
Registered number NI605507
Charity registration number NIC100807
Charity tax reference XN48794

Community Advice Fermanagh Ltd

Report and Accounts

31 March 2025

MacNeary Rasdale & Co. Ltd
Chartered Accountants, Wellington House,
30 Darling Street, Enniskillen, BT74 7EW

Community Advice Fermanagh Ltd
Report and Accounts
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Community Advice Fermanagh Ltd
Company Information

Company registration number
NI605507

Charity registration number
NIC100807

Charity tax reference
XN48794

The board of directors
Mr Donal O'Cofaigh
Mr Phil Flanagan (Resigned 29/01/2025)
Ms Rita O'Loughlin
Ms Wendy Stewart
Miss Maeve Corrigan (Resigned 18/03/2025)
Mr Mark Robinson
Mrs Viola Bryson

Company Secretary
Ms Bernadette Maguire

Members of the management committee (excluding directors' name above)
Cllr Adam Gannon
Cllr Keith Elliott
Cllr Roy Crawford
Cllr Tommy Maguire

Registered office
Fermanagh House
Broadmeadow Place
Enniskillen
County Fermanagh
BT74 7HR

Accountants
MacNeary Rasdale & Co. Ltd, Chartered Accountants,
Wellington House, 30 Darling St.
Enniskillen
BT74 7EW

Bankers
AIB
2 - 6 East Bridge Street
Enniskillen
County Fermanagh
BT74 7BT

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 2025.

Objectives and activities

The principal objectives and activities of the charity during the year continued to be the prevention and relief of poverty and financial 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, housing, utilities, cross border queries, pension (state and private), level 1 immigration advice and other basic 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, Debt Advice, Consumer, Employment, Housing, level 1 Immigration, Cross Border, Tax, Pension (State and Private) 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 the upcoming Move to Universal Credit. The organisation provided clients with advice and support to try and reduce stress levels and worry whilst also empowering our clients.
- 4 Provision of Benefit Awareness sessions, Money Advice Sessions, Welfare Reform Advice and Cross Border Advice to clients educating them on their rights and entitlements.
- 5 Provision of advice, information, advocacy and representation to 168 clients in relation to personal debt.
- 6 Supporting our clients with hearings in respect of their Social Security and Disability Appeal Tribunals.

Community Advice Fermanagh Ltd.
Registered number: NI605507

Trustees' Annual Report (including Director's Report & Strategic Report)

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 10,407 enquiries. A decrease in 11% of enquiries from 2023/24 (we had a new Welfare Reform Advisor who was in training from September 2024 – March 2025). Income generation for 2024/25 was £1,498,154.66. This was a 4.41% increase from 2023/24.
- 3 Ongoing provision of Welfare Reform Support Project service vastly exceeding targets and assisted clients on 4,105 issues.
- 4 Ongoing delivery of both Pension Wise and Debt Advice Project. The Debt Project supported 186 clients over the 2024/25 period, an increase of 26% from 2023/24 and dealt with £1,087,889.86 worth of Debt.
- 5 Provision of ongoing Support and Advice to our Tribunal clients throughout the year. In 2024/25 there were 20 appeals with 17 successful and a total of £56,500 back payments successfully claimed back for clients as well as an ongoing award.
- 6 Our staff require high quality training and development to carry out their duties. During 2024/25 substantial training was put in place for all staff delivered by a wide range of organisations including Advice NI, the Law Centre, Housing Rights and others.
- 7 The organisation continues to work in partnership with the Centre for Cross Border Studies on the Cross Border Project and the Clear Project in the delivery of Outreach Clinics across the County focusing on maximising income amidst the ongoing rise in the cost of living for citizens of Fermanagh.
- 8 The service facilitated 18 Outreach Clinics across the County and continues to work in partnership with organisations such as but not exclusive to Fermanagh and Omagh District Council, Saint Vincent de Paul, Women's Aid, Action for Children, The Courthouse in Kesh and the WRAP Project in conjunction with the Fermanagh and Omagh District Council.
- 9 Ongoing promotion of the organisation through Social Policy Work and engaging with the media.

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.

Community Advice Fermanagh Ltd

Registered number: NI605507

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

Financial review (including reserves policy)

The net deficit for the year is (£9,343) (2024 - net deficit £4,931). Total funds and reserves at the end of the financial year were £97,376.

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 £59,380. Total expenditure for the year was £236,677 (excluding depreciation). The charity, therefore, held funds equivalent to just under 92 days of ongoing operating costs (excluding depreciation). The level of liquid funds held is sufficient (3 months reserves).

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 Phil Flanagan (Resigned 29/01/2025)

Ms Rita O'Loughlin

Ms Wendy Stewart

Miss Maeve Corrigan (Resigned 18/03/2025)

Mr Mark Robinson

Mrs Viola Bryson

Community Advice Fermanagh Ltd

Registered number: NI605507

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

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 reporting accountants

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 reporting accountant is unaware; and the directors have taken all steps that they ought to have taken to make themselves aware of
- any relevant accounting information and to establish that the reporting accountant is aware of that information.

