

Community Advice Fermanagh Ltd

Registered number: NI605507

Trustees' Annual Report (including Directors' Report & Strategic Report)

The trustees have pleasure in presenting their report and the financial statements of the company for the year ended 31 March 2023.

Objectives and activities

The principal objectives and activities of the charity during the year continued to be the prevention and relief of poverty, sickness and distress in all sections of the community, the advancement of education and protection of health thereby ensuring people do not suffer through ignorance of their rights or services available to them, the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The purpose of all services provided by Community Advice Fermanagh Ltd is for the benefit of the community of County Fermanagh.

The principles of Community Advice Fermanagh Ltd are that we provide free, impartial, confidential and independent advice, information, advocacy and representation (as necessary) in relation to social welfare covering social security benefits, consumer issues, employment legislation, debt advice, health/community care, housing, utilities, immigration/nationality and other legal matters.

The charity is a charitable company limited by guarantee. It is governed by a memorandum and articles of association.

During the year, the charity carried out a number of activities and projects in the furtherance of its objectives:

- 1 Provision of information, advice, advocacy and representation across a range of Social Welfare issues such as Social Security Benefits, Consumer, Employment, Debt Advice, Health/Community Care, Housing, Utilities, Immigration/Nationality, Cross Border, Tax, Utilities and other Social Welfare matters.
- 2 Social Policy work in regard to all of the above.
- 3 Specific focus on the continuing roll-out of Welfare Reform and providing services to our clients that are tailored to ensuring that we reduce stress, worry whilst also empowering our clients.
- 4 Provision of Benefit Awareness sessions, Money Advice Sessions, Financial Inclusion Project and Small Business and Self-Employment Advice to clients educating them on their rights and entitlements.
- 5 Provision of advice, information, advocacy and representation to 218 clients in relation to personal debt.
- 6 Provision of support to our clients regarding Tribunals hearings in respect of their Social Security and Disability Appeals.

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Strategic Report

Achievements and performance (including principal risks and uncertainties, development and performance and key performance indicators)

- 1 The main achievements of the charity during the year were as follows:
- 2 Delivering a high quality advice, information, advocacy and representation service to clients regarding 8,649 enquiries. An increase of 29% in enquiries from 2021/22.
Income generation for 2022/23 was £1,128,409.20 also a 2% increase from 2021/22.
- 3 Ongoing provision of Welfare Reform Support Project service vastly exceeding targets.
This is an Increase of 68% since 2021/22.
- 4 Ongoing delivery of both Pension Wise and Debt Advice Project. The Debt Project supported 218 client over the year period and dealt with £3,238,818.47 worth of Debt.
- 5 Provision of Ongoing Support and Advice to our Tribunal clients during this year.
- 6 Our staff require high quality training and development in order to carry out their duties in the provision of a highly effective and professional service to our clients, particularly during this critical time when our delivery of advice changed so much to accommodate the changing needs of our clients. During 2022/23 substantial training was put in place for all staff delivered by a wide range of partners to cope with this changing demand.
- 7 The organisation commenced new projects such as Cross Border with the Centre for Cross Border Projects, Outreach Clinics across the County for the Clear Project focusing on maximising income in the cost of living crisis and the Community Foundation focusing on older people and maximising income for them through benefit checks.
- 8 The service facilitated 20 Outreach Clinics across the County and took part in numerous talks in partnership with organisations such as Fermanagh and Omagh District Council, St Vincent de Paul, Women's Aid, Macular Society, SEFF and WAVE Trauma Centre.
- 9 Increase in Social Policy work and publicity of our organisation featuring on media such as a BBC Newslane, BBC Radio and in numerous papers across the Northern Ireland.

Benefits to the end users and wider society

The directors are satisfied that the performance of the company during the year, in terms of both financial and operational results, is in line with the charity's constitution and key objectives.

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Financial review (including reserves policy)

The net income for the year is £12,658 (2021 - net deficit £5,164). Total funds and reserves at the end of the financial year were £101,116.

The charity aims to ensure that liquid funds held at any point in time are sufficient to cover expenditure equivalent to 3 months of all ongoing operating costs (excluding depreciation).

At the year-end date, the charity's reconciled bank balance (on current accounts) was £22,896. Total expenditure for the year was £253,776 (excluding depreciation). The charity, therefore, held funds equivalent to just under 33 days of ongoing operating costs (excluding depreciation). The level of liquid funds held is significantly lower than planned. The directors are satisfied that this matter will be rectified in the next financial year.

Plans for future periods

There are no significant changes planned for the forthcoming financial year. The directors will continue to govern the company in line with the constitution in order to achieve the objectives noted above.

Structure, governance and management

The company is governed and managed by the board of directors. The directors (who are also the trustees) who served the company throughout the year are shown on pages 1 and 2, together with details of the registered office and other professional advisors.

The board of directors carry out their governance role throughout the year by way of meetings on a quarterly basis to review the performance of the company and to make decisions regarding the company's financial and operational matters. The directors govern the activities of the company in line with the objectives set out in the governing documents of the charity, namely the Memorandum and Articles of Association and the charity's constitution.

Directors

The directors (also the trustees) who served the company during the period were as follows:

Mr Donal O'Cofaigh
Mr Eugene Corrigan
Mr Phil Flanagan
Ms Sinead Magee
Mr Brendan Heuston

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Trustees' responsibilities

The trustees, who are also the directors of the company, are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to the auditors

We, the directors of the company who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's auditor is unaware; and the directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

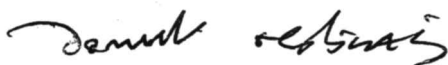
MacNeary Rasdale & Co. Ltd Chartered Accountants are deemed to be appointed under section 487(2) of the Companies Act 2006.

Small company exemptions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors.

On behalf of the Board



Mr Donal O'Cofaigh
Chairman

15 December 2023