. CAAN exists to support people in their time of need.***



# Thank you to our partners



Save the Children.



Core Funder

Community Advice Antrim & Newtownabbey is Authorised and regulated by the Financial Conduct Authority FRN:616960 | Company Limited by Guarantee, Registered Number NI32847 | Charity Number NIC100420 [www.communityadvicean.co.uk](http://www.communityadvicean.co.uk)

\*Case study photos are for representation purposes only

**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Annual return

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COMPANY REGISTRATION NUMBER: NI032847  
CHARITY REGISTRATION NUMBER: 100420

**Community Advice Antrim & Newtownabbey Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2024**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Financial Statements

Year ended 31 March 2024

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Trustees' annual report (incorporating the director's report)	<b>1</b>
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Statement of financial activities (including income and expenditure account)	<b>13</b>
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Statement of cash flows	<b>15</b>
Notes to the financial statements	<b>16</b>
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>26</b>
Notes to the detailed statement of financial activities	<b>27</b>

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

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

## Reference and administrative details

**Registered charity name** Community Advice Antrim & Newtownabbey Ltd

**Charity registration number** 100420

**Company registration number** NI032847

**Principal office and registered office** Dunanney Centre  
Rathmullan Drive  
Rathcoole  
Newtownabbey  
Co Antrim  
BT37 9DQ

## The trustees

J Casey  
D Crawford  
L Dawson  
C Gilmore  
G Haire  
D Patterson  
L Rea  
R Wiseman (Appointed 27 June 2023)

**Company secretary** L Adamson

**Auditor** Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

---

#### Structure, governance and management

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is audited externally as per the NI Advice Quality Standard (NIAQS).

#### Charities Registration

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

#### Organisational Structure

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

#### Recruitment and Appointment of Trustees

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 8 skilled members and are made up of business, retired, statutory and voluntary sector. All members are recruited by public advertisement and selected by interview. All members give their time voluntarily and receive no benefits from the charity.

#### Objectives and activities

Community Advice Antrim & Newtownabbey (CAAN) is a charity in Northern Ireland working against poverty and meeting the information advice needs of the community, through our core service and projects. Advice provision spans a diverse range of topics including debt, finance, benefits, health, employment, consumer, legal, education, housing, immigration, and relationships. Community Advice aims to ensure that individuals do not suffer through:

- Lack of knowledge of their rights and responsibilities
- Lack of knowledge of the services available to them
- An inability to express their needs effectively: and
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Community Advice service is:

- Committed to a socially just, tolerant and pluralist society.
- Opposed to all forms of discrimination
- Committed to equal opportunities.

#### Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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## Achievements and performance

We provide a comprehensive range of services to our clients. Through the provision of our holistic wraparound advice service, including income maximisation, CAAN dealt with over 42k enquiries for the year ended 31 March 2024 and generated £8.6million income for clients. In addition to our core advice services we have continued to deliver projects, including Specialist Money Advice/Debt, Macmillan Benefits Service, Welfare Reform Support, Advice4Health, Social Supermarket and Cost of Living support.

### **COST OF LIVING CRISIS**

CAAN has seen its service delivery evolve in order to effectively support the community through the challenges of the Cost of Living Crisis. In addition to our holistic advice and advocacy services, this has included:

- Establish partnerships to enhance the provision of charitable support to clients
- Delivery of the Social Supermarket for Antrim and Newtownabbey along with hardship funding support (in partnership with council)
- Partnership with Antrim Foodbank to deliver their Financial Inclusion Project
- Extensive Cost of Living awareness sessions across the Borough
- Supporting and advising clients with the migration to Universal Credit

### **PRINCIPAL FUNDING SOURCE**

Antrim and Newtownabbey Borough Council is the main core funder under a three year commissioning arrangement. All expenditure is vouched and accounted for on a quarterly basis. CAAN also receives funding from a range of other sources

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is maintained as per the NI Advice Quality Standard (NIAQS).

### **CHARITIES REGISTRATION**

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

### **ORGANISATIONAL STRUCTURE**

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 8 skilled members and are made up of business, retired, statutory and voluntary

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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#### Financial review

The Board strictly manage the areas of funding in relation to restricted and unrestricted funds. Restricted funds are set aside for a specific purpose.

#### **GOING CONCERN**

After making appropriate enquires, the Trustee Board have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future.

#### **PRINCIPAL RISKS AND UNCERTAINTIES**

The company manages all of its financial risks through a series of controls and maintenance of a Risk Register which is reviewed by management and considered by the Trustee Board on an annual basis. Risks are assessed for likelihood and impact, with mitigating action described against each risk identified. The principal commercial, operational and financial risks that have been identified as having a serious potential impact on the performance and future prospects or reputation of CAAN are as follows:

- CAAN needs to close or reduce resources and/or services due to financial difficulties or insolvency,
- Projects have a material negative impact on the financial stability of CAAN due to withdrawal of funding and/or ability to meet funder requirements,
- Lack of/ inadequacy of financial reporting to Trustees leads to inability to act in time in face of threats/opportunities.

The Trustee Board are satisfied that appropriate actions have been identified and taken so that these risks are managed effectively. Mitigation actions include:

- Comply with 'Financial Procedures'
- Monitor cash flow on monthly basis
- Realistic costing for funding bids
- At least quarterly financial reporting to Trustees, including restricted projects
- Monitor Projects on quarterly basis
- Annual Budgets agreed by Trustees

#### **RESERVES POLICY**

##### Unrestricted Reserves

The Trustee Board believes that Community Advice Antrim & Newtownabbey should hold financial reserves in order to ensure that CAAN can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. The Trustee Board considers that it would be prudent to set aside an amount equivalent to a minimum of three months budgeted running costs. In addition, unrestricted funds are designated for equipment reserve, contractual commitment reserve, premises reserve and development reserve.

##### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the service. Their existence, and the sums of money therein, do not imply that there has been an under spend but may result from a variety of circumstances including depreciation charges and timing differences between CAAN's financial year and the funding year of the project concerned.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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#### Plans for future periods

Community Advice Antrim & Newtownabbey will continue with the activities outlined above in the forthcoming years subject to satisfactory funding arrangements being available. We will continue to be available to expand our services, again subject to satisfactory funding arrangements being available. We are actively assessing the medium and longer term implications of the post Covid and Cost of Living environment.

#### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
  - they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.
-

# Community Advice Antrim & Newtownabbey Ltd

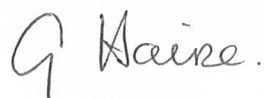
Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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The trustees' annual report and the strategic report were approved on 25 June 2024 and signed on behalf of the board of trustees by:



Geraldine Haire

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd

Year ended 31 March 2024

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### Opinion

We have audited the financial statements of Community Advice Antrim & Newtownabbey Ltd (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd** *(continued)*

**Year ended 31 March 2024**

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## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit engagement team including significant component audit teams and relevant internal specialists, including tax and valuations specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the UK Companies Act and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental for their ability to operate or to avoid a material penalty.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

#### Year ended 31 March 2024

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As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2024

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

25 June 2024

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		2024	2023		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	1,120	–	1,120	945
Charitable activities	6	6,350	849,129	855,479	783,513
Investment income	7	239	–	239	94
<b>Total income</b>		<u>7,709</u>	<u>849,129</u>	<u>856,838</u>	<u>784,552</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	<u>10,367</u>	<u>845,522</u>	<u>855,889</u>	<u>797,077</u>
<b>Total expenditure</b>		<u>10,367</u>	<u>845,522</u>	<u>855,889</u>	<u>797,077</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>(2,658)</u>	<u>3,607</u>	<u>949</u>	<u>(12,525)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>295,505</u>	<u>10,223</u>	<u>305,728</u>	<u>318,253</u>
<b>Total funds carried forward</b>		<u>292,847</u>	<u>13,830</u>	<u>306,677</u>	<u>305,728</u>

