

Community Advice Newry Mourne & Down

Northern Ireland · Charity number 107355

Details

Status	Received
Company number	631839
Registered	2020-03-23
Register	View on the Charity Commission for Northern Ireland register

Contact

Address Community Advice Newry Mourne & Dow
Ballybot House
28 Corn Market
Newry
BT35 8bg
BT35 8BG

Phone 02830 269224

Email advice@advicenmd.com

Website www.advicenmd.com

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: Other charitable purposes

How the charity works: Advice/advocacy/information,Cross-border/cross-community,Disability,Relief of poverty,Volunteer development

Who the charity helps: Carers,Ethnic minorities,Ex-offenders and prisoners,General public,Homelessness,Older people,Travellers,Unemployed/low income,Volunteers

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£634,873	£623,852	£-582	23

Trustees

Name	Role	Appointed
Mr Andrew Savage		
Mr Clive Wallington		
Mr Damien Mccaul		
Mr John Samuel Mc Callister		
Mr Paul Kane		
Ms Cassie Chambers		
Ms Judith Poucher		
Ms Karen Gallagher		

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Accounts

Company Registration Number: NI631839

Community Advice Newry, Mourne & Down

(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
6 Trevor Hill
Newry
Co. Down
BT34 1DN
Northern Ireland

Community Advice Newry, Mourne & Down
(A company limited by guarantee, not having a share capital)
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Community Advice Newry, Mourne & Down

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

REFERENCE AND ADMINISTRATIVE INFORMATION

Directors	Karen Gallagher (Appointed 28 April 2025) Damien McCaul (Appointed 23 June 2025) Nadine Havern (Resigned 1 March 2025) Paul Kane Artur Kmiecik (Resigned 24 February 2025) Samuel McCallister Clive Wallington Andrew Savage (Appointed 16 September 2024) Judith Poucher (Appointed 16 September 2024) Carol Magee (Appointed 16 September 2024, Resigned 20 January 2025) Michael Clements (Appointed 3 June 2024, Resigned 11 April 2025) Cassie Chambers (Appointed 16 September 2024)
Chairperson	Paul Kane
Company Registration Number	NI631839
Registered Office and Principal Address	Ballybot House 28 Cornmarket Newry Co. Down BT35 8BG Northern Ireland
Auditors	Daly Park & Company Ltd Chartered Accountants and Registered Auditors 6 Trevor Hill Newry Co. Down BT34 1DN Northern Ireland
Principal Bankers	First Trust Bank 42-44 Hill Street Newry Co. Down BT341AU Northern Ireland
Solicitors	Luke Curran & Co. Solicitors 6 Marcus Square Newry Co. Down BT34 1AY Northern Ireland

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2025

The directors present their Directors' 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 Directors' Report contains the information required to be provided in the Directors' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The directors 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 directors of Community Advice Newry, Mourne & Down 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 (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

Review of Activities, Achievements and Performance

Community Advice Newry, Mourne & Down

Financial Year 2024/25

It is a privilege to present my first report as Chief Executive of Community Advice Newry, Mourne & Down (CANMD). As I step into this role, I do so with great respect for the strong foundations built by my predecessor, Rosemarie McDonnell, and for the dedication of our staff, volunteers, and Trustees who continue to embody the values that make this organisation so trusted within our community.

The past year has been extremely challenging for many of our clients. Rising inflation and soaring food, energy, and housing costs have placed enormous strain on households across the district. Increasingly, even those in full-time employment have turned to us for advice and support as they struggle to make ends meet.

Behind every statistic are people facing real and complex problems, financial difficulties, job losses, relationship breakdowns, mounting debts, and poor mental health. Our advisers have worked tirelessly to respond with empathy, expertise, and practical solutions.

During 2024/25, we:

- . Advised 6,720 clients on 25,094 separate issues;
- . Secured £7 million in financial gains for individuals and families across the district; and
- . Helped clients access benefits and support that they may not have realised they were entitled to.

