

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 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

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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

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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

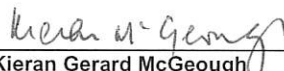
The company engages pro-actively with legislation, standards and codes which are developed for the sector. Community Advice Armagh Banbridge & Craigavon Limited subscribes to and is compliant with the following:

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

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



Nicola Lorraine Cinnamond
Trustee



Kieran Gerard McGeough
Trustee