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

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Position

31 March 2024

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	15	2,120	4,909
<b>Current assets</b>			
Debtors	16	33,112	15,941
Cash at bank and in hand		278,990	290,474
		<u>312,102</u>	<u>306,415</u>
<b>Creditors: amounts falling due within one year</b>	17	<u>7,545</u>	<u>5,596</u>
<b>Net current assets</b>		<u>304,557</u>	<u>300,819</u>
<b>Total assets less current liabilities</b>		<u>306,677</u>	<u>305,728</u>
<b>Net assets</b>		<u>306,677</u>	<u>305,728</u>
<b>Funds of the charity</b>			
Restricted funds		13,830	10,223
Unrestricted funds		292,847	295,505
<b>Total charity funds</b>	19	<u>306,677</u>	<u>305,728</u>

These financial statements were approved by the board of trustees and authorised for issue on 25 June 2024, and are signed on behalf of the board by:

G Haire  
Trustee

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The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Cash Flows

Year ended 31 March 2024

	2024 £	2023 £
<b>Cash flows from operating activities</b>		
Net income/(expenditure)	949	(12,525)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	2,789	6,327
Other interest receivable and similar income	(239)	(94)
Accrued (income)/expenses	(285)	636
<i>Changes in:</i>		
Trade and other debtors	(17,171)	15,798
Trade and other creditors	2,234	(881)
Cash generated from operations	(11,723)	9,261
Interest received	239	94
Net cash (used in)/from operating activities	<u>(11,484)</u>	<u>9,355</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	—	(1,510)
Net cash used in investing activities	<u>—</u>	<u>(1,510)</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(11,484)	7,845
<b>Cash and cash equivalents at beginning of year</b>	290,474	282,629
<b>Cash and cash equivalents at end of year</b>	<u>278,990</u>	<u>290,474</u>

The notes on pages 16 to 24 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2024

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Dunanney Centre, Rathmullan Drive, Rathcoole, Newtownabbey, Co Antrim, BT37 9DQ.

#### 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 Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### 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.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- 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.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	-% straight line
Equipment	-	25% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital, and is governed by its registered Memorandum and Articles of Association.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	1,120	1,120	945	945

#### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Antrim and Newtownabbey Council	–	322,551	322,551
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	85,170	85,170
Oasis Care	–	13,211	13,211
ANBC Social Supermarket	–	121,977	121,977
ANBC Hardship fund	–	75,750	75,750
Public Health Agency	–	99,452	99,452
MacMillan Cancer Support	–	74,390	74,390
Pensionwise	4,350	–	4,350
The Enaklon Foundation	2,000	10,000	12,000
Advice NI - Money Advice	–	46,628	46,628
	6,350	849,129	855,479

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Antrim and Newtownabbey Council	–	343,042	343,042
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	77,469	77,469
Oasis Care	–	6,799	6,799
ANBC Social Supermarket	–	149,987	149,987
ANBC Hardship fund	–	–	–
Public Health Agency	–	96,052	96,052
MacMillan Cancer Support	–	62,260	62,260
Pensionwise	5,850	–	5,850
The Enaklon Foundation	2,500	–	2,500
Advice NI - Money Advice	–	39,554	39,554
	8,350	775,163	783,513

#### 7. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	239	239	94	94

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	10,195	842,132	852,327
Support costs	172	3,390	3,562
	<u>10,367</u>	<u>845,522</u>	<u>855,889</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	16,904	776,715	793,619
Support costs	–	3,458	3,458
	<u>16,904</u>	<u>780,173</u>	<u>797,077</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activities	852,327	–	852,327	793,619
Governance costs	–	3,562	3,562	3,458
	<u>852,327</u>	<u>3,562</u>	<u>855,889</u>	<u>797,077</u>

#### 10. Analysis of support costs

	Analysis of support costs activity 1 £	Total 2024 £	Total 2023 £
Governance costs	3,562	3,562	–

#### 11. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>2,789</u>	<u>6,327</u>

#### 12. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	<u>3,562</u>	<u>3,314</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024</b>	2023
	£	£
Wages and salaries	525,767	526,466
Social security costs	32,146	33,066
Employer contributions to pension plans	11,280	10,457
Other employee benefits	3,908	2,731
	<u>573,101</u>	<u>572,720</u>

The average head count of employees during the year was 25 (2023: 25). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2024</b>	2023
	No.	No.
Number of staff - type 1	<u>25</u>	<u>25</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £52,602 (2023: £54,092)

#### 14. Trustee remuneration and expenses

No trustee received reimbursement for expenses during the year. (2023:£Nil)

#### 15. Tangible fixed assets

	Premises	Equipment	Total
	£	£	£
<b>Cost</b>			
At 1 April 2023	42,763	25,687	68,450
Disposals	(42,763)	–	(42,763)
<b>At 31 March 2024</b>	<u>–</u>	<u>25,687</u>	<u>25,687</u>
<b>Depreciation</b>			
At 1 April 2023	42,763	20,778	63,541
Charge for the year	–	2,789	2,789
Disposals	(42,763)	–	(42,763)
<b>At 31 March 2024</b>	<u>–</u>	<u>23,567</u>	<u>23,567</u>
<b>Carrying amount</b>			
<b>At 31 March 2024</b>	<u>–</u>	<u>2,120</u>	<u>2,120</u>
At 31 March 2023	<u>–</u>	<u>4,909</u>	<u>4,909</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 16. Debtors

	2024	2023
	£	£
Other debtors	33,112	15,941

#### 17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	270	1,873
Accruals and deferred income	3,438	3,723
Other creditors	3,837	–
	<u>7,545</u>	<u>5,596</u>

#### 18. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £11,280 (2023: £10,457).

#### 19. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	295,505	7,709	(10,367)	292,847

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	303,020	9,389	(16,904)	295,505

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

## 19. Analysis of charitable funds *(continued)*

### Restricted funds

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Antrim and Newtownabbey	–	322,551	(322,551)	–
Public Health Agency	4,979	99,452	(99,452)	4,979
Macmillan Cancer Support	5,244	74,390	(78,800)	834
Advice NI - Money Advice	–	46,628	(45,188)	1,440
Antrim and Newtownabbey - Welfare Reform and Appeals	–	85,170	(85,170)	–
ANBC Social Supermarket	–	121,977	(119,673)	2,304
Oasis	–	13,211	(12,281)	930
Enkalon	–	10,000	(6,657)	3,343
ANBC Hardship fund	–	75,750	(75,750)	–
	<u>10,223</u>	<u>849,129</u>	<u>(845,522)</u>	<u>13,830</u>

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
Antrim and Newtownabbey	–	343,042	(343,042)	–
Public Health Agency	8,037	96,052	(99,110)	4,979
Macmillan Cancer Support	7,196	62,260	(64,212)	5,244
Advice NI - Money Advice	–	39,554	(39,554)	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	77,469	(77,469)	–
ANBC Social Supermarket	–	149,987	(149,987)	–
Oasis	–	6,799	(6,799)	–
Enkalon	–	–	–	–
ANBC Hardship fund	–	–	–	–
	<u>15,233</u>	<u>775,163</u>	<u>(780,173)</u>	<u>10,223</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	2,120	2,120
Current assets	296,511	15,591	312,102
Creditors less than 1 year	(7,545)	–	(7,545)
<b>Net assets</b>	<u>288,966</u>	<u>17,711</u>	<u>306,677</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	4,909	4,909
Current assets	301,101	5,314	306,415
Creditors less than 1 year	(5,596)	–	(5,596)
<b>Net assets</b>	<u>295,505</u>	<u>10,223</u>	<u>305,728</u>

#### 21. Ethical standards

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

#### 22. Taxation

The Company is a registered charity, and as such is entitled to tax exemptions on income and profits in furtherance of the charity's primary objectives.

#### 23. Contingencies

A contingent liability exists to repay grants and Trust monies received should certain conditions not be fulfilled by the charity. In the opinion of the Trustees, the terms of the Letters of Offers have been, or will be, complied with and no liability is expected.

