Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland · Charity number 101573

Details

Status	Received
Registered	2015-02-06
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	Portadown Health Centre Tavanagh Avenue Portadown Craigavon County Armagh Bt62 3bu BT62 3BU
Phone	0330 135 9733
Email	contact@adviceabc.co.uk
Website	www.adviceabc.co.uk

Activities

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 advancement of education,The advancement of health or the saving of lives,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,Education/training,Volunteer development

Who the charity helps: Carers,Ethnic minorities,General public,Older people,Physical disabilities,Sensory disabilities,Volunteers

Downloaded from opencharities.uk/ni/101573

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£700,455	£681,206	£-6,069	31

Trustees

Name	Role	Appointed
Adrian Mcparland		
Mr Kieran Mcgeough		
Mr Martin Stevenson		
Mrs Lynd Roper		
Mrs Nichola Cinnamond		
Ms Hazel Ruth Craig		

Downloaded from opencharities.uk/ni/101573

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Accounts

Company Registration Number: NI034750
Charity Number: NIC101573

Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)

Annual Report and Audited Financial Statements

for the financial year ended 31 March 2025

Daly Park & Company Ltd
Chartered Accountants and Registered Auditors
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Community Advice Armagh Banbridge & Craigavon Limited
(A company limited by guarantee, not having a share capital)

CONTENTS

	Page
Trustees' and Other Information	3
Trustees' Annual Report	4 - 6
Statement of Trustees' Responsibilities	7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Balance Sheet	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 - 18

Community Advice Armagh Banbridge & Craigavon Limited
(A company limited by guarantee, not having a share capital)

TRUSTEES' AND OTHER INFORMATION

Trustees	Martin Brian Stevenson Kieran Gerard McGeough Hazel Ruth Craig Nicola Lorraine Cinnamond Adrian James McParland
Charity Number in Northern Ireland	NIC101573
Company Registration Number	NI034750
Registered Office and Principal Address	Portadown Health & Care Centre Tavanagh Avenue Portadown Craigavon BT62 3BU Northern Ireland
Accountants	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland
Principal Bankers	Danske Bank 45-48 High Street Portadown Co. Armagh BT62 1LB Northern Ireland

Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the financial year ended 31 March 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the audited financial statements for the financial year ended 31 March 2025.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Armagh Banbridge & Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2025.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Principal Activity

To provide advice, information and advocacy to help people with problems they face and campaign to improve the policies and practices that affect peoples lives. Our service is free, confidential, independent and impartial. It is committed to justice and equality and opposed to discrimination and its effects.

Mission, Objectives and Strategy

Mission Statement

To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure

Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance

For Community Advice Armagh, Banbridge & Craigavon Limited (formerly Community Advice Craigavon Limited) this has been an important year in terms of development and transformation. In December 2024, after many years of collaboration, advice services across the Armagh, Banbridge & Craigavon area finally achieved amalgamation into a single new service, re-named Community Advice ABC. The service now delivers advice and advocacy through a range of access routes, by telephone, through email, online via our web-based portal, from outreach locations & in person across 4 main offices in the towns of Armagh, Banbridge, Lurgan & Portadown.

In addition to these routes, we have been developing a service which is grounded in and integrated within our local communities, bring our advisers out into food banks, food pantries & charities which support vulnerable people. Our focus remains, as always, on supporting our community in severe economic times, while we aim to help address the root causes and impact of poverty for vulnerable individuals and families.

During the past year, across the ABC area, we dealt with more than 33,000 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases, together with our Macmillan welfare benefits team, generated for clients more than £4,800,000 in additional income, backdated payments on appeal and

discretionary waivers. Our specialist debt team managed almost £2.5 million in debt and our appeals team represented 149 clients at independent tribunal hearing, generating backdated payments of just over £650,000.

We have continued to develop and maintain effective partnership and collaborative working relationships which have helped us make a difference to many individuals both in short term and with longer term solutions for the difficulties they have faced. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise, face to face in our local offices.

We are committed to developing the best model for delivery of advice across the Armagh, Banbridge and Craigavon council area in order to try to ensure our public benefit requirement is fulfilled and our service places clients at the centre of everything we do. We set out in our Annual Report stories and feedback from clients about how our service has made a difference to their lives.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £33k in the current financial year.

Reserves Policy
The charity's policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. It is the reserves policy of the organisation that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to between three and six months expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £272,245 (2024 - £253,312) and liabilities of £6,069 (2024 - £6,385). The net assets of the company have increased by £19,249.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping

clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Armagh Banbridge & Craigavon Limited subscribes to and is compliant with the following:

- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 12th December 25 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Armagh Banbridge & Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 March 2025

The trustees, who are also directors of Community Advice Armagh Banbridge & Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and 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.

Approved by the Board of Trustees on 12th December 25 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)

Report on the audit of the financial statements

Opinion

We have audited the company financial statements of Community Advice Armagh Banbridge & Craigavon Limited ('the company') for the financial year ended 31 March 2025 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including the summary of significant accounting policies set out in note 2. 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" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion, when reporting in accordance with a fair presentation framework the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2025 and of its surplus for the financial year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 the Charities Act (Northern Ireland) 2008.

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 company in accordance with 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 company's ability to continue as a going concern for a period of at least twelve months from the date 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.

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 contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinion on other matter 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' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Armagh Banbridge & Craigavon Limited
(A company limited by guarantee, not having a share capital)

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept; 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
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

Responsibilities of trustees for the financial statements
As explained more fully in the Statement of Trustees' Responsibilities set out on page 7, the trustees 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 they 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 company'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 management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

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:

Further information regarding the scope of our responsibilities as auditor
As part of an audit in accordance with ISAs (UK), we exercise professional judgement 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 company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 company'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 the company 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.

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)

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.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the company'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 company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Ruairi Maginn (Senior Statutory Auditor)
for and on behalf of
DALY PARK & COMPANY LTD
Chartered Accountants and Registered Auditors
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

12/12/2025.

Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

for the financial year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Incoming Resources							
Voluntary Income	4.1	**394,400**	**306,005**	**700,405**	300,377	295,835	596,212
Investments	4.2	**50**	**-**	**50**	43	-	43
Total incoming resources		**394,450**	**306,005**	**700,455**	300,420	295,835	596,255
Resources Expended							
Charitable activities	5.1	**383,055**	**298,151**	**681,206**	282,221	280,397	562,618
Net incoming/outgoing resources before transfers		**11,395**	**7,854**	**19,249**	18,199	15,438	33,637
Gross transfers between funds		**7,854**	**(7,854)**	**-**	47,104	(47,104)	-
Net movement in funds for the financial year		**19,249**	**-**	**19,249**	65,303	(31,666)	33,637
Reconciliation of funds:							
Total funds beginning of the year	15	**246,927**	**-**	**246,927**	181,624	31,666	213,290
Total funds at the end of the year		**266,176**	**-**	**266,176**	246,927	-	246,927

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Community Advice Armagh Banbridge & Craigavon Limited

(A company limited by guarantee, not having a share capital)
Company Number: NI034750

BALANCE SHEET

as at 31 March 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	10	**8,049**	8,269
Current Assets			
Debtors	11	**34,657**	87,018
Cash at bank and in hand	12	**229,539**	158,025
		264,196	245,043
Creditors: Amounts falling due within one year	13	**(6,069)**	(6,385)
Net Current Assets		**258,127**	238,658
Total Assets less Current Liabilities		**266,176**	246,927
Funds			
General fund (unrestricted)		**266,176**	246,927
Total funds	15	**266,176**	246,927

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the Board of Trustees and authorised for issue on 12th December 25 **and signed on its behalf by**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Armagh Banbridge & Craigavon Limited

STATEMENT OF CASH FLOWS

for the financial year ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net movement in funds		**19,249**	33,637
Adjustments for:			
Depreciation		**4,683**	4,895
Interest receivable and similar income		**(50)**	(43)
		23,882	38,489
Movements in working capital:			
Movement in debtors		**52,361**	(33,189)
Movement in creditors		**(316)**	(11,436)
Cash generated from/(used in) operations		**75,927**	(6,136)
Cash flows from investing activities			
Interest received		**50**	43
Payments to acquire tangible assets		**(4,463)**	(7,207)
Net cash used in investment activities		**(4,413)**	(7,164)
Net increase/(decrease) in cash and cash equivalents		**71,514**	(13,300)
Cash and cash equivalents at the beginning of the year		**158,025**	171,325
Cash and cash equivalents at the end of the year	**12**	**229,539**	158,025