Our income maximisation service remains one of our key strengths. Each client receives a comprehensive benefits check, often resulting in back payments or awards. We also supported many clients through Tribunal Appeals, achieving successful outcomes and restoring fairness for those initially denied assistance.

These outcomes not only transform individual lives but also inject vital funds into the local economy, helping to relieve poverty, sickness, and distress throughout Newry, Mourne & Down.

Working in Partnership.

We know we cannot do this work alone. Effective partnership and collaboration have been central to our success this year.

Through the Strategic Stakeholder Forum, we continue to play a vital role in community planning across the district. We also work closely with networks such as the Age Friendly Alliance, Wellbeing Action Partnership, Safe and Well and SE Area D&SV and Abuse. These collaborations have strengthened our referral pathways and improved the joined-up support available to clients.

Our Digital Referral System, available via our website, allows partners such as Foodbanks, Women's Aid, Political Representatives, Voluntary and Statutory groups and social prescribing groups to connect clients directly to our service. Likewise, our partnership with Multi-Disciplinary Teams (MDTs) based in GP surgeries across both the Southern and South Eastern Health Trusts has been invaluable. Health Visitors, Social Workers, and District Nurses

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2025

regularly refer and even accompany clients to appointments, ensuring that people receive holistic and timely support.

We have seen first-hand how this joined-up approach reduces stress and anxiety, supports recovery, and even lessens dependence on medication or crisis intervention. These are real and lasting impacts that demonstrate the value of embedding advice within the health system.

I strongly believe that long-term investment by the Health Service in advice provision would deliver significant savings and improved wellbeing outcomes.

Our outreach has grown considerably this year. Local groups such as mental health charities, Food Banks and other community organisations have invited us to deliver presentations on our services and pop-up advice clinics and cafes. These sessions have raised awareness, increased referrals through our digital pathway, and extended our reach to those who may not otherwise have sought help.

We have also delivered budgeting and money management sessions for statutory and voluntary community groups. These practical workshops have been invaluable in strengthening financial capability and helping people manage during the ongoing cost-of-living crisis.

Investing in our People.

Our service is only as strong as the people who deliver it. Throughout the year, we have prioritised training and development for staff and volunteers, both through internal sessions and via external partners. We listen carefully to their needs and ensure they have the tools, knowledge, and support to provide high-quality advice in an increasingly complex environment.

Our volunteers remain the backbone of CANMD. Their generosity, empathy, and commitment make a tangible difference every day, and I want to thank each of them sincerely for their contribution.

We are very lucky to have the staff team that we do, each and every one of them plays a vital role in our success and their efforts do not go unnoticed. Thank you for your support and your continued dedication over the last year.

Last but by no means least, our Trustee Board provide the direction of the organisation and govern how it is managed. We have had some new additions to the Board and some resignations over the last year. They have been a great support to me and I thank them.

Governance and Leadership.

Our Trustee Board has provided invaluable guidance and oversight throughout the year. They have been a great support to me and I thank them.

They continue to demonstrate exceptional leadership and commitment to good governance, ensuring that decisions are made with the best interests of our clients, staff, and the wider community at heart. We have been successful in recruiting new Directors for the Board and this brings us fresh perspectives and expertise to strengthen the organisation. In all planning and decision-making, the Trustees remain guided by the Charity Commission for Northern Ireland's principles of public benefit and transparency.

Funding and support

We are deeply grateful to our funders and partners whose belief in our mission enables us to continue delivering impact at scale.

Our core funding comes from the Department for Communities and Newry, Mourne & Down District Council, supporting essential work in Debt Advice, Welfare Reform, Tribunal Representation, and Generalist Advice Services.

Funding from the Southern Health & Social Care Trust has allowed us to reach isolated rural communities, while support from the Public Health Agency continues to sustain our Advice 4 Health project assisting patients, staff, and families in Daisy Hill Hospital, as well as those in the Southern Area Hospice.

