

**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 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

# 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

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 won't 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.

**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

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 Cinnamon  
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 Cinnamon  
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:

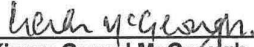
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect 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 Cinnamon  
Trustee

  
Kieran Gerard McGeough  
Trustee