1. GENERAL INFORMATION

Community Advice Armagh Banbridge & Craigavon Limited is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Portadown Health & Care Centre, Tavanagh Avenue, Portadown, Craigavon, BT62 3BU, Northern Ireland which is also the principal place of business of the company The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the company for the financial year ended 31 March 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

Incoming Resources
Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended
All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	25% Straight line

Debtors
Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation
No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

The company is a charitable company with all surpluses used for charitable purposes. For this reason exemption from corporation tax has been received from HM Revenue & Customs.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

4. INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
ABC Council	**313,211**	**15,750**	**328,961**	289,387
SH & SCT	**45,513**	**-**	**45,513**	36,697
Welfare Reform Support	**13,333**	**118,733**	**132,066**	110,320
Macmillan Cancer Support	**-**	**98,930**	**98,930**	79,294
Department for Communities	**1,500**	**-**	**1,500**	-
CA Training & CANI	**9,684**	**-**	**9,684**	-
Advice NI	**9,418**	**72,592**	**82,010**	69,071
Pensionwise	**1,741**	**-**	**1,741**	4,350
Spring Clean Your Finances	**-**	**-**	**-**	7,093
	394,400	**306,005**	**700,405**	596,212

4.2 INVESTMENTS

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Bank Interest	**50**	**-**	**50**	43

5. EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Charitable Activities	**-**	**600,884**	**80,322**	**681,206**	562,618

5.2 SUPPORT COSTS

	Charitable Activities £	2025 £	2024 £
Legal & Professional Costs	**7,393**	**7,393**	10,267
Premises & Office Costs	**67,404**	**67,404**	82,223
Other Costs	**1,061**	**1,061**	3,752
Accountancy	**4,464**	**4,464**	900
	80,322	**80,322**	97,142

6. ANALYSIS OF SUPPORT COSTS

	2025	2024
	£	£
Legal & Professional Costs	**7,393**	10,267
Premises & Office Costs	**67,404**	82,223
Other Costs	**1,061**	3,752
Accountancy	**4,464**	900
	80,322	97,142

7. NET INCOMING RESOURCES

	2025	2024
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	**4,683**	4,895

8. INVESTMENT AND OTHER INCOME

	2025	2024
	£	£
Bank interest	**50**	43

9. EMPLOYEES AND REMUNERATION

Number of employees
The average number of persons employed (including executive trustees) during the financial year was as follows:

	2025	2024
	Number	Number
Employee	**15**	15

The staff costs comprise:

	2025	2024
	£	£
Wages and salaries	**526,207**	422,042
Social security costs	**38,556**	29,139
Pension costs	**13,555**	9,400
	578,318	460,581

Community Advice Armagh Banbridge & Craigavon Limited
(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

10. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 April 2024	109,164	109,164
Additions	4,463	4,463
At 31 March 2025	113,627	113,627
Depreciation		
At 1 April 2024	100,895	100,895
Charge for the financial year	4,683	4,683
At 31 March 2025	105,578	105,578
Net book value		
At 31 March 2025	**8,049**	**8,049**
At 31 March 2024	8,269	8,269

11. DEBTORS

	2025	2024
	£	£
Prepayments and accrued income	**34,657**	87,018

12. CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash and bank balances	**226,528**	155,064
Cash equivalents	**3,011**	2,961
	229,539	158,025

13. CREDITORS

Amounts falling due within one year	2025	2024
	£	£
Taxation and social security costs	**5,169**	4,146
Accruals and deferred income	**900**	2,239
	6,069	6,385

14. RESERVES

	2025	2024
	£	£
At the beginning of the year	**246,927**	213,290
Surplus for the financial year	**19,249**	33,637
At the end of the year	**266,176**	246,927

15. FUNDS

15.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Total Funds £
At 1 April 2023	181,624	213,290
Movement during the financial year	65,303	33,637
At 31 March 2024	246,927	246,927
Movement during the financial year	19,249	19,249
At 31 March 2025	**266,176**	**266,176**

15.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2025 £
Macmillan Cancer Support	-	98,930	81,539	(17,391)	-
Welfare Reform Support	-	118,733	132,064	13,331	-
Advice NI	-	72,592	68,798	(3,794)	-
ABC Council (Rents in Lieu)	-	15,750	15,750	-	-
	-	306,005	298,151	(7,854)	-
Unrestricted funds					
General Funds	246,927	394,450	383,055	7,854	266,176
Total funds	**246,927**	**700,455**	**681,206**	**-**	**266,176**

16. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

17. INDEPENDENT AUDITOR'S REMUNERATION

The independent auditor's remuneration amounts to an independent audit fee of £2,400 (2024 £2,400). An amount of £100 was also paid to Daly Park & Company Ltd for the completion and filing of the charity's Confirmation statement with Companies House during the current financial year.

18. TRUSTEE REMUNERATION

The trustees did not receive nor did they waive any remuneration during the current financial year. (2024 - £nil).
A company, in which one of the trustees is materially interested in as both a directors and shareholder, provided professional services in relation to payroll bureau services to the charity during the current financial year and was paid £2,040 (2024 - £1,440).

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Accounts

Company Registration Number: NI034750
Charity Number: NIC101573

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)

Annual Report and Audited Financial Statements

for the financial year ended 31 March 2024

Daly Park & Company Ltd
Chartered Accountants and Registered Auditors
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

CONTENTS

	Page
Trustees' and Other Information	3
Trustees' Annual Report	4 - 6
Statement of Trustees' Responsibilities	7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Balance Sheet	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 - 18

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

TRUSTEES' AND OTHER INFORMATION

Trustees	Martin Brian Stevenson Kieran Gerard McGeough Hazel Ruth Craig Maria McVeigh (Resigned 20 December 2023) Nicola Lorraine Cinnamond Adrian James McParland
Company Secretary	Maria McVeigh (Resigned 20 December 2023)
Charity Number in Northern Ireland	NIC101573
Company Registration Number	NI034750
Registered Office and Principal Address	Portadown Health & Care Centre Tavanagh Avenue Portadown Craigavon BT62 3BU Northern Ireland
Accountants	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland
Principal Bankers	Danske Bank 45-48 High Street Portadown Co. Armagh BT62 1LB Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2024

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the audited financial statements for the financial year ended 31 March 2024.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2024.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Principal Activity
To provide advice, information and advocacy to help people with problems they face and campaign to improve the policies and practices that affect peoples lives. Our service is free, confidential, independent and impartial. It is committed to justice and equality and opposed to discrimination and its effects.

Mission, Objectives and Strategy

Mission Statement
To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure
Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance
During the past year we have continued to work closely with our colleagues at Community Advice Armagh to develop the best model for delivery of advice services across the Armagh, Banbridge and Craigavon council area. Following the closure of Community Advice Banbridge in February 2023, we worked collaboratively to ensure that residents living in the Banbridge area continued to have access to an advice service. In July 2023 we opened a new office in Banbridge Old Town Hall and introduced a new single telephone number and website covering the Armagh Banbridge & Craigavon area. This was a further step towards the transformation of advice services in the Armagh, Banbridge & Craigavon area and brought us closer to a full amalgamation, which was completed in December 2024.

Our achievements and performance throughout this period are captured through our progress reports and through our Annual Report. 2023/24 has been another very busy year for the organisation with our focus remaining on supporting the community through high quality holistic advice and advocacy.

During the past year we dealt with more than 28,000 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases generated for clients more than £4,000,000 in additional income, backdated payments on appeal and discretionary waivers. Our debt team managed just under £2,500,000

debt. This reflects how important our service is in the relief of poverty, sickness and stress.

We have continued to develop important partnership and collaborative working relationships which have helped us make a difference to many individuals both in short-term and the longer-term. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise face to face in our local offices. It also includes our local partnerships with crisis support organisation, food pantries, foodbanks & others within the local community and voluntary sector, to help us reach the most vulnerable people in our community and develop effective wrap around support networks. Our annual report sets out the stories of people who have needed our support and feedback about how our service has made a difference to their lives.

Our service is:
- Independent - we will always act in the best interests of our clients, without influence from any outside bodies or agencies
- Impartial - There is no judgement or assumption - our service is open to everyone and we treat everyone equally according to their needs
- Confidential - we wont pass on anything a client tells us without their consent
- Free - our service is free at the point of delivery no-one will pay for any part of the service we provide

Our staff team, volunteers and Board members represent the ethos and values of our organisation and are committed to responding to the needs presenting every day at our doors. Embedded in the fabric of Community Advice is their dedication to making lives better.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £33k in the current financial year.