We are proud to support Ethnic Minority and Traveller communities through targeted Advice 4 Health clinics, ensuring everyone has equal access to advice and support.

We also received funding through the Social Supermarket Wraparound Project to provide benefit checks and advice to families in crisis. Under the UK Levelling Up Fund, in partnership with Southern Regional College, Clanrye Group, and Women's Aid the Employ Me project has continued to succeed and won a prestigious Irish News award. SEC funding enabled us to reopen the Newcastle Outreach which is growing in numbers each week.

Community Advice Newry, Mourne & Down

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DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2025

As we move into 2025/26, we remain focused on sustainability, accessibility, and collaboration. Our priorities include:

- . Strengthening our partnerships across the statutory and community sectors;
- . Enhancing our digital systems to improve efficiency and inclusion;
- . Expanding outreach and education to empower more people; and
- . Ensuring that our staff and volunteers continue to feel supported, valued, and equipped to deliver excellence.

Moving Forward.

The challenges facing our community are significant, but so is our resolve.

Our mission is to provide free, independent, impartial, and confidential advice and advocacy accessible to everyone in Newry, Mourne and Down, empowering them to make decisions and exercise their rights.

Value and Principle Statements

We provide free, independent, impartial and confidential advice and advocacy in an accessible way to everyone in Newry, Mourne and Down. To achieve this, we are committed to:

1. Being an innovative, consistent and sustainable leader in the field of advice.
2. Providing an excellent, professional, quality service that proactively helps people to find a way forward.
3. Acting with integrity, ensuring full commitment to our independent, honest and impartial service.
4. Remaining confidential and non-judgemental, always maintaining our objectivity.
5. Continuing to ensure transparency that encourages equality, diversity and respect for everyone.

Acknowledgements

My heartfelt thanks to our staff, volunteers, Trustees, funders, and partners for their unwavering dedication. Your compassion, professionalism, and resilience ensure that our service remains a cornerstone of support across Newry, Mourne & Down.

Together, we will continue to uphold our vision:

That everyone across our diverse community is supported when they need us; giving hope and reassurance and reducing anxiety as we seek resolution of each concern or crisis.

Kellie Murray
CEO Community Advice Newry Mourne & Down

Financial Review

The financial statements are presented in the standard format required by the Companies Act 2006 and the Charities SORP. The Statement of Financial Activities (SOFA) shows the gross income from all sources.

Financial Results

At the end of the financial year the company has assets of £415,874 (2024 - £419,218) and liabilities of £582 (2024 - £14,947). The net assets of the company have increased by £11,021.

Community Advice Newry, Mourne & Down

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DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2025

Directors

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

Karen Gallagher (Appointed 28 April 2025)
Damien McCaul (Appointed 23 June 2025)
Nadine Havern (Resigned 1 March 2025)
Paul Kane
Artur Kmiecik (Resigned 24 February 2025)
Samuel McCallister
Clive Wallington
Andrew Savage (Appointed 16 September 2024)
Judith Poucher (Appointed 16 September 2024)
Carol Magee (Appointed 16 September 2024, Resigned 20 January 2025)
Michael Clements (Appointed 3 June 2024, Resigned 11 April 2025)
Cassie Chambers (Appointed 16 September 2024)

In accordance with the Articles of Association, the directors 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 Newry, Mourne & Down subscribes to and is compliant with the following:

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

Public Benefit Statement

In setting our objectives and planning our activities for the year the trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.

Chairmans Report

The Board of Directors of Community Advice Newry Mourne and Down would like to acknowledge and thank the work of the Chief Executive Officer and the management/supervisory team for the unstinting work that they have undertaken in the past year. As a new team they have enthusiastically faced the many challenges before them to help deliver a service par excellence for the community of Newry Mourne and Down. The work of the management