Reporting accountant

MacNeary Rasdale & Co. Ltd Chartered Accountants are deemed to be appointed.

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

22 January 2026

**ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS ON THE UNAUDITED
FINANCIAL STATEMENTS OF COMMUNITY AID FERMANAGH LTD FOR THE YEAR ENDED 31 MARCH 2025**

In accordance with our terms of engagement, and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise the Profit and Loss Account, the Balance Sheet and the have compiled the financial statements of the company which comprise the Profit and Loss Account, the Balance Sheet and the have compiled the financial statements of the company which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made solely to the company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so and state those matters that we have agreed to state to them in this 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 company and the company's Board of Directors as a body, for our work or company and the company's Board of Directors as a body, for our work or for this report.

We have carried out this engagement in accordance with guidance issued by the Chartered Accountants Ireland and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements. You have acknowledged on the balance sheet for the year ended 31 March 2024 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.



MacNeary Rasdale & Co. Ltd
Chartered Accountants
Wellington House
30 Darling St
Enniskillen
Fermanagh
BT74 7EW

22 January 2026

Community Advice Fermanagh Ltd
Statement of Financial Activities
Year Ended 31st March 2025

	Notes	Designated £	Unrestricted £	Restricted £	2025 £	2024 £
Income and endowments from:						
Generated funds	4	-	4,256	-	4,258	4,642
Charitable activities	5	-	-	227,270	227,270	251,183
Total Income		-	4,256	227,270	231,528	255,825
Expenditure on:						
Charitable activities	6	-	-	207,129	207,129	235,101
Other	7	-	-	33,742	33,742	25,655
Total Expenditure		-	-	240,871	240,871	260,756
Net Income/(expenditure)		-	4,256	(13,601)	(9,343)	(4,931)
Fund transfers		-	(4,256)	4,256	-	-
Funds brought forward		-			106,719	111,650
Funds carried forward		-	-	(9,345)	97,376	106,719

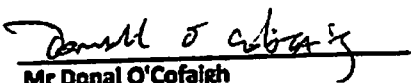
All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Community Advice Fermanagh Ltd
Balance sheet
as at 31 March 2025


	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	8	<u>6,883</u> 6,883	<u>9,279</u> 9,279
Current assets			
Debtors	9	32,363	10,259
Cash at bank and in hand		<u>59,380</u>	<u>89,081</u>
		91,743	99,340
Creditors: amounts falling due within one year	10	<u>(1,250)</u>	<u>(1,900)</u>
Net current assets		90,493	97,440
Total assets less current liabilities		<u>97,376</u>	<u>106,719</u>
Net assets		97,376	106,719
Funds	14		
Unrestricted	15	97,376	106,719
Restricted	15	-	-
Designated	15	-	-
Members' funds		<u>97,376</u>	<u>106,719</u>

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2015).

These financial statements were approved by the directors and authorised for issue on the 22 January 2026 and are signed on their behalf by:



Mr Donal O'Cofaigh
Director



Director

Company Registration Number: NI605507

Community Advice Fermanagh Ltd
Notes to the Accounts

1. Accounting policies

(i) General information and basis of preparation

Community Advice Fermanagh is a charitable company limited by guarantee registered in Northern Ireland.

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are:

- the 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
- provide free, impartial, confidential and independent support on consumer issues, employment legislation, social security benefits, money advice, health, housing rights and other legal matters

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: 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) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act (Northern Ireland) 2008, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in the UK and Republic Of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic Of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Practices as it applies from 1 January 2015.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements have been prepared to give a 'true and fair view and are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(ii) Income recognition

Incoming resources from generated funds consists of income from fees and services generated by the charity from its main charitable activities together with donations and fundraising. All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Incoming resources from charitable activities consists of grants received from various funding bodies to assist the charity in achieving its objectives. Grants of this nature are recognized in the Statement of Financial Activities when the charity is legally entitled to the income and all preconditions for receipt of the funds have been met.

Community Advice Fermanagh Ltd
Notes to the Accounts

(iii) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Staff costs have been allocated on the basis of time spent on each of the main activities of the charity, which are:

- Generating funds (those activities involved with raising funds and funding applications)
- Charitable activities (those activities associated with the charity's objects)
- Governance costs (management and administration of the charity)

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(iv) Depreciation

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

Office equipment and furniture - 10% straight line

(v) Fund accounting

Restricted Funds

Incoming resources of the company which are provided for a specific purpose, together with the resources expended to which they relate, form part of the restricted funds of the charity.

Unrestricted Funds

Incoming resources which are generated by the charity's own efforts or provided with no specific preconditions, together with the resources expended to which they relate, are disclosed as part of the unrestricted funds of the charity.