#### 24. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>290,474</u>	<u>(11,484)</u>	<u>278,990</u>

**Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Management Information**

**Year ended 31 March 2024**

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The following pages do not form part of the financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024 £	2023 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	1,120	945
	<u>          </u>	<u>          </u>
<b>Charitable activities</b>		
Antrim and Newtownabbey Council	322,551	343,042
Antrim and Newtownabbey Council - Welfare Reform and Appeals	85,170	77,469
Oasis Care	13,211	6,799
ANBC Social Supermarket	121,977	149,987
ANBC Hardship fund	75,750	–
Public Health Agency	99,452	96,052
MacMillan Cancer Support	74,390	62,260
Pensionwise	4,350	5,850
The Enaklon Foundation	12,000	2,500
Advice NI - Money Advice	46,628	39,554
	<u>855,479</u>	<u>783,513</u>
<b>Investment income</b>		
Bank interest receivable	239	94
	<u>          </u>	<u>          </u>
<b>Total income</b>	<u>856,838</u>	<u>784,552</u>

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024	2023
	£	£
<b>Expenditure on charitable activities</b>		
<b>Charitable activities</b>		
<b><i>Activities undertaken directly</i></b>		
Wages and Salaries	525,767	526,466
Employer's NIC	32,146	33,066
Pension costs	11,280	10,457
Health scheme	3,908	2,731
Rent	30,958	31,320
Light and Heat	2,679	2,140
Subscriptions	3,016	3,480
Insurance	6,112	6,842
Other expenditure	196	231
Travel	2,134	1,884
Telephone	10,962	7,821
Printing, postage, stationary & PR	10,284	4,399
Depreciation	2,789	6,327
Volunteer expenses	1,676	1,044
Bank charges	437	424
Repairs and maintenance	20,885	24,812
General expenses	2,729	1,447
Staff training	3,003	1,728
Client support costs	178,175	127,000
Grant repayment	3,191	–
	<u>852,327</u>	<u>793,619</u>
<b>Governance costs</b>		
Governance costs - audit fees	3,562	3,458
	<u>855,889</u>	<u>797,077</u>

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**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Accounts

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COMPANY REGISTRATION NUMBER: NI032847  
CHARITY REGISTRATION NUMBER: XR22498

**Community Advice Antrim & Newtownabbey Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2023**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2023**

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Independent auditor's report to the members	<b>7</b>
Statement of financial activities (including income and expenditure account)	<b>13</b>
Statement of financial position	<b>14</b>
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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

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

## Reference and administrative details

<b>Registered charity name</b>	Community Advice Antrim & Newtownabbey Ltd
<b>Charity registration number</b>	XR22498
<b>Company registration number</b>	NI032847
<b>Principal office and registered office</b>	Dunanney Centre Rathmullan Drive Rathcoole Newtownabbey Co Antrim BT37 9DQ

## The trustees

	J Casey	
	S Davis	(Resigned 23 August 2022)
	B Gilliland	(Resigned 23 August 2022)
	C Gilmore	
	G Haire	
	D Patterson	
	L Rea	
	D Crawford	(Appointed 26 April 2022)
	L Banks	(Appointed 28 February 2023)
<b>Company secretary</b>	L Adamson	
<b>Auditor</b>	Finegan Gibson Ltd Chartered accountants & statutory auditor Causeway Tower 9 James Street South Belfast BT2 8DN	

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Structure, governance and management

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is audited externally as per the NI Advice Quality Standard (NIAQS).

#### Charities Registration

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

#### Organisational Structure

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

#### Recruitment and Appointment of Trustees

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 9 skilled members and are made up of business, retired, statutory and voluntary sector. All members are recruited by public advertisement and selected by interview. All members give their time voluntarily and receive no benefits from the charity.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Objectives and activities

Community Advice Antrim & Newtownabbey (CAAN) is a charity in Northern Ireland working against poverty and meeting the information advice needs of the community; through our core service and projects. Advice provision spans a diverse range of topics including debt, finance, benefits, health, employment, consumer, legal, education, housing, immigration, and relationships. Community Advice aims to ensure that individuals do not suffer through:

- Lack of knowledge of their rights and responsibilities
- Lack of knowledge of the services available to them
- An inability to express their needs effectively: and
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Community Advice service is:

- Committed to a socially just, tolerant and pluralist society.
- Opposed to all forms of discrimination
- Committed to equal opportunities.

#### Principal Risks and Uncertainties

The company manages all of its financial risks through a series of controls and maintenance of a Risk Register which is reviewed by management and considered by the Trustee Board on an annual basis. Risks are assessed for likelihood and impact, with mitigating action described against each risk identified.

The principal commercial, operational and financial risks that have been identified as having a serious potential impact on the performance and future prospects or reputation of the organisation are as follows:

- CAAN needs to close or reduce resources and/or services due to financial difficulties or insolvency,
- Projects have a material negative impact on the financial stability of CAAN due to withdrawal of funding and/or ability to meet funder requirements,
- Lack of/ inadequacy of financial reporting to Trustees leads to inability to act in time in face of threats/opportunities.

The Trustee Board are satisfied that appropriate actions have been identified and taken so that these risks are managed effectively. Mitigation actions include:

- Comply with 'Financial Procedures'
- Monitor cash flow on monthly basis
- Realistic costing for funding bids
- At least quarterly financial reporting to Trustees, including restricted projects
- Monitor Projects on quarterly basis
- Annual Budgets agreed by Trustees

#### Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Achievements and performance

We provide a comprehensive range of services to our clients. Through the provision of our holistic wrap around advice service, including income maximisation, CAAN dealt with over 43k enquiries for the year ended 31 March 2023 and generated £8.3million income for clients. In addition to our core advice services we have delivered projects, including Money Advice/Debt Counselling, Macmillan Benefits Service, Welfare Reform Support, Advice4Health, Foodbank Financial Inclusion and also Social Supermarket Scheme.

#### Implications of COVID

- **SERVICE DELIVERY** - The demands on the service continue to be high, increasingly so from those who have been financially impacted by the Cost of Living Crisis. Additional demands for Cost of Living events and workshops led to CAAN participating in 52 external sessions; raising awareness of advice service, support measures and Cost of Living mitigations.
- **VOLUNTEERING** - At the heart of the CAAN service is its volunteers, in their roles of admin support, advisers, receptionists and trustees. CAAN has undertaken initiatives in 2022-23 to increase volunteering in an effort to achieve pre-Covid levels.
- **FINANCE** - Annual income remained steady and new opportunities were availed of to support clients financially impacted by Cost of Living Crisis in terms of financial support through statutory funding.
- **STAFFING** - Staff support and development was a priority through the Cost of Living challenges; staff adapted to increased client demands for charitable support and full wraparound advice.

#### Principal Funding Source

Antrim and Newtownabbey Borough Council is the main core funder under a three years commissioning arrangement. All expenditure is vouched and accounted for on a quarterly basis. CAAN also receives funding from a range of other sources.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2023

---

#### Financial review

The Board strictly manage the areas of funding in relation to restricted and unrestricted funds. Restricted funds are set aside for a specific purpose.

#### Reserves Policy

##### Unrestricted Reserves

The Trustee Board believes that Community Advice Antrim & Newtownabbey should hold financial reserves in order to ensure that CAAN can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The Trustee Board considers that it would be prudent to set aside an amount equivalent to a minimum of three months budgeted running costs. In addition, unrestricted funds are designated for equipment reserve, contractual commitment reserve, premises reserve and development reserve.

The total unrestricted reserves as at 31 March 2023 are £295,505(2022: £303,020).

##### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the service. Their existence, and the sums of money therein, do not imply that there has been an under spend but may result from a variety of circumstances including depreciation charges and timing differences between CAAN's financial year and the funding year of the project concerned. The total restricted reserves for the year ended 31 March 2023 are £10,223(2022:£15,233).

#### Plans for future periods

Community Advice Antrim & Newtownabbey will continue with the activities outlined above in the forthcoming years subject to satisfactory funding arrangements being available. We will continue to be available to expand our services, subject to satisfactory funding arrangements being available. We are actively assessing the medium and longer term implications of the changes arising from Covid.

#### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2023

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In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **Auditor**

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 24 October 2023 and signed on behalf of the board of trustees by:

  
L Adamson  
Charity Secretary

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd

Year ended 31 March 2023

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#### Opinion

We have audited the financial statements of Community Advice Antrim & Newtownabbey Ltd (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd** *(continued)*

**Year ended 31 March 2023**

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## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit engagement team including significant component audit teams and relevant internal specialists, including tax and valuations specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the UK Companies Act and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental for their ability to operate or to avoid a material penalty.

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

#### Year ended 31 March 2023

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As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

## Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

24 October 2023

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	945	–	945	545
Charitable activities	6	8,350	775,163	783,513	715,325
Investment income	7	94	–	94	–
<b>Total income</b>		<u>9,389</u>	<u>775,163</u>	<u>784,552</u>	<u>715,870</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	16,904	780,173	797,077	728,686
<b>Total expenditure</b>		<u>16,904</u>	<u>780,173</u>	<u>797,077</u>	<u>728,686</u>
<b>Net expenditure and net movement in funds</b>		<u>(7,515)</u>	<u>(5,010)</u>	<u>(12,525)</u>	<u>(12,816)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>303,020</u>	<u>15,233</u>	<u>318,253</u>	<u>331,069</u>
<b>Total funds carried forward</b>		<u>295,505</u>	<u>10,223</u>	<u>305,728</u>	<u>318,253</u>

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

The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Position

31 March 2023

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	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	14	4,909	9,726
<b>Current assets</b>			
Debtors	15	15,941	31,739
Cash at bank and in hand		290,474	282,629
		<u>306,415</u>	<u>314,368</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>5,596</u>	<u>5,841</u>
<b>Net current assets</b>		<u>300,819</u>	<u>308,527</u>
<b>Total assets less current liabilities</b>		<u>305,728</u>	<u>318,253</u>
<b>Net assets</b>		<u>305,728</u>	<u>318,253</u>
<b>Funds of the charity</b>			
Restricted funds		10,223	15,233
Unrestricted funds		295,505	303,020
<b>Total charity funds</b>	18	<u>305,728</u>	<u>318,253</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 October 2023, and are signed on behalf of the board by:



G Haire  
Trustee

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The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
<b>Cash flows from operating activities</b>		
Net expenditure	(12,525)	(12,816)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	6,327	9,399
Other interest receivable and similar income	(94)	–
Accrued expenses	636	3,087
<i>Changes in:</i>		
Trade and other debtors	15,798	(8,392)
Trade and other creditors	(881)	2,193
Cash generated from operations	9,261	(6,529)
Interest received	94	–
Net cash from/(used in) operating activities	<u>9,355</u>	<u>(6,529)</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(1,510)	(5,885)
Net cash used in investing activities	<u>(1,510)</u>	<u>(5,885)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	7,845	(12,414)
<b>Cash and cash equivalents at beginning of year</b>	<u>282,629</u>	<u>295,043</u>
<b>Cash and cash equivalents at end of year</b>	<u>290,474</u>	<u>282,629</u>

The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2023

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in England and Wales. The address of the registered office is Dunanney Centre, Rathmullan Drive, Rathcoole, Newtownabbey, Co Antrim, BT37 9DQ.

#### 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 Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### 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.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- 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.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	-% straight line
Equipment	-	25% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital, and is governed by its registered Memorandum and Articles of Association.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Donations	945	945	545	545

#### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Antrim and Newtownabbey Council	–	343,042	343,042
Antrim and Newtownabbey Council - COVID Grants	–	–	–
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	77,469	77,469
Antrim and Newtownabbey Council - Warm, Well, Connected	–	–	–
Oasis Care	–	6,799	6,799
ANBC Social Supermarket	–	149,987	149,987
Public Health Agency	–	96,052	96,052
MacMillan Cancer Support	–	62,260	62,260
Pensionwise	5,850	–	5,850
The Enaklon Foundation	2,500	–	2,500
Advice NI - Money Advice	–	39,554	39,554
	<u>8,350</u>	<u>775,163</u>	<u>783,513</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Antrim and Newtownabbey Council	–	335,344	335,344
Antrim and Newtownabbey Council - COVID Grants	–	51,651	51,651
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	89,398	89,398
Antrim and Newtownabbey Council - Warm, Well, Connected	–	8,600	8,600
Oasis Care	–	–	–
ANBC Social Supermarket	–	–	–
Public Health Agency	–	92,411	92,411
MacMillan Cancer Support	–	57,746	57,746
Pensionwise	6,750	–	6,750
The Enaklon Foundation	4,000	2,000	6,000
Advice NI - Money Advice	–	67,425	67,425
	<u>10,750</u>	<u>704,575</u>	<u>715,325</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

#### 7. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	94	94	–	–

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	16,904	776,715	793,619
Support costs	–	3,458	3,458
	<u>16,904</u>	<u>780,173</u>	<u>797,077</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Charitable activities	3,161	719,498	722,659
Support costs	–	6,027	6,027
	<u>3,161</u>	<u>725,525</u>	<u>728,686</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Charitable activities	793,619	–	793,619	722,659
Governance costs	–	3,458	3,458	6,027
	<u>793,619</u>	<u>3,458</u>	<u>797,077</u>	<u>728,686</u>

#### 10. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	6,327	9,399

#### 11. Auditors remuneration

	2023 £	2022 £
Fees payable for the audit of the financial statements	3,314	3,087

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023</b>	2022
	£	£
Wages and salaries	526,466	524,377
Social security costs	33,066	28,715
Employer contributions to pension plans	10,457	12,409
Other employee benefits	2,731	2,717
	<u>572,720</u>	<u>568,218</u>

The average head count of employees during the year was 25 (2022: 25).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £54,092 (2022: £56,202)

#### 13. Trustee remuneration and expenses

No trustee received reimbursement for expenses during the year. (2022:£Nil)

#### 14. Tangible fixed assets

	Freehold property £	Equipment £	Total £
<b>Cost</b>			
At 1 April 2022	42,763	219,089	261,852
Additions	–	1,510	1,510
Disposals	–	(194,912)	(194,912)
<b>At 31 March 2023</b>	<u>42,763</u>	<u>25,687</u>	<u>68,450</u>
<b>Depreciation</b>			
At 1 April 2022	42,763	209,363	252,126
Charge for the year	–	6,327	6,327
Disposals	–	(194,912)	(194,912)
<b>At 31 March 2023</b>	<u>42,763</u>	<u>20,778</u>	<u>63,541</u>
<b>Carrying amount</b>			
<b>At 31 March 2023</b>	<u>–</u>	<u>4,909</u>	<u>4,909</u>
At 31 March 2022	<u>–</u>	<u>9,726</u>	<u>9,726</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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#### 15. Debtors

	2023	2022
	£	£
Other debtors	<u>15,941</u>	<u>31,739</u>

#### 16. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	1,873	1,441
Accruals and deferred income	3,723	3,087
Other creditors	—	1,313
	<u>5,596</u>	<u>5,841</u>

#### 17. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £10,457 (2022: £12,409).

#### 18. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	<u>303,020</u>	<u>9,389</u>	<u>(16,904)</u>	<u>295,505</u>

	At 1 April 2021	Income	Expenditure	At 31 March 2022
	£	£	£	£
General funds	<u>294,886</u>	<u>11,295</u>	<u>(3,161)</u>	<u>303,020</u>

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

## 18. Analysis of charitable funds *(continued)*

### Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
Antrim and Newtownabbey	–	343,042	(343,042)	–
Public Health Agency	8,037	96,052	(99,110)	4,979
Macmillan Cancer Support	7,196	62,260	(64,212)	5,244
Advice NI - Money Advice	–	39,554	(39,554)	–
The Enaklon Foundation	–	–	–	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	77,469	(77,469)	–
Antrim and Newtownabbey - Warm, Well, Connected	–	–	–	–
Antrim and Newtownabbey - COVID Grants	–	–	–	–
ANBC Social Supermarket	–	149,987	(149,987)	–
Oasis	–	6,799	(6,799)	–
	<u>15,233</u>	<u>775,163</u>	<u>(780,173)</u>	<u>10,223</u>