Reserves Policy
The charity’s policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. It is the reserves policy of the organisation that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to between three and six months expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £253,312 (2023 - £231,111) and liabilities of £6,385 (2023 - £17,821). The net assets of the company have increased by £33,637.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need.

Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Maria McVeigh (Resigned 20 December 2023)
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

The secretary who served during the financial year was:

Maria McVeigh (Resigned 20 December 2023)

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Craigavon Limited subscribes to and is compliant with the following:
- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 13 March 2025 and signed on its behalf by:

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 March 2024

The trustees, who are also directors of Community Advice Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and 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.

Approved by the Board of Trustees on 13 March 2025 and signed on its behalf by:

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

Report on the audit of the financial statements

Opinion
We have audited the company financial statements of Community Advice Craigavon Limited ('the company') for the financial year ended 31 March 2024 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including the summary of significant accounting policies set out in note 2. 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" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion, when reporting in accordance with a fair presentation framework the financial statements:
- give a true and fair view of the state of the company's affairs as at 31 March 2024 and of its surplus for the financial year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 the Charities Act (Northern Ireland) 2008.

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 company in accordance with 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 company's ability to continue as a going concern for a period of at least twelve months from the date 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.

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 contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinion on other matter 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' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept; 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
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

Responsibilities of trustees for the financial statements
As explained more fully in the Statement of Trustees' Responsibilities set out on page 7, the trustees 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 they 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 company'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 management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

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:

Further information regarding the scope of our responsibilities as auditor
As part of an audit in accordance with ISAs (UK), we exercise professional judgement 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 company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 company'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 the company 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.

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

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.

The purpose of our audit work and to whom we owe our responsibilities
This report is made solely to the company'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 company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Ruairi Maginn (Senior Statutory Auditor)
for and on behalf of
DALY PARK & COMPANY LTD
Chartered Accountants and Registered Auditors
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

13 March 2025

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the financial year ended 31 March 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Incoming Resources							
Voluntary Income	**4.1**	**300,377**	**295,835**	**596,212**	229,021	205,904	434,925
Investments	**4.2**	**43**	**-**	**43**	9	-	9
Total incoming resources		**300,420**	**295,835**	**596,255**	229,030	205,904	434,934
Resources Expended							
Charitable activities	**5.1**	**282,221**	**280,397**	**562,618**	212,780	212,447	425,227
Net incoming/outgoing resources before transfers		**18,199**	**15,438**	**33,637**	16,250	(6,543)	9,707
Gross transfers between funds		**47,104**	**(47,104)**	**-**	(6,543)	6,543	-
Net movement in funds for the financial year		**65,303**	**(31,666)**	**33,637**	9,707	-	9,707
Reconciliation of funds:							
Total funds beginning of the year	**15**	**181,624**	**31,666**	**213,290**	171,917	31,666	203,583
Total funds at the end of the year		**246,927**	**-**	**246,927**	181,624	31,666	213,290

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
Company Number: NI034750

BALANCE SHEET
as at 31 March 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible assets	10	8,269	5,957
Current Assets			
Debtors	11	87,018	53,829
Cash at bank and in hand	12	158,025	171,325
		245,043	225,154
Creditors: Amounts falling due within one year	13	(6,385)	(17,821)
Net Current Assets		238,658	207,333
Total Assets less Current Liabilities		246,927	213,290
Funds			
Restricted funds		-	31,666
General fund (unrestricted)		246,927	181,624
Total funds	15	246,927	213,290

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the Board of Trustees and authorised for issue on 13 March 2025 and signed on its behalf by

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
STATEMENT OF CASH FLOWS
for the financial year ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Net movement in funds		**33,637**	9,707
Adjustments for:			
Depreciation		**4,895**	4,015
Interest receivable and similar income		**(43)**	(9)
		38,489	13,713
Movements in working capital:			
Movement in debtors		**(33,189)**	8,456
Movement in creditors		**(11,436)**	(11,281)
Cash (used in)/generated from operations		**(6,136)**	10,888
Cash flows from investing activities			
Interest received		**43**	9
Payments to acquire tangible assets		**(7,207)**	(4,388)
Net cash used in investment activities		**(7,164)**	(4,379)
Net (decrease)/increase in cash and cash equivalents		**(13,300)**	6,509
Cash and cash equivalents at the beginning of the year		**171,325**	164,816
Cash and cash equivalents at the end of the year	**12**	**158,025**	171,325

1. GENERAL INFORMATION

Community Advice Craigavon Limited is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Portadown Health & Care Centre, Tavanagh Avenue, Portadown, Craigavon, BT62 3BU, Northern Ireland which is also the principal place of business of the company The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the company for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

Incoming Resources
Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended
All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	25% Straight line

Debtors
Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation
No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

The company is a charitable company with all surpluses used for charitable purposes. For this reason exemption from corporation tax has been received from HM Revenue & Customs.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

4. INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
ABC Council	**239,830**	**49,557**	**289,387**	189,456
SH & SCT	**36,697**	**-**	**36,697**	20,253
ABC Financial Inclusion	**-**	**-**	**-**	16,052
Welfare Reform Support	**11,500**	**98,820**	**110,320**	92,754
Macmillan Cancer Support	**-**	**79,294**	**79,294**	44,569
Department for Communities	**-**	**-**	**-**	1,500
CA Training & CANI	**-**	**-**	**-**	5,812
Advice NI	**8,000**	**61,071**	**69,071**	64,529
Pensionwise	**4,350**	**-**	**4,350**	-
Spring Clean Your Finances	**-**	**7,093**	**7,093**	-
	300,377	**295,835**	**596,212**	434,925

4.2 INVESTMENTS

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Bank Interest	**43**	**-**	**43**	9

5. EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2024	2023
	£	£	£	£	£
Charitable Activities	**-**	**465,476**	**97,142**	**562,618**	425,227

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2024

5.2 SUPPORT COSTS

	Charitable Activities	2024	2023
	£	£	£
Legal & Professional Costs	**10,267**	**10,267**	11,964
Premises & Office Costs	**82,223**	**82,223**	62,052
Other Costs	**3,752**	**3,752**	3,066
Accountancy	**900**	**900**	1,047
Finance Costs	**-**	**-**	91
	97,142	**97,142**	78,220

6. ANALYSIS OF SUPPORT COSTS

	2024	2023
	£	£
Legal & Professional Costs	**10,267**	11,964
Premises & Office Costs	**82,223**	62,052
Other Costs	**3,752**	3,066
Accountancy	**900**	1,047
Finance Costs	**-**	91
	97,142	78,220

7. NET INCOMING RESOURCES

	2024	2023
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	**4,895**	4,015

8. INVESTMENT AND OTHER INCOME

	2024	2023
	£	£
Bank interest	**43**	9

9. EMPLOYEES AND REMUNERATION

Number of employees
The average number of persons employed (including executive trustees) during the financial year was as follows:

	2024 Number	2023 Number
Employee	**15**	13

The staff costs comprise:	2024	2023
	£	£
Wages and salaries	**422,042**	314,379
Social security costs	**29,139**	20,358
Pension costs	**9,400**	8,255
	460,581	342,992

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2024

10. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 April 2023	101,957	101,957
Additions	7,207	7,207
At 31 March 2024	109,164	109,164
Depreciation		
At 1 April 2023	96,000	96,000
Charge for the financial year	4,895	4,895
At 31 March 2024	100,895	100,895
Net book value		
At 31 March 2024	**8,269**	**8,269**
At 31 March 2023	5,957	5,957

11. DEBTORS

	2024	2023
	£	£
Prepayments and accrued income	**87,018**	53,829

12. CASH AND CASH EQUIVALENTS

	2024	2023
	£	£
Cash and bank balances	**155,064**	168,407
Cash equivalents	**2,961**	2,918
	158,025	171,325

13. CREDITORS

Amounts falling due within one year	2024	2023
	£	£
Taxation and social security costs	**4,146**	16,921
Accruals and deferred income	**2,239**	900
	6,385	17,821

14. RESERVES

	2024	2023
	£	£
At the beginning of the year	**213,290**	203,583
Surplus for the financial year	**33,637**	9,707
At the end of the year	**246,927**	213,290

15. FUNDS

15.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 April 2022	171,917	31,666	203,583
Movement during the financial year	9,707	-	9,707
At 31 March 2023	181,624	31,666	213,290
Movement during the financial year	65,303	(31,666)	33,637
At 31 March 2024	**246,927**	**-**	**246,927**

15.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2024 £
Macmillan Cancer Support	-	79,294	55,338	(23,956)	-
Welfare Reform Support	31,666	98,820	110,320	(20,166)	-
Advice NI	-	61,071	61,533	462	-
ABC Council (Rents in Lieu)	-	12,980	12,980	-	-
ABC Transformation Funds	-	31,000	31,086	86	-
Spring Clean Your Finances	-	7,093	5,063	(2,030)	-
ABC Finance & Debt Management	-	5,577	4,077	(1,500)	-
	31,666	295,835	280,397	(47,104)	-
Unrestricted funds					
General Funds	181,624	300,420	282,221	47,104	246,927
Total funds	**213,290**	**596,255**	**562,618**	**-**	**246,927**

16. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

17. INDEPENDENT AUDITOR'S REMUNERATION

The independent auditor’s remuneration amounts to an independent audit fee of £2,400. In 2023, Daly Park & Company Ltd carried out an independent examination of the charity's financial statements and charged a fee of £900 in relation to this. An amount of £75 was also paid to Daly Park & Company Ltd for the completion and filing of the charity's Confirmation statement with Companies House during the current financial year.