2. Operating Income

	2025	2024
	£	£
<u>Net income is stated after charging:</u>		
Director's emoluments	-	-
Depreciation of owned fixed assets	4,195	4,416
Accountant's remuneration	1,102	1,080

Community Advice Fermanagh Ltd
Notes to the Accounts

3. Staff costs

	2025	2024
	£	£
Wages and Salaries	156,480	189,421
Social Security costs	28,437	10,458
Pension costs	12,180	11,374
	<u>197,097</u>	<u>211,253</u>

There are no high paid staff whose emoluments are defined for taxation purposes amounted to over £60,000 in the year:

The average number of employees, calculated on a full-time equivalent basis, analysed by function was:

No. of employees	2025	2024
Charitable activities	6.5	6
Governance	<u>1</u>	<u>1</u>

Pension scheme under auto enrolment:
The charity operates a “net pay arrangement” pension scheme for employees.

4. Income from generated funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations and sponsorship	4,256	-	-	4,642
	<u>4,256</u>	<u>-</u>	<u>-</u>	<u>4,642</u>

5. Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fermanagh & Omagh District Council	-	142,196	142,196	158,295
Welfare Reform and Appeals	-	41,901	41,901	42,229
National Citizens Advice	-	2,828	2,828	3,263
Centre for Cross Border Studies	-	-	-	3,334
Halifax Fund	-	-	-	4,500
Developing Healthy	-	-	-	3,280
J Moore Foundation	-	-	-	2,000
Advice NI Debt Action Funding	-	32,585	32,585	34,282
Queens University	-	3,060	3,060	-
Advice NI Welfare Outreach Clinics	-	4,700	4,700	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	<u>-</u>	<u>227,270</u>	<u>227,270</u>	<u>251,183</u>

6 Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Salaries	-	152,277	152,277	175,304
Pensions costs	-	12,180	12,180	11,374
Staff training	-	3,348	3,348	1,240
Travel expenses	-	1,654	1,654	1,856
Rent and rates	-	17,202	17,202	18,086
Insurance	-	1,395	1,395	1,306
Telephone,broadband,software & support	-	5,025	5,025	6,893
Postage, stationery and subscriptions	-	2,083	2,083	3,153
Advertising	-	495	495	2,382
Consulting	-	1,344	1,344	654
Membership costs	-	4,474	4,474	4,285
General expenses	-	1,077	1,077	3,089
Bank charges	-	380	380	313
Repairs and maintenance	-	-	-	750
Depreciation	-	4,195	4,195	4,416
	-	207,129	207,129	235,101

7 Expenditure on governance costs

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Wages and salaries	-	32,640	32,640	24,575
Accountants remuneration	-	1,102	1,102	1,080
	-	33,742	33,742	25,655

8 Tangible fixed costs

	Office equipment & furniture	Total
	£	£
Cost		
At 1 April 2024	40,152	40,152
Additions	1,799	1,799
As 31 March 2025	41,951	41,951
Depreciation		
At 1 April 2024	30,873	30,873
Charge for the year	4,195	4,195
As 31 March 2025	35,068	35,068
Net book value		
As 31 March 2025	6,883	6,883
As 31 March 2024	9,279	9,279

Community Advice Fermanagh Ltd
Notes to the Accounts

9 Debtors

	2025	2024
	£	£
Funding debtors	32,363	10,259
Payment on account	-	-
	<u>32,363</u>	<u>10,259</u>

10 Creditors: amounts falling within one year

	2025	2024
	£	£
Trade creditors & accruals	<u>1,250</u>	<u>1,900</u>
	<u>1,250</u>	<u>1,900</u>

11 Related party transactions

There were no transactions with related parties which require disclosure under SORP 2015 (FRS 102).

12 Tax status

The company is a registered charity for tax purposes (reference number XN 48794) and is exempt from corporation tax on any income or capital gains arising.

13 Company limited by guarantee

The company is limited by guarantee and, therefore, there is no issued share capital.

Every member of the company undertakes to contribute to the assets of the company in the event of it being wound up during a period in which they are still a member of the company, including a period of one year from the date that they ceased to be a member, providing the debts were incurred during their period as a member of the company or the debt relates to costs and expenses of a winding up.

The liability of each member in such circumstances is limited to £10.

14 Funds

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	£	£	2025	2024
			£	£
Funds brought forward	106,719	106,719	106,719	111,650
Net income/ (expenditure)			(9,345)	(4,931)
Fund transfers			-	-
	<u>106,719</u>	<u>106,719</u>	<u>97,374</u>	<u>106,719</u>

Community Advice Fermanagh Ltd
Notes to the Accounts

Fund descriptions:

a) General Unrestricted Funds

General unrestricted funds consist of incoming resources which are generated by the charity's own efforts or provided with no specific preconditions, together with the resources expended to which they relate. These usually consist of monies earned from advice provision projects and self-generated income such as donations and fundraising.

b) Designated funds

Designated funds consist of funds provided to the charity with no specific preconditions but which the charity itself have designated for a particular purpose and/or category of expenditure or future costs.

c) Restricted funds

Restricted funds consist of incoming resources which are provided for a specific purpose, together with the resources expended to which they relate. These usually consist of government funding for particular projects carried out by the charity or services provided in line with a service level agreement.

15 Net assets

	Designated Funds £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets	-	9,279	-	9,279	12,964
Current assets	-	99,340	-	99,340	101,186
Current liabilities	-	(1,900)	-	(1,900)	(2,500)
Total	-	106,719	-	106,719	111,650