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
Antrim and Newtownabbey	–	335,344	(335,344)	–
Public Health Agency	8,037	92,411	(92,411)	8,037
Macmillan Cancer Support	7,196	57,746	(57,746)	7,196
Advice NI - Money Advice	–	67,425	(67,425)	–
The Enaklon Foundation	–	2,000	(2,000)	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	89,398	(89,398)	–
Antrim and Newtownabbey - Warm, Well, Connected	–	8,600	(8,600)	–
Antrim and Newtownabbey - COVID Grants	20,950	51,651	(72,601)	–
ANBC Social Supermarket	–	–	–	–
Oasis	–	–	–	–
	<u>36,183</u>	<u>704,575</u>	<u>(725,525)</u>	<u>15,233</u>

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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## 19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	4,909	4,909
Current assets	301,101	5,314	306,415
Creditors less than 1 year	(5,596)	–	(5,596)
<b>Net assets</b>	<u>295,505</u>	<u>10,223</u>	<u>305,728</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	–	9,726	9,726
Current assets	314,368	–	314,368
Creditors less than 1 year	(5,841)	–	(5,841)
<b>Net assets</b>	<u>308,527</u>	<u>9,726</u>	<u>318,253</u>

## 20. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	<u>282,629</u>	<u>7,845</u>	<u>290,474</u>

**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Annual report

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# ANNUAL REPORT

2022-23

22/23  
year in review



£8.3m  
Income generated  
for local families



## Our Aims

To ensure that individuals do not suffer through:

- ◌ Lack of knowledge of their rights and responsibilities;
- ◌ Lack of knowledge of the services available to them; or
- ◌ An inability to express their needs effectively.

## Our Values

Community Advice Antrim & Newtownabbey is:

- ◌ Committed to a socially just, tolerant and pluralist society;
- ◌ Opposed to all forms of discrimination; and
- ◌ An equal opportunities employer and welcomes the participation of all sections of our community at all levels of the organisation.

*Community Advice Antrim & Newtownabbey exercises a responsible influence on the development of laws, policies and services locally*



43k+  
Client Enquiries



1526  
Disability Forms completed



52  
Awareness Events across the Borough



88%  
success rate at appeal tribunals



630  
clients referred from Health Professionals through our Advice4Health Project



93%  
of clients were happy with the advice they received



1128  
Digital Enquiries



164  
new Money Advice clients



263  
clients supported with appeal tribunals

# Chairperson's Report

**Valuing and supporting our people to deliver for our clients is at the heart of strategic decisions made by CAAN's Trustee Board; this approach has never been more vital than it has this year. Ensuring the wellbeing of our staff and volunteers has been key to navigating CAAN through the demands of a Cost-of-Living crisis and to proactively deliver an Advice Plus model that meets the needs of those struggling within our community.**

Delivering quality advice has led to many households across the borough being better off than they would have been without the CAAN service. £8.3million of income has been generated, subsequently supporting the local economy.

As chairperson, I acknowledge the team of volunteers, staff and trustees that is CAAN. Through their dedication, they continue to ensure our public benefit is fulfilled; they pull together to ensure clients do not suffer through a lack of knowledge of their rights and responsibilities, or of the services available to them, or through the inability to express their needs effectively and equally.

On behalf of the board, we acknowledge that our achievements are only made possible by the unwavering support of our funders and partners, for this we extend our sincere gratitude.

Geraldine Haire



# Money Matters

2022/2023 - 12 months

## Reserves brought forward

**2022**  
**£318,253**

## Income for the year

Antrim and Newtownabbey Council	£420,511
ANBC Social Supermarket	£149,987
Public Health Agency (Northern Office)	£96,052
Macmillan Cancer Support	£62,260
AdviceNI – Money Advice	£39,553
Oasis Care	£6,799
Pensionwise	£5,850
The Enkalon Foundation	£2,500
Donations	£945
Investment Income	£94

## Total

**£784,552**

## How funding was spent

Charitable Activities	£793,619
Governance Costs	£3,458

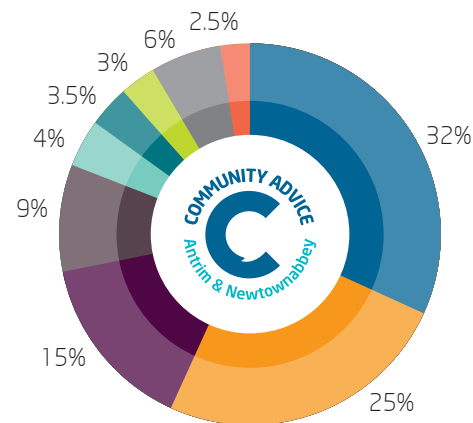
## Total

**£797,077**

## Closing Reserves

**£305,728**

# Top Enquiries



Universal Credit	13,787
Disability Benefits	10,765
Other Welfare Benefits	6,514
Crisis Intervention	3,833
Employment	1,756
Housing	1,504
Consumer & Debt	1,235
Miscellaneous	2,489
Other*	1,195

**Total Enquiries = 43,078**

*\*includes: Legal, Family, Education, Immigration*

# Area Manager's Report

**As a manager, a team, a service; we are proud of the impact we have had this year on the wellbeing of those across our community.**

Knowing the Cost-of-Living challenges that people faced, CAAN grasped feasible opportunities to increase awareness and develop our advice service to support those in need.

New innovative partnerships were created, and old ones were strengthened:

- *Awareness events and pop-up advice clinics undertaken at unprecedented levels with community groups across the whole borough.*
- *New advice clinics set up in conjunction with local Trussell Trust foodbanks*
- *New wraparound Social Supermarket piloted for the borough, supporting 1,200 adults and children*
- *Key wraparound advice partner in new Fuel Bank for Newtownabbey*
- *Extension of our charitable support partnerships, including those with Enkalon Foundation, Save the Children, Northern Trust and Antrim and Newtownabbey Borough Council*

- *Shaping the future of advice across NI through membership of DfC's Independent Advice & Debt Reference Group.*
- *Influencing change through participation on regional policy groups*

Advice often makes a long-term difference to our clients, but for CAAN to strengthen this support to include the immediate and short term, demonstrates the effectiveness of our partnerships. There is no doubt that our people know how to deliver outcomes for our community! In addition to the £8.3million we generated for clients through wraparound advice and advocacy, we helped to put food on the table for those hungry, heat in the homes of those cold, and connections for those isolated and alone.

We are grateful for the strong partnerships we have with Antrim and Newtownabbey Borough Council, Department for Communities, Public Health Agency and Macmillan. It is with the foundation of these core services that we have been able to enhance services with new partners. My personal thanks must go to our trustees, our staff, our volunteers. A team that inspires, a team that delivers.

Lorraine Adamson



*We wouldn't be us without our wonderful, talented and dedicated staff, volunteers and trustees.*



## Making a difference is what really matters to me.

The reason I came to join Antrim Citizens Advice, as it was then, was that my mum had received help from Citizens advice that was really beneficial to her. So a few weeks later she asked me to bring her down so she could leave in something as a thank you. While we were in Reception, I noticed a sign saying, "Volunteers wanted", I asked the receptionist about this and she gave me an application form which I completed and returned.

The Manager Valerie then contacted me and explained the work the bureau did, and I was immediately interested, I completed the Adviser training Programme and began volunteering in the bureau and loved it, after approx 12 months the bureau secured funding for a Hospital Advocacy worker, I applied and was offered the post.