18. TRUSTEE REMUNERATION

The trustees did not receive nor did they waive any remuneration during the current financial year. (2023 - £nil).
A company, in which one of the trustees is materially interested in as both a directors and shareholder, provided professional services in relation to payroll bureau services to the charity during the current financial year and was paid £1,440 (2023 - £1,920).

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Annual report

TRUSTEES' ANNUAL REPORT

for the financial year ended 31 March 2024

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the audited financial statements for the financial year ended 31 March 2024.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2024.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Principal Activity
To provide advice, information and advocacy to help people with problems they face and campaign to improve the policies and practices that affect peoples lives. Our service is free, confidential, independent and impartial. It is committed to justice and equality and opposed to discrimination and its effects.

Mission, Objectives and Strategy

Mission Statement
To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure
Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance
During the past year we have continued to work closely with our colleagues at Community Advice Armagh to develop the best model for delivery of advice services across the Armagh, Banbridge and Craigavon council area. Following the closure of Community Advice Banbridge in February 2023, we worked collaboratively to ensure that residents living in the Banbridge area continued to have access to an advice service. In July 2023 we opened a new office in Banbridge Old Town Hall and introduced a new single telephone number and website covering the Armagh Banbridge & Craigavon area. This was a further step towards the transformation of advice services in the Armagh, Banbridge & Craigavon area and brought us closer to a full amalgamation, which was completed in December 2024.

Our achievements and performance throughout this period are captured through our progress reports and through our Annual Report. 2023/24 has been another very busy year for the organisation with our focus remaining on supporting the community through high quality holistic advice and advocacy.

During the past year we dealt with more than 28,000 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases generated for clients more than £4,000,000 in additional income, backdated payments on appeal and discretionary waivers. Our debt team managed just under £2,500,000

debt. This reflects how important our service is in the relief of poverty, sickness and stress.

We have continued to develop important partnership and collaborative working relationships which have helped us make a difference to many individuals both in short-term and the longer-term. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise face to face in our local offices. It also includes our local partnerships with crisis support organisation, food pantries, foodbanks & others within the local community and voluntary sector, to help us reach the most vulnerable people in our community and develop effective wrap around support networks. Our annual report sets out the stories of people who have needed our support and feedback about how our service has made a difference to their lives.

Our service is:
- Independent - we will always act in the best interests of our clients, without influence from any outside bodies or agencies
- Impartial - There is no judgement or assumption - our service is open to everyone and we treat everyone equally according to their needs
- Confidential - we wont pass on anything a client tells us without their consent
- Free - our service is free at the point of delivery no-one will pay for any part of the service we provide

Our staff team, volunteers and Board members represent the ethos and values of our organisation and are committed to responding to the needs presenting every day at our doors. Embedded in the fabric of Community Advice is their dedication to making lives better.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £33k in the current financial year.

Reserves Policy
The charity's policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. It is the reserves policy of the organisation that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to between three and six months expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £253,312 (2023 - £231,111) and liabilities of £6,385 (2023 - £17,821). The net assets of the company have increased by £33,637.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need.

Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Maria McVeigh (Resigned 20 December 2023)
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

The secretary who served during the financial year was:

Maria McVeigh (Resigned 20 December 2023)

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Craigavon Limited subscribes to and is compliant with the following:
- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 13 March 2025 and signed on its behalf by:

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 March 2024

The trustees, who are also directors of Community Advice Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and 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.

Approved by the Board of Trustees on 13 March 2025 and signed on its behalf by:

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Annual return

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

Report on the audit of the financial statements

Opinion
We have audited the company financial statements of Community Advice Craigavon Limited ('the company') for the financial year ended 31 March 2024 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including the summary of significant accounting policies set out in note 2. 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" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion, when reporting in accordance with a fair presentation framework the financial statements:
- give a true and fair view of the state of the company's affairs as at 31 March 2024 and of its surplus for the financial year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 the Charities Act (Northern Ireland) 2008.

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 company in accordance with 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 company's ability to continue as a going concern for a period of at least twelve months from the date 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.

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 contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinion on other matter 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' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept; 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
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

Responsibilities of trustees for the financial statements
As explained more fully in the Statement of Trustees' Responsibilities set out on page 7, the trustees 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 they 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 company'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 management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

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:

Further information regarding the scope of our responsibilities as auditor
As part of an audit in accordance with ISAs (UK), we exercise professional judgement 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 company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 company'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 the company 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.

INDEPENDENT AUDITOR'S REPORT
to the Members of Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

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.

The purpose of our audit work and to whom we owe our responsibilities
This report is made solely to the company'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 company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Ruairi Maginn (Senior Statutory Auditor)
for and on behalf of
DALY PARK & COMPANY LTD
Chartered Accountants and Registered Auditors
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

13 March 2025

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Accounts

Company Registration Number: NI034750
Charity Number: NIC101573

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)

Annual Report and Unaudited Financial Statements

for the financial year ended 31 March 2023

Daly Park & Company Ltd
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

CONTENTS

	Page
Trustees' and Other Information	3
Trustees' Annual Report	4 - 6
Statement of Trustees' Responsibilities and Declaration on Unaudited Financial Statements	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 15

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' AND OTHER INFORMATION

Trustees	Martin Brian Stevenson Kieran Gerard McGeough Hazel Ruth Craig Maria McVeigh Nicola Lorraine Cinnamond Adrian James McParland
Company Secretary	Maria McVeigh
Charity Number in Northern Ireland	NIC101573
Company Registration Number	NI034750
Registered Office	Mount Zion House Edward Street Lurgan Craigavon Co. Armagh BT66 6DB Northern Ireland
Principal Address	Portadown Health & Care Centre Tavanagh Avenue Portadown Craigavon BT62 3BU Northern Ireland
Independent Examiner	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland
Principal Bankers	Danske Bank 45-48 High Street Portadown Co. Armagh BT62 1LB Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 March 2023.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2023.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Mission, Objectives and Strategy

Mission Statement
To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure
Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance
Community Advice Craigavon Limited achievements and performance is captured through our progress reports and ultimately through our Annual Report. This has been another extremely busy year for the organisation. Our focus has been on supporting our community in an increasingly severe economic climate with the impact that increasing levels of poverty has had on vulnerable individuals and families.

During the past year we dealt with more than 21,500 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases generated for clients more than £4,000,000 in additional income, backdated payments on appeal and discretionary waivers.

We have continued to develop and maintain effective partnership and collaborative working relationships which have helped us make a difference to many individuals both in short term and longer term solutions for the difficulties they have faced. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise face to face in our local offices.

We continue to work closely with our advice colleagues in Armagh to develop the best model for delivery of advice

across the Armagh, Banbridge and Craigavon council area. The impact of the current economic crisis, together with cuts to community and voluntary funding continues to bring into sharp focus the role of voluntary advice services like ours, while we try and ensure our public benefit requirement is fulfilled and our service places clients at the centre of everything we do. We have set out in our Annual Report stories and feedback from clients about how our service has made a difference to their lives.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £9,707 in the current financial year.

Reserves Policy
The charity's policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. The free reserves required should be sufficient to cover six months unrestricted expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £231,111 (2022 - £232,685) and liabilities of £17,821 (2022 - £29,102). The net assets of the company have increased by £9,707.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Maria McVeigh
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

The secretary who served during the financial year was:

Maria McVeigh

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Craigavon Limited subscribes to and is compliant with the following:
- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES AND DECLARATION ON UNAUDITED FINANCIAL STATEMENTS

for the financial year ended 31 March 2023

General responsibilities

The trustees, who are also directors of Community Advice Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with. 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.