The nature of the organisation is that it relies on funding and the Hospital post was a 3 year funded post. When that ended, I was lucky enough to be offered a role as General Adviser. Training opportunities are always encouraged and I was able to complete the Tribunal Representative course and for a while I was the Tribunal Representative for Antrim CAB. I have done lots of other roles during my years with the organisation, I was the Senior Telephone Adviser, Advice Sessions Supervisor and Deputy Manager before making the decision to reduce my working hours at which point I took over the Welfare Reform role which is my current role.

Over the years there have been a lot of changes. In 2016 we went through a merger process with Newtownabbey Citizens advice then changing to Community Advice Antrim and Newtownabbey. At the start of 2020 Covid changed the way we work forever; we went from fully office based to all working from home. The introduction of Universal Credit meant staff had to undergo intensive training to enable them to assist clients on this journey. Throughout all of these challenges, Management have always addressed any issues quickly to ensure we continue to work together as one team and continue to provide the high level of advice and support to our clients that we are known for.

Although there are many things which are unrecognizable from the bureau I joined in 2003 the underlying reason why I joined and why I continue to want to do this work remains the same, I want to do my best each day to provide holistic advice to our clients, to advocate and/or empower clients to challenge decisions which are wrong, to proactively look for and report on Social Policy issues and use these to lobby for change and on a basic level just have a positive impact on a client's life, like my mum experienced all those years ago.



# Community Advice Antrim & Newtownabbey

## Support in Time of Need



Jo (not her real name) was referred to Colleen as part of our Financial Inclusion project within the Antrim Foodbank. As a regular user of the Foodbank one of the staff members brought Jo over to Colleen to see if she could be entitled to any additional benefits.

As a single parent in receipt of Income Support and Tax Credits, Colleen established that even though all of her means tested benefits were in place due to Jo's mental health she could be entitled to Personal Independence Payments (PIP). It was clear that Jo would fulfil the criteria for PIP but she did not want to apply as she had previous experience of the process and it had a detrimental impact on her health. With reassurance that we would help her through the claim she agreed to proceed and we supported her with the application. During this process we were able to support the client

further with the introduction of the Social Supermarket and provided the client with 6 weeks of vouchers to ease her financial struggle. Jo's claim was disallowed.

With her consent we requested a Mandatory Reconsideration, and we supported it by obtaining further medical evidence. The decision was overturned and Jo was awarded the Enhanced Rate of Daily Living at £101 per week. On doing a further benefit check it became clear she would also now be entitled to an increase on her Income Support claim of £76 per week.

***She now presents more confident and willing to make active changes with support to aid her mental health issues; she is no longer struggling financially and doesn't need food packs from foodbank.***

# Community Advice Antrim & Newtownabbey

## Support in Time of Need

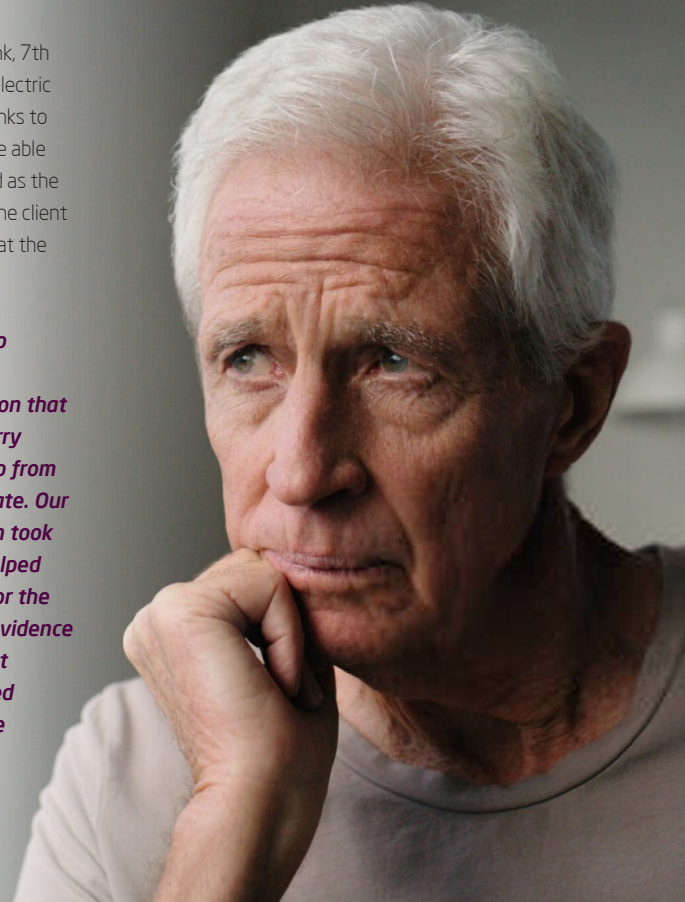
Harry (not his real name) was referred to our Advice4Health project by his GP in 2022 for help with his benefits. Harry explained to the Advice4Health worker Louisa that he had been overpaid Universal Credit and repaying this was causing his mental health to deteriorate. Harry advised that he suffered from depression and anxiety following the passing of a very close family member.

Louisa completed a benefit check for Harry and looked into the reasons for the overpayment. Louisa established that the Universal Credit overpayment occurred as the benefit agency had made an error and failed to deduct Harry's Employment and Support Allowance off his award. His Universal Credit was then reduced and £45 a month was taken off the client to repay his overpayment and other loans. In addition to this error relevant premiums and housing cost supplements were not included in Harry's Universal Credit calculation.

While challenging this decision we asked for deductions to be suspended and helped the client

with charitable support through Foodbank, 7th Heaven support with pet food, gas and electric help through the Methodist Mission. Thanks to Louisa's intervention in the case we were able to get the client's overpayment cancelled as the amount the department had underpaid the client in premiums was almost the same as what the Department said the client owed.

***When discussing benefits Harry also explained that he had a Personal Independence Payment (PIP) decision that had been turned down in 2019. Harry had appealed the decision with help from family but were still waiting on a date. Our appeal representative Danielle then took on this part of the case. Danielle helped to complete a written submission for the client and with additional medical evidence from his GP, Harry was successful at the appeal, being awarded Enhanced Rate Daily Living and Standard Rate Mobility. This is a total of £116.85 a week and Harry received a backpayment of £25,000.***



# Charitable Support - Advice Plus

In response to the cost of living climate now more than ever we recognize the need of immediate support. In addition to the advice provision that supports the clients medium and longer term needs we have also been able to support clients with the following:



214 households supported with home heating through partnerships



1,197 people supported with over £130,000 in food support



78 Samsung Tablets distributed in partnership with The Loneliness Network



578 clients referred to local foodbanks



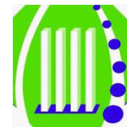
93 families supported with £38k in partnership with Save The Children



700 toys distributed to families at Christmas

37 referrals to Baby Basics

# Thank you to our partners



*\*Case study photos are for representation purposes only*

Community Advice Antrim & Newtownabbey is Authorised and regulated by the Financial Conduct Authority FRN:616960  
Company Limited by Guarantee, Registered Number NI32847  
Charity Number NIC100420

[www.communityadvicean.co.uk](http://www.communityadvicean.co.uk)



Core Funder

**Community Advice Antrim & Newtownabbey Ltd**

Northern Ireland - Charity number 100420

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# Annual return

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COMPANY REGISTRATION NUMBER: NI032847  
CHARITY REGISTRATION NUMBER: XR22498

**Community Advice Antrim & Newtownabbey Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**31 March 2023**

Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2023**

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

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

## Reference and administrative details

**Registered charity name** Community Advice Antrim & Newtownabbey Ltd

**Charity registration number** XR22498

**Company registration number** NI032847

**Principal office and registered office** Dunanney Centre  
Rathmullan Drive  
Rathcoole  
Newtownabbey  
Co Antrim  
BT37 9DQ

## The trustees

J Casey	
S Davis	(Resigned 23 August 2022)
B Gilliland	(Resigned 23 August 2022)
C Gilmore	
G Haire	
D Patterson	
L Rea	
D Crawford	(Appointed 26 April 2022)
L Banks	(Appointed 28 February 2023)

**Company secretary** L Adamson

**Auditor** Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Structure, governance and management

The organisation is a charitable company limited by guarantee and was registered as a charity on 22nd August 1997. It is governed by its core principles and its structure, governance and quality of advice is audited externally as per the NI Advice Quality Standard (NIAQS).

#### Charities Registration

The organisation is registered with the Charity Commission for Northern Ireland, NIC100420.

#### Organisational Structure

The Trustee Board is made up of members who meet a minimum of 4 times per annum and are responsible for the strategic and policy direction of the charity. The day to day responsibility for the provision of advice services is delegated to the Area Manager, supervision of the staff team and also ensuring the team continue to develop their skills and working practices in line with good practice.

#### Recruitment and Appointment of Trustees

The directors of the company are also known as charity trustees for the purpose of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members meet a minimum of 4 times per annum and new members are recruited by public advertisement and selected by interview. The committee has 9 skilled members and are made up of business, retired, statutory and voluntary sector. All members are recruited by public advertisement and selected by interview. All members give their time voluntarily and receive no benefits from the charity.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Objectives and activities

Community Advice Antrim & Newtownabbey (CAAN) is a charity in Northern Ireland working against poverty and meeting the information advice needs of the community; through our core service and projects. Advice provision spans a diverse range of topics including debt, finance, benefits, health, employment, consumer, legal, education, housing, immigration, and relationships. Community Advice aims to ensure that individuals do not suffer through:

- Lack of knowledge of their rights and responsibilities
- Lack of knowledge of the services available to them
- An inability to express their needs effectively: and
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Community Advice service is:

- Committed to a socially just, tolerant and pluralist society.
- Opposed to all forms of discrimination
- Committed to equal opportunities.

#### Principal Risks and Uncertainties

The company manages all of its financial risks through a series of controls and maintenance of a Risk Register which is reviewed by management and considered by the Trustee Board on an annual basis. Risks are assessed for likelihood and impact, with mitigating action described against each risk identified.

The principal commercial, operational and financial risks that have been identified as having a serious potential impact on the performance and future prospects or reputation of the organisation are as follows:

- CAAN needs to close or reduce resources and/or services due to financial difficulties or insolvency,
- Projects have a material negative impact on the financial stability of CAAN due to withdrawal of funding and/or ability to meet funder requirements,
- Lack of/ inadequacy of financial reporting to Trustees leads to inability to act in time in face of threats/opportunities.

The Trustee Board are satisfied that appropriate actions have been identified and taken so that these risks are managed effectively. Mitigation actions include:

- Comply with 'Financial Procedures'
- Monitor cash flow on monthly basis
- Realistic costing for funding bids
- At least quarterly financial reporting to Trustees, including restricted projects
- Monitor Projects on quarterly basis
- Annual Budgets agreed by Trustees

#### Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2023

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#### Achievements and performance

We provide a comprehensive range of services to our clients. Through the provision of our holistic wrap around advice service, including income maximisation, CAAN dealt with over 43k enquiries for the year ended 31 March 2023 and generated £8.3million income for clients. In addition to our core advice services we have delivered projects, including Money Advice/Debt Counselling, Macmillan Benefits Service, Welfare Reform Support, Advice4Health, Foodbank Financial Inclusion and also Social Supermarket Scheme.

#### Implications of COVID

- **SERVICE DELIVERY** - The demands on the service continue to be high, increasingly so from those who have been financially impacted by the Cost of Living Crisis. Additional demands for Cost of Living events and workshops led to CAAN participating in 52 external sessions; raising awareness of advice service, support measures and Cost of Living mitigations.
- **VOLUNTEERING** - At the heart of the CAAN service is its volunteers, in their roles of admin support, advisers, receptionists and trustees. CAAN has undertaken initiatives in 2022-23 to increase volunteering in an effort to achieve pre-Covid levels.
- **FINANCE** - Annual income remained steady and new opportunities were availed of to support clients financially impacted by Cost of Living Crisis in terms of financial support through statutory funding.
- **STAFFING** - Staff support and development was a priority through the Cost of Living challenges; staff adapted to increased client demands for charitable support and full wraparound advice.

#### Principal Funding Source

Antrim and Newtownabbey Borough Council is the main core funder under a three years commissioning arrangement. All expenditure is vouched and accounted for on a quarterly basis. CAAN also receives funding from a range of other sources.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2023

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##### Financial review

The Board strictly manage the areas of funding in relation to restricted and unrestricted funds. Restricted funds are set aside for a specific purpose.

##### Reserves Policy

##### Unrestricted Reserves

The Trustee Board believes that Community Advice Antrim & Newtownabbey should hold financial reserves in order to ensure that CAAN can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

The Trustee Board considers that it would be prudent to set aside an amount equivalent to a minimum of three months budgeted running costs. In addition, unrestricted funds are designated for equipment reserve, contractual commitment reserve, premises reserve and development reserve.

The total unrestricted reserves as at 31 March 2023 are £295,505(2022: £303,020).

##### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the service. Their existence, and the sums of money therein, do not imply that there has been an under spend but may result from a variety of circumstances including depreciation charges and timing differences between CAAN's financial year and the funding year of the project concerned. The total restricted reserves for the year ended 31 March 2023 are £10,223(2022:£15,233).

##### Plans for future periods

Community Advice Antrim & Newtownabbey will continue with the activities outlined above in the forthcoming years subject to satisfactory funding arrangements being available. We will continue to be available to expand our services, subject to satisfactory funding arrangements being available. We are actively assessing the medium and longer term implications of the changes arising from Covid.

##### Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2023

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In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 24 October 2023 and signed on behalf of the board of trustees by:

  
L Adamson  
Charity Secretary

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd

Year ended 31 March 2023

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#### Opinion

We have audited the financial statements of Community Advice Antrim & Newtownabbey Ltd (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

# **Community Advice Antrim & Newtownabbey Ltd**

**Company Limited by Guarantee**

**Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd** *(continued)*

**Year ended 31 March 2023**

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## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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#### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether management were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether management have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit engagement team including significant component audit teams and relevant internal specialists, including tax and valuations specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks in operation, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included ongoing compliance with the UK Companies Act and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental for their ability to operate or to avoid a material penalty.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

#### Year ended 31 March 2023

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As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Independent Auditor's Report to the Members of Community Advice Antrim & Newtownabbey Ltd *(continued)*

Year ended 31 March 2023

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

## Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Dolan FCA (Senior Statutory Auditor)

For and on behalf of  
Finegan Gibson Ltd  
Chartered accountants & statutory auditor  
Causeway Tower  
9 James Street South  
Belfast  
BT2 8DN

24 October 2023

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	945	–	945	545
Charitable activities	6	8,350	775,163	783,513	715,325
Investment income	7	94	–	94	–
<b>Total income</b>		<u>9,389</u>	<u>775,163</u>	<u>784,552</u>	<u>715,870</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	16,904	780,173	797,077	728,686
<b>Total expenditure</b>		<u>16,904</u>	<u>780,173</u>	<u>797,077</u>	<u>728,686</u>
<b>Net expenditure and net movement in funds</b>					
		<u>(7,515)</u>	<u>(5,010)</u>	<u>(12,525)</u>	<u>(12,816)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>303,020</u>	<u>15,233</u>	<u>318,253</u>	<u>331,069</u>
<b>Total funds carried forward</b>		<u>295,505</u>	<u>10,223</u>	<u>305,728</u>	<u>318,253</u>

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

The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

## Statement of Financial Position

31 March 2023

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	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	14	4,909	9,726
<b>Current assets</b>			
Debtors	15	15,941	31,739
Cash at bank and in hand		290,474	282,629
		<u>306,415</u>	<u>314,368</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>5,596</u>	<u>5,841</u>
<b>Net current assets</b>		<u>300,819</u>	<u>308,527</u>
<b>Total assets less current liabilities</b>		<u>305,728</u>	<u>318,253</u>
<b>Net assets</b>		<u>305,728</u>	<u>318,253</u>
<b>Funds of the charity</b>			
Restricted funds		10,223	15,233
Unrestricted funds		295,505	303,020
<b>Total charity funds</b>	18	<u>305,728</u>	<u>318,253</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 October 2023, and are signed on behalf of the board by:



G Haire  
Trustee

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The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
<b>Cash flows from operating activities</b>		
Net expenditure	(12,525)	(12,816)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	6,327	9,399
Other interest receivable and similar income	(94)	–
Accrued expenses	636	3,087
<i>Changes in:</i>		
Trade and other debtors	15,798	(8,392)
Trade and other creditors	(881)	2,193
Cash generated from operations	9,261	(6,529)
Interest received	94	–
Net cash from/(used in) operating activities	<u>9,355</u>	<u>(6,529)</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	<u>(1,510)</u>	<u>(5,885)</u>
Net cash used in investing activities	<u>(1,510)</u>	<u>(5,885)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	7,845	(12,414)
<b>Cash and cash equivalents at beginning of year</b>	<u>282,629</u>	<u>295,043</u>
<b>Cash and cash equivalents at end of year</b>	<u>290,474</u>	<u>282,629</u>

The notes on pages 16 to 25 form part of these financial statements.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2023

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in England and Wales. The address of the registered office is Dunanney Centre, Rathmullan Drive, Rathcoole, Newtownabbey, Co Antrim, BT37 9DQ.

#### 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 Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### 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.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- 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.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	-% straight line
Equipment	-	25% straight line

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Limited by guarantee

The company is limited by guarantee and has no share capital, and is governed by its registered Memorandum and Articles of Association.

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Donations	945	945	545	545

#### 6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Antrim and Newtownabbey Council	–	343,042	343,042
Antrim and Newtownabbey Council - COVID Grants	–	–	–
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	77,469	77,469
Antrim and Newtownabbey Council - Warm, Well, Connected	–	–	–
Oasis Care	–	6,799	6,799
ANBC Social Supermarket	–	149,987	149,987
Public Health Agency	–	96,052	96,052
MacMillan Cancer Support	–	62,260	62,260
Pensionwise	5,850	–	5,850
The Enaklon Foundation	2,500	–	2,500
Advice NI - Money Advice	–	39,554	39,554
	<u>8,350</u>	<u>775,163</u>	<u>783,513</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Antrim and Newtownabbey Council	–	335,344	335,344
Antrim and Newtownabbey Council - COVID Grants	–	51,651	51,651
Antrim and Newtownabbey Council - Welfare Reform and Appeals	–	89,398	89,398
Antrim and Newtownabbey Council - Warm, Well, Connected	–	8,600	8,600
Oasis Care	–	–	–
ANBC Social Supermarket	–	–	–
Public Health Agency	–	92,411	92,411
MacMillan Cancer Support	–	57,746	57,746
Pensionwise	6,750	–	6,750
The Enaklon Foundation	4,000	2,000	6,000
Advice NI - Money Advice	–	67,425	67,425
	<u>10,750</u>	<u>704,575</u>	<u>715,325</u>

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

#### 7. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	94	94	–	–

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	16,904	776,715	793,619
Support costs	–	3,458	3,458
	<u>16,904</u>	<u>780,173</u>	<u>797,077</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Charitable activities	3,161	719,498	722,659
Support costs	–	6,027	6,027
	<u>3,161</u>	<u>725,525</u>	<u>728,686</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Charitable activities	793,619	–	793,619	722,659
Governance costs	–	3,458	3,458	6,027
	<u>793,619</u>	<u>3,458</u>	<u>797,077</u>	<u>728,686</u>

#### 10. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	6,327	9,399

#### 11. Auditors remuneration

	2023 £	2022 £
Fees payable for the audit of the financial statements	3,314	3,087

# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023</b>	2022
	£	£
Wages and salaries	526,466	524,377
Social security costs	33,066	28,715
Employer contributions to pension plans	10,457	12,409
Other employee benefits	2,731	2,717
	<u>572,720</u>	<u>568,218</u>

The average head count of employees during the year was 25 (2022: 25).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £54,092 (2022: £56,202)

#### 13. Trustee remuneration and expenses

No trustee received reimbursement for expenses during the year. (2022:£Nil)

#### 14. Tangible fixed assets

	Freehold property £	Equipment £	Total £
<b>Cost</b>			
At 1 April 2022	42,763	219,089	261,852
Additions	–	1,510	1,510
Disposals	–	(194,912)	(194,912)
<b>At 31 March 2023</b>	<u>42,763</u>	<u>25,687</u>	<u>68,450</u>
<b>Depreciation</b>			
At 1 April 2022	42,763	209,363	252,126
Charge for the year	–	6,327	6,327
Disposals	–	(194,912)	(194,912)
<b>At 31 March 2023</b>	<u>42,763</u>	<u>20,778</u>	<u>63,541</u>
<b>Carrying amount</b>			
<b>At 31 March 2023</b>	<u>–</u>	<u>4,909</u>	<u>4,909</u>
At 31 March 2022	<u>–</u>	<u>9,726</u>	<u>9,726</u>

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# Community Advice Antrim & Newtownabbey Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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#### 15. Debtors

	2023	2022
	£	£
Other debtors	15,941	31,739

#### 16. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	1,873	1,441
Accruals and deferred income	3,723	3,087
Other creditors	—	1,313
	<u>5,596</u>	<u>5,841</u>

#### 17. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £10,457 (2022: £12,409).

#### 18. Analysis of charitable funds

##### Unrestricted funds

	At			At 31 March
	1 April 2022	Income	Expenditure	2023
	£	£	£	£
General funds	303,020	9,389	(16,904)	295,505

	At			At 31 March
	1 April 2021	Income	Expenditure	2022
	£	£	£	£
General funds	294,886	11,295	(3,161)	303,020

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# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

## 18. Analysis of charitable funds *(continued)*

### Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
Antrim and Newtownabbey	–	343,042	(343,042)	–
Public Health Agency	8,037	96,052	(99,110)	4,979
Macmillan Cancer Support	7,196	62,260	(64,212)	5,244
Advice NI - Money Advice	–	39,554	(39,554)	–
The Enaklon Foundation	–	–	–	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	77,469	(77,469)	–
Antrim and Newtownabbey - Warm, Well, Connected	–	–	–	–
Antrim and Newtownabbey - COVID Grants	–	–	–	–
ANBC Social Supermarket	–	149,987	(149,987)	–
Oasis	–	6,799	(6,799)	–
	<u>15,233</u>	<u>775,163</u>	<u>(780,173)</u>	<u>10,223</u>

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
Antrim and Newtownabbey	–	335,344	(335,344)	–
Public Health Agency	8,037	92,411	(92,411)	8,037
Macmillan Cancer Support	7,196	57,746	(57,746)	7,196
Advice NI - Money Advice	–	67,425	(67,425)	–
The Enaklon Foundation	–	2,000	(2,000)	–
Antrim and Newtownabbey - Welfare Reform and Appeals	–	89,398	(89,398)	–
Antrim and Newtownabbey - Warm, Well, Connected	–	8,600	(8,600)	–
Antrim and Newtownabbey - COVID Grants	20,950	51,651	(72,601)	–
ANBC Social Supermarket	–	–	–	–
Oasis	–	–	–	–
	<u>36,183</u>	<u>704,575</u>	<u>(725,525)</u>	<u>15,233</u>

# Community Advice Antrim & Newtownabbey Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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## 19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	4,909	4,909
Current assets	301,101	5,314	306,415
Creditors less than 1 year	(5,596)	–	(5,596)
<b>Net assets</b>	<u>295,505</u>	<u>10,223</u>	<u>305,728</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	–	9,726	9,726
Current assets	314,368	–	314,368
Creditors less than 1 year	(5,841)	–	(5,841)
<b>Net assets</b>	<u>308,527</u>	<u>9,726</u>	<u>318,253</u>

## 20. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	<u>282,629</u>	<u>7,845</u>	<u>290,474</u>