Trustees' declaration on unaudited financial statements

In relation to the financial statements comprising the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes:

The trustees approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the charity will continue in operation.

The trustees confirm that they have made available to Daly Park & Company Ltd, Chartered Accountants, all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

The trustees confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 March 2023.

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF COMMUNITY ADVICE CRAIGAVON LIMITED

We have examined the financial statements of the company for the financial year ended 31 March 2023, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees 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 members, as a body, for our work, or for this report.

Respective responsibilities of trustees and examiner
The company's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The company's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:
- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report
We have examined your company financial statements as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:
- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

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

DALY PARK & COMPANY LTD
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Date: 20/12/23

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the financial year ended 31 March 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Incoming Resources							
Voluntary Income	4.1	**229,021**	**205,904**	**434,925**	227,755	204,042	431,797
Investments	4.2	**9**	**-**	**9**	-	-	-
Total incoming resources		**229,030**	**205,904**	**434,934**	227,755	204,042	431,797
Resources Expended							
Charitable activities	5.1	**212,780**	**212,447**	**425,227**	181,171	218,678	399,849
Net incoming/outgoing resources before transfers		**16,250**	**(6,543)**	**9,707**	46,584	(14,636)	31,948
Gross transfers between funds		**(6,543)**	**6,543**	**-**	(18,336)	18,336	-
Net movement in funds for the financial year		**9,707**	**-**	**9,707**	28,248	3,700	31,948
Reconciliation of funds:							
Total funds beginning of the year	14	**171,917**	**31,666**	**203,583**	143,669	27,966	171,635
Total funds at the end of the year		**181,624**	**31,666**	**213,290**	171,917	31,666	203,583

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)
Company Number: NI034750

BALANCE SHEET

as at 31 March 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	**5,957**	5,584
Current Assets			
Debtors	11	**53,829**	62,285
Cash at bank and in hand		**171,325**	164,816
		225,154	227,101
Creditors: Amounts falling due within one year	12	**(17,821)**	(29,102)
Net Current Assets		**207,333**	197,999
Total Assets less Current Liabilities		**213,290**	203,583
Funds			
Restricted funds		**31,666**	31,666
General fund (unrestricted)		**181,624**	171,917
Total funds	14	**213,290**	203,583

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the Board of Trustees and authorised for issue on 20 December 2023 **and signed on its behalf by**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

1. GENERAL INFORMATION

Community Advice Craigavon Limited is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Mount Zion House, Edward Street, Lurgan, Craigavon, Co. Armagh, BT66 6DB, Northern Ireland which is also the principal place of business of the company The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the company for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

Cash flow statement
The company has availed of the exemption in FRS 102 from the requirement to produce a cash flow statement because it is classified as a small company.

Incoming Resources
Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended
All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	25% Straight line

Debtors
Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation
No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

The company is a charitable company with all surpluses used for charitable purposes. For this reason exemption from corporation tax has been received from HM Revenue & Customs.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

4. INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
ABC Council	**189,456**	**-**	**189,456**	189,520
SH & SCT	**20,253**	**-**	**20,253**	19,485
ABC Financial Inclusion	**-**	**16,052**	**16,052**	3,878
Welfare Reform Support	**10,000**	**82,754**	**92,754**	92,754
Macmillan Cancer Support	**-**	**44,569**	**44,569**	49,506
Department for Communities	**1,500**	**-**	**1,500**	-
CA Training & CANI	**5,812**	**-**	**5,812**	6,750
Advice NI	**2,000**	**62,529**	**64,529**	69,904
	229,021	**205,904**	**434,925**	431,797

4.2 INVESTMENTS

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Bank Interest	**9**	**-**	**9**	-

5. EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2023	2022
	£	£	£	£	£
Charitable Activities	**-**	**347,007**	**78,220**	**425,227**	399,849

5.2 SUPPORT COSTS

	Charitable Activities	2023	2022
	£	£	£
Legal & Professional Costs	**11,964**	**11,964**	1,682
Premises & Office Costs	**62,052**	**62,052**	49,806
Other Costs	**3,066**	**3,066**	3,032
Accountancy	**1,047**	**1,047**	720
Finance Costs	**91**	**91**	44
	78,220	**78,220**	55,284

6. ANALYSIS OF SUPPORT COSTS

	2023	2022
	£	£
Legal & Professional Costs	**11,964**	1,682
Premises & Office Costs	**62,052**	49,806
Other Costs	**3,066**	3,032
Accountancy	**1,047**	720
Finance Costs	**91**	44
	78,220	55,284

7. NET INCOMING RESOURCES

	2023	2022
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	**4,015**	7,916
Amortisation of grants receivable	**-**	(2,803)

8. INVESTMENT AND OTHER INCOME

	2023	2022
	£	£
Amortisation of capital grants received	**-**	2,803
Bank interest	**9**	-
	9	2,803

9. EMPLOYEES AND REMUNERATION

The staff costs comprise:	2023	2022
	£	£
Wages and salaries	**314,379**	304,950
Social security costs	**20,358**	21,023
Pension costs	**8,255**	13,479
	342,992	339,452

continued

10. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 April 2022	97,569	97,569
Additions	4,388	4,388
At 31 March 2023	101,957	101,957
Depreciation		
At 1 April 2022	91,985	91,985
Charge for the financial year	4,015	4,015
At 31 March 2023	96,000	96,000
Net book value		
At 31 March 2023	**5,957**	**5,957**
At 31 March 2022	5,584	5,584

11. DEBTORS

	2023	2022
	£	£
Prepayments and accrued income	**53,829**	62,285

12. CREDITORS

Amounts falling due within one year	2023	2022
	£	£
Taxation and social security costs	**16,921**	19,895
Accruals and deferred income	**900**	9,207
	17,821	29,102

13. RESERVES

	2023	2022
	£	£
At the beginning of the year	**203,583**	171,635
Surplus for the financial year	**9,707**	31,948
At the end of the year	**213,290**	203,583

14. FUNDS

14.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
At 1 April 2021	143,669	27,966	171,635
Movement during the financial year	28,248	3,700	31,948
At 31 March 2022	171,917	31,666	203,583
Movement during the financial year	9,707	-	9,707
At 31 March 2023	**181,624**	**31,666**	**213,290**

14.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2022	Income	Expenditure	Transfers between funds	Balance 31 March 2023
	£	£	£	£	£
Restricted funds					
Macmillan Cancer Support	-	44,569	44,569	-	-
Welfare Reform Support	31,666	82,754	82,754	-	31,666
ABC Financial Inclusion	-	16,052	19,930	3,878	-
Advice NI	-	62,529	65,194	2,665	-
	31,666	205,904	212,447	6,543	31,666
Unrestricted funds					
General Funds	171,917	229,030	212,780	(6,543)	181,624
Total funds	**203,583**	**434,934**	**425,227**	**-**	**213,290**

15. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

16. INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's remuneration amounts to an independent examination fee of £900 (2022 - £792). An amount of £75 was also paid to Daly Park & Company Ltd for the completion and filing of the charity's Confirmation statement with Companies House during the current financial year.

17. TRUSTEE REMUNERATION

The trustees did not receive nor did they waive any remuneration during the current financial year. (2022 - £nil).

A company, in which one of the trustees is materially interested in as both a directors and shareholder, provided professional services in relation to payroll bureau services to the charity during the current financial year and was paid £1,920 (2022 - £912).

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Annual report

Company Registration Number: NI034750
Charity Number: NIC101573

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)

Annual Report and Unaudited Financial Statements

for the financial year ended 31 March 2023

Daly Park & Company Ltd
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

CONTENTS

	Page
Trustees' and Other Information	3
Trustees' Annual Report	4 - 6
Statement of Trustees' Responsibilities and Declaration on Unaudited Financial Statements	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 15

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' AND OTHER INFORMATION

Trustees	Martin Brian Stevenson Kieran Gerard McGeough Hazel Ruth Craig Maria McVeigh Nicola Lorraine Cinnamond Adrian James McParland
Company Secretary	Maria McVeigh
Charity Number in Northern Ireland	NIC101573
Company Registration Number	NI034750
Registered Office	Mount Zion House Edward Street Lurgan Craigavon Co. Armagh BT66 6DB Northern Ireland
Principal Address	Portadown Health & Care Centre Tavanagh Avenue Portadown Craigavon BT62 3BU Northern Ireland
Independent Examiner	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland
Principal Bankers	Danske Bank 45-48 High Street Portadown Co. Armagh BT62 1LB Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 March 2023.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2023.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Mission, Objectives and Strategy

Mission Statement
To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure
Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance
Community Advice Craigavon Limited achievements and performance is captured through our progress reports and ultimately through our Annual Report. This has been another extremely busy year for the organisation. Our focus has been on supporting our community in an increasingly severe economic climate with the impact that increasing levels of poverty has had on vulnerable individuals and families.

During the past year we dealt with more than 21,500 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases generated for clients more than £4,000,000 in additional income, backdated payments on appeal and discretionary waivers.

We have continued to develop and maintain effective partnership and collaborative working relationships which have helped us make a difference to many individuals both in short term and longer term solutions for the difficulties they have faced. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise face to face in our local offices.

We continue to work closely with our advice colleagues in Armagh to develop the best model for delivery of advice

across the Armagh, Banbridge and Craigavon council area. The impact of the current economic crisis, together with cuts to community and voluntary funding continues to bring into sharp focus the role of voluntary advice services like ours, while we try and ensure our public benefit requirement is fulfilled and our service places clients at the centre of everything we do. We have set out in our Annual Report stories and feedback from clients about how our service has made a difference to their lives.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £9,707 in the current financial year.

Reserves Policy
The charity's policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. The free reserves required should be sufficient to cover six months unrestricted expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £231,111 (2022 - £232,685) and liabilities of £17,821 (2022 - £29,102). The net assets of the company have increased by £9,707.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Maria McVeigh
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

The secretary who served during the financial year was:

Maria McVeigh

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Craigavon Limited subscribes to and is compliant with the following:
- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES AND DECLARATION ON UNAUDITED FINANCIAL STATEMENTS

for the financial year ended 31 March 2023

General responsibilities

The trustees, who are also directors of Community Advice Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with. 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.

Trustees' declaration on unaudited financial statements

In relation to the financial statements comprising the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes:

The trustees approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the charity will continue in operation.

The trustees confirm that they have made available to Daly Park & Company Ltd, Chartered Accountants, all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

The trustees confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 March 2023.

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF COMMUNITY ADVICE CRAIGAVON LIMITED

We have examined the financial statements of the company for the financial year ended 31 March 2023, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees 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 members, as a body, for our work, or for this report.

Respective responsibilities of trustees and examiner
The company's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The company's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:
- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report
We have examined your company financial statements as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:
- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

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

DALY PARK & COMPANY LTD
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Date: 20/12/23

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the financial year ended 31 March 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Incoming Resources							
Voluntary Income	4.1	**229,021**	**205,904**	**434,925**	227,755	204,042	431,797
Investments	4.2	**9**	**-**	**9**	-	-	-
Total incoming resources		**229,030**	**205,904**	**434,934**	227,755	204,042	431,797
Resources Expended							
Charitable activities	5.1	**212,780**	**212,447**	**425,227**	181,171	218,678	399,849
Net incoming/outgoing resources before transfers		**16,250**	**(6,543)**	**9,707**	46,584	(14,636)	31,948
Gross transfers between funds		**(6,543)**	**6,543**	**-**	(18,336)	18,336	-
Net movement in funds for the financial year		**9,707**	**-**	**9,707**	28,248	3,700	31,948
Reconciliation of funds:							
Total funds beginning of the year	14	**171,917**	**31,666**	**203,583**	143,669	27,966	171,635
Total funds at the end of the year		**181,624**	**31,666**	**213,290**	171,917	31,666	203,583

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)
Company Number: NI034750

BALANCE SHEET

as at 31 March 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	**5,957**	5,584
Current Assets			
Debtors	11	**53,829**	62,285
Cash at bank and in hand		**171,325**	164,816
		225,154	227,101
Creditors: Amounts falling due within one year	12	**(17,821)**	(29,102)
Net Current Assets		**207,333**	197,999
Total Assets less Current Liabilities		**213,290**	203,583
Funds			
Restricted funds		**31,666**	31,666
General fund (unrestricted)		**181,624**	171,917
Total funds	14	**213,290**	203,583

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the Board of Trustees and authorised for issue on 20 December 2023 **and signed on its behalf by**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

1. GENERAL INFORMATION

Community Advice Craigavon Limited is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Mount Zion House, Edward Street, Lurgan, Craigavon, Co. Armagh, BT66 6DB, Northern Ireland which is also the principal place of business of the company The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the company for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

Cash flow statement
The company has availed of the exemption in FRS 102 from the requirement to produce a cash flow statement because it is classified as a small company.

Incoming Resources
Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended
All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	25% Straight line

Debtors
Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation
No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

The company is a charitable company with all surpluses used for charitable purposes. For this reason exemption from corporation tax has been received from HM Revenue & Customs.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

4. INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
ABC Council	**189,456**	**-**	**189,456**	189,520
SH & SCT	**20,253**	**-**	**20,253**	19,485
ABC Financial Inclusion	**-**	**16,052**	**16,052**	3,878
Welfare Reform Support	**10,000**	**82,754**	**92,754**	92,754
Macmillan Cancer Support	**-**	**44,569**	**44,569**	49,506
Department for Communities	**1,500**	**-**	**1,500**	-
CA Training & CANI	**5,812**	**-**	**5,812**	6,750
Advice NI	**2,000**	**62,529**	**64,529**	69,904
	229,021	**205,904**	**434,925**	431,797

4.2 INVESTMENTS

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Bank Interest	**9**	**-**	**9**	-

5. EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2023	2022
	£	£	£	£	£
Charitable Activities	**-**	**347,007**	**78,220**	**425,227**	399,849

5.2 SUPPORT COSTS

	Charitable Activities	2023	2022
	£	£	£
Legal & Professional Costs	**11,964**	**11,964**	1,682
Premises & Office Costs	**62,052**	**62,052**	49,806
Other Costs	**3,066**	**3,066**	3,032
Accountancy	**1,047**	**1,047**	720
Finance Costs	**91**	**91**	44
	78,220	**78,220**	55,284

6. ANALYSIS OF SUPPORT COSTS

	2023	2022
	£	£
Legal & Professional Costs	**11,964**	1,682
Premises & Office Costs	**62,052**	49,806
Other Costs	**3,066**	3,032
Accountancy	**1,047**	720
Finance Costs	**91**	44
	78,220	55,284

7. NET INCOMING RESOURCES

	2023	2022
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	**4,015**	7,916
Amortisation of grants receivable	**-**	(2,803)

8. INVESTMENT AND OTHER INCOME

	2023	2022
	£	£
Amortisation of capital grants received	**-**	2,803
Bank interest	**9**	-
	9	2,803

9. EMPLOYEES AND REMUNERATION

The staff costs comprise:	2023	2022
	£	£
Wages and salaries	**314,379**	304,950
Social security costs	**20,358**	21,023
Pension costs	**8,255**	13,479
	342,992	339,452

continued

10. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 April 2022	97,569	97,569
Additions	4,388	4,388
At 31 March 2023	101,957	101,957
Depreciation		
At 1 April 2022	91,985	91,985
Charge for the financial year	4,015	4,015
At 31 March 2023	96,000	96,000
Net book value		
At 31 March 2023	**5,957**	**5,957**
At 31 March 2022	5,584	5,584

11. DEBTORS

	2023	2022
	£	£
Prepayments and accrued income	**53,829**	62,285

12. CREDITORS

Amounts falling due within one year	2023	2022
	£	£
Taxation and social security costs	**16,921**	19,895
Accruals and deferred income	**900**	9,207
	17,821	29,102

13. RESERVES

	2023	2022
	£	£
At the beginning of the year	**203,583**	171,635
Surplus for the financial year	**9,707**	31,948
At the end of the year	**213,290**	203,583

14. FUNDS

14.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
At 1 April 2021	143,669	27,966	171,635
Movement during the financial year	28,248	3,700	31,948
At 31 March 2022	171,917	31,666	203,583
Movement during the financial year	9,707	-	9,707
At 31 March 2023	**181,624**	**31,666**	**213,290**

14.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2022	Income	Expenditure	Transfers between funds	Balance 31 March 2023
	£	£	£	£	£
Restricted funds					
Macmillan Cancer Support	-	44,569	44,569	-	-
Welfare Reform Support	31,666	82,754	82,754	-	31,666
ABC Financial Inclusion	-	16,052	19,930	3,878	-
Advice NI	-	62,529	65,194	2,665	-
	31,666	205,904	212,447	6,543	31,666
Unrestricted funds					
General Funds	171,917	229,030	212,780	(6,543)	181,624
Total funds	**203,583**	**434,934**	**425,227**	**-**	**213,290**

15. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

16. INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's remuneration amounts to an independent examination fee of £900 (2022 - £792). An amount of £75 was also paid to Daly Park & Company Ltd for the completion and filing of the charity's Confirmation statement with Companies House during the current financial year.

17. TRUSTEE REMUNERATION

The trustees did not receive nor did they waive any remuneration during the current financial year. (2022 - £nil).

A company, in which one of the trustees is materially interested in as both a directors and shareholder, provided professional services in relation to payroll bureau services to the charity during the current financial year and was paid £1,920 (2022 - £912).

Community Advice Armagh Banbridge & Craigavon Limited

Northern Ireland - Charity number 101573

Annual return

Company Registration Number: NI034750
Charity Number: NIC101573

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)

Annual Report and Unaudited Financial Statements

for the financial year ended 31 March 2023

Daly Park & Company Ltd
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

CONTENTS

	Page
Trustees' and Other Information	3
Trustees' Annual Report	4 - 6
Statement of Trustees' Responsibilities and Declaration on Unaudited Financial Statements	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 15

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' AND OTHER INFORMATION

Trustees	Martin Brian Stevenson Kieran Gerard McGeough Hazel Ruth Craig Maria McVeigh Nicola Lorraine Cinnamond Adrian James McParland
Company Secretary	Maria McVeigh
Charity Number in Northern Ireland	NIC101573
Company Registration Number	NI034750
Registered Office	Mount Zion House Edward Street Lurgan Craigavon Co. Armagh BT66 6DB Northern Ireland
Principal Address	Portadown Health & Care Centre Tavanagh Avenue Portadown Craigavon BT62 3BU Northern Ireland
Independent Examiner	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland
Principal Bankers	Danske Bank 45-48 High Street Portadown Co. Armagh BT62 1LB Northern Ireland

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)
TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 March 2023.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Community Advice Craigavon Limited present a summary of its purpose, governance, activities, achievements and finances for the financial financial year 31 March 2023.

The company is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Mission, Objectives and Strategy

Mission Statement
To benefit the community of Craigavon, Portadown and Lurgan areas by the advancement of education, the prevention or relief of poverty, the advancement of health and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

We provide advice, information and advocacy to help people with problems they face and we campaign to improve policies and practices that affect peoples' lives. Our service is free, confidential, independent and impartial. We are committed to justice and equality and opposed to discrimination and its effects.

In addition to this, the charity continues to campaign to improve the practices and policies which affect people's lives.

Structure, Governance and Management

Structure
Community Advice Craigavon Limited is a company limited by guarantee governed by its Memorandum and Articles of Association. The company was recognised as a charity by the Charity Commission of Northern Ireland under the registration number NIC101573 in February 2015.

In the event of the charity being wound up, the liability in the respect of the guarantee is limited to £1 per member of the charity. The company is under the control of the directors who are, therefore, acting trustees for the charity.

Review of Activities, Achievements and Performance
Community Advice Craigavon Limited achievements and performance is captured through our progress reports and ultimately through our Annual Report. This has been another extremely busy year for the organisation. Our focus has been on supporting our community in an increasingly severe economic climate with the impact that increasing levels of poverty has had on vulnerable individuals and families.

During the past year we dealt with more than 21,500 issues, including welfare benefits advice and appeals casework, housing law, employment rights, consumer protection, immigration, money and debt advice casework, community care and family and relationship matters. These cases generated for clients more than £4,000,000 in additional income, backdated payments on appeal and discretionary waivers.

We have continued to develop and maintain effective partnership and collaborative working relationships which have helped us make a difference to many individuals both in short term and longer term solutions for the difficulties they have faced. This includes our longstanding partnership work with Macmillan Cancer Support, which allows us to run a dedicated advice project for people experiencing cancer with a presence in the Mandeville unit at Craigavon hospital, our ABC wide debt service helping people experiencing the financial pressure brought on by debt, our work with the Southern Health & Social Care Trust which enables us to deliver a dedicated 'in-reach' advice clinic at the Bluestone Unit at Craigavon hospital where advisers can help mentally unwell inpatients and provide follow up support upon discharge and our continued relationship with the national charity Citizens Advice which allows us to offer a means for clients to access specialist pension guidance from Pension-wise face to face in our local offices.

We continue to work closely with our advice colleagues in Armagh to develop the best model for delivery of advice

across the Armagh, Banbridge and Craigavon council area. The impact of the current economic crisis, together with cuts to community and voluntary funding continues to bring into sharp focus the role of voluntary advice services like ours, while we try and ensure our public benefit requirement is fulfilled and our service places clients at the centre of everything we do. We have set out in our Annual Report stories and feedback from clients about how our service has made a difference to their lives.

Financial Review
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The organisation generated a surplus of £9,707 in the current financial year.

Reserves Policy
The charity's policy is to achieve a level of resources which matches the needs of the organisation both at the current time and in the foreseeable future. The free reserves required should be sufficient to cover six months unrestricted expenditure. The Trustees feel that these levels of reserves are essential to enable the Charity to continue to provide its activities for the foreseeable future. The Reserves Policy is an integral part of the charity's planning, budget and forecasts.

Financial Results
At the end of the financial year the company has assets of £231,111 (2022 - £232,685) and liabilities of £17,821 (2022 - £29,102). The net assets of the company have increased by £9,707.

Reference and Administrative details
Appointment of acting Trustees / Directors
As described in the Articles of Association a new director may be eligible for appointment if 21 days before the annual general meeting, written notice is deposited with the registered office of the intended proposal, signed by a member and signed by the person being proposed, so as to indicate his / her willingness to be elected.

Trustee Induction and Training
New trustees are briefed on their legal obligation under charity and company law, the content of the Memorandum and Articles of Association, the Board and decision making processes and recent financial performance of the charity. Trustees are encouraged to view the Charities Commission website so as to gain a full understanding of trustee roles and responsibilities.

Public benefit statement
The Trustees believe that each of our purposes satisfy both elements of the public benefit requirement. Purpose One – the advancement of education The direct benefits which flow from this purpose include: Training of Volunteers from the area of benefit. Education of people from the area of benefit as to their rights in relation to those areas of NI legislation which directly affects them. People from the area of benefit will not suffer through a lack of knowledge or an inability to express themselves. These benefits will be evidenced through: The number of volunteers trained each year Feedback from clients who use our services This purpose does not give rise to any harm. Purpose Two – the protection and preservation of health The direct benefits which flow from this purpose include: Claiming welfare benefits for those who have a physical or mental disability. Maximising the income of all clients who are in need. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice to those in ill health. Providing a signposting service to specialist organisations for those needing them. Providing quality advice to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: Amount of yearly benefit maximisation recorded by Craigavon District Citizens Advice Bureau. The numbers of people from the area of benefit using our service. Feedback from the people in the area of benefit. This purpose does not give rise to any harm. Purpose Three – the relief of poverty, sickness and distress The direct benefits which flow from this purpose include: Maximising the income of all clients who are in need due to poverty sickness and distress. Reducing the levels of stress and anxiety of those in the area of benefit. Providing quality advice on managing debt and claiming welfare benefits, tax relief and other practical support to those in poverty, ill health and distress. Helping clients overcome fuel and food poverty. Providing a signposting service to specialist organisations for those needing them. Providing quality advice and advocacy to all those in the area of benefit who are in distress due to the impact of NI legislation. These benefits will be evidenced by: the amount of yearly income generated for clients recorded by Craigavon District Citizens Advice Bureau. The amount of debt managed for clients recorded by the bureau. The number of clients in the area of benefit using the service. Feedback from the clients who use of service and other stakeholders. This purpose does not give rise to any harm. The beneficiaries of these purposes are those people residing in the Craigavon District Area and across Northern Ireland. A private benefit to Trustees may arise as a result of ongoing training in Good Governance, Finance, and HR. Through this training Trustees gain skills and experience which are transferrable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries. A private benefit to individual volunteers may arise as a result of their basic training. Volunteers gain skills and experience which are transferable to other settings. These benefits are incidental and necessary to ensure the benefit is provided to our beneficiaries.

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2023

Trustees
The trustees who served throughout the financial year, except as noted, were as follows:

Martin Brian Stevenson
Kieran Gerard McGeough
Hazel Ruth Craig
Maria McVeigh
Nicola Lorraine Cinnamond
Adrian James McParland

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

The secretary who served during the financial year was:

Maria McVeigh

Compliance with Sector-Wide Legislation and Standards
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Craigavon Limited subscribes to and is compliant with the following:
- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF TRUSTEES' RESPONSIBILITIES AND DECLARATION ON UNAUDITED FINANCIAL STATEMENTS

for the financial year ended 31 March 2023

General responsibilities

The trustees, who are also directors of Community Advice Craigavon Limited for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors 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) including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the net income or expenditure of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with. 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.

Trustees' declaration on unaudited financial statements

In relation to the financial statements comprising the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes:

The trustees approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the charity will continue in operation.

The trustees confirm that they have made available to Daly Park & Company Ltd, Chartered Accountants, all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

The trustees confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 March 2023.

Approved by the Board of Trustees on 20 December 2023 **and signed on its behalf by:**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF COMMUNITY ADVICE CRAIGAVON LIMITED

We have examined the financial statements of the company for the financial year ended 31 March 2023, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees 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 members, as a body, for our work, or for this report.

Respective responsibilities of trustees and examiner
The company's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The company's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:
- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report
We have examined your company financial statements as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:
- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

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

DALY PARK & COMPANY LTD
Chartered Accountants
4 Carnegie Street
Lurgan
Co. Armagh
BT66 6AS
Northern Ireland

Date: 20/12/23

Community Advice Craigavon Limited
(A company limited by guarantee, not having a share capital)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
for the financial year ended 31 March 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Incoming Resources							
Voluntary Income	4.1	**229,021**	**205,904**	**434,925**	227,755	204,042	431,797
Investments	4.2	**9**	**-**	**9**	-	-	-
Total incoming resources		**229,030**	**205,904**	**434,934**	227,755	204,042	431,797
Resources Expended							
Charitable activities	5.1	**212,780**	**212,447**	**425,227**	181,171	218,678	399,849
Net incoming/outgoing resources before transfers		**16,250**	**(6,543)**	**9,707**	46,584	(14,636)	31,948
Gross transfers between funds		**(6,543)**	**6,543**	**-**	(18,336)	18,336	-
Net movement in funds for the financial year		**9,707**	**-**	**9,707**	28,248	3,700	31,948
Reconciliation of funds:							
Total funds beginning of the year	14	**171,917**	**31,666**	**203,583**	143,669	27,966	171,635
Total funds at the end of the year		**181,624**	**31,666**	**213,290**	171,917	31,666	203,583

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Community Advice Craigavon Limited

(A company limited by guarantee, not having a share capital)
Company Number: NI034750

BALANCE SHEET

as at 31 March 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	**5,957**	5,584
Current Assets			
Debtors	11	**53,829**	62,285
Cash at bank and in hand		**171,325**	164,816
		225,154	227,101
Creditors: Amounts falling due within one year	12	**(17,821)**	(29,102)
Net Current Assets		**207,333**	197,999
Total Assets less Current Liabilities		**213,290**	203,583
Funds			
Restricted funds		**31,666**	31,666
General fund (unrestricted)		**181,624**	171,917
Total funds	14	**213,290**	203,583

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

Approved by the Board of Trustees and authorised for issue on 20 December 2023 **and signed on its behalf by**

Nicola Lorraine Cinnamond
Trustee

Kieran Gerard McGeough
Trustee

1. GENERAL INFORMATION

Community Advice Craigavon Limited is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Mount Zion House, Edward Street, Lurgan, Craigavon, Co. Armagh, BT66 6DB, Northern Ireland which is also the principal place of business of the company The financial statements have been presented in Pound (£) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the company has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the company for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

Cash flow statement
The company has availed of the exemption in FRS 102 from the requirement to produce a cash flow statement because it is classified as a small company.

Incoming Resources
Voluntary income or capital is included in the Statement of Financial Activities when the company is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the company has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Resources Expended
All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	25% Straight line

Debtors
Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the company from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation
No current or deferred taxation arises as the company has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

The company is a charitable company with all surpluses used for charitable purposes. For this reason exemption from corporation tax has been received from HM Revenue & Customs.

3. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

4. INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
ABC Council	**189,456**	**-**	**189,456**	189,520
SH & SCT	**20,253**	**-**	**20,253**	19,485
ABC Financial Inclusion	**-**	**16,052**	**16,052**	3,878
Welfare Reform Support	**10,000**	**82,754**	**92,754**	92,754
Macmillan Cancer Support	**-**	**44,569**	**44,569**	49,506
Department for Communities	**1,500**	**-**	**1,500**	-
CA Training & CANI	**5,812**	**-**	**5,812**	6,750
Advice NI	**2,000**	**62,529**	**64,529**	69,904
	229,021	**205,904**	**434,925**	431,797

4.2 INVESTMENTS

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Bank Interest	**9**	**-**	**9**	-

5. EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2023	2022
	£	£	£	£	£
Charitable Activities	**-**	**347,007**	**78,220**	**425,227**	399,849

5.2 SUPPORT COSTS

	Charitable Activities	2023	2022
	£	£	£
Legal & Professional Costs	**11,964**	**11,964**	1,682
Premises & Office Costs	**62,052**	**62,052**	49,806
Other Costs	**3,066**	**3,066**	3,032
Accountancy	**1,047**	**1,047**	720
Finance Costs	**91**	**91**	44
	78,220	**78,220**	55,284

6. ANALYSIS OF SUPPORT COSTS

	2023	2022
	£	£
Legal & Professional Costs	**11,964**	1,682
Premises & Office Costs	**62,052**	49,806
Other Costs	**3,066**	3,032
Accountancy	**1,047**	720
Finance Costs	**91**	44
	78,220	55,284

7. NET INCOMING RESOURCES

	2023	2022
	£	£
Net Incoming Resources are stated after charging/(crediting):		
Depreciation of tangible assets	**4,015**	7,916
Amortisation of grants receivable	**-**	(2,803)

8. INVESTMENT AND OTHER INCOME

	2023	2022
	£	£
Amortisation of capital grants received	**-**	2,803
Bank interest	**9**	-
	9	2,803

9. EMPLOYEES AND REMUNERATION

The staff costs comprise:	2023	2022
	£	£
Wages and salaries	**314,379**	304,950
Social security costs	**20,358**	21,023
Pension costs	**8,255**	13,479
	342,992	339,452

continued

10. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 April 2022	97,569	97,569
Additions	4,388	4,388
At 31 March 2023	101,957	101,957
Depreciation		
At 1 April 2022	91,985	91,985
Charge for the financial year	4,015	4,015
At 31 March 2023	96,000	96,000
Net book value		
At 31 March 2023	**5,957**	**5,957**
At 31 March 2022	5,584	5,584

11. DEBTORS

	2023	2022
	£	£
Prepayments and accrued income	**53,829**	62,285

12. CREDITORS

Amounts falling due within one year	2023	2022
	£	£
Taxation and social security costs	**16,921**	19,895
Accruals and deferred income	**900**	9,207
	17,821	29,102

13. RESERVES

	2023	2022
	£	£
At the beginning of the year	**203,583**	171,635
Surplus for the financial year	**9,707**	31,948
At the end of the year	**213,290**	203,583

14. FUNDS

14.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
At 1 April 2021	143,669	27,966	171,635
Movement during the financial year	28,248	3,700	31,948
At 31 March 2022	171,917	31,666	203,583
Movement during the financial year	9,707	-	9,707
At 31 March 2023	**181,624**	**31,666**	**213,290**

14.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2022	Income	Expenditure	Transfers between funds	Balance 31 March 2023
	£	£	£	£	£
Restricted funds					
Macmillan Cancer Support	-	44,569	44,569	-	-
Welfare Reform Support	31,666	82,754	82,754	-	31,666
ABC Financial Inclusion	-	16,052	19,930	3,878	-
Advice NI	-	62,529	65,194	2,665	-
	31,666	205,904	212,447	6,543	31,666
Unrestricted funds					
General Funds	171,917	229,030	212,780	(6,543)	181,624
Total funds	**203,583**	**434,934**	**425,227**	**-**	**213,290**

15. STATUS

The company is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

16. INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's remuneration amounts to an independent examination fee of £900 (2022 - £792). An amount of £75 was also paid to Daly Park & Company Ltd for the completion and filing of the charity's Confirmation statement with Companies House during the current financial year.

17. TRUSTEE REMUNERATION

The trustees did not receive nor did they waive any remuneration during the current financial year. (2022 - £nil).

A company, in which one of the trustees is materially interested in as both a directors and shareholder, provided professional services in relation to payroll bureau services to the charity during the current financial year and was paid £1,920 (2022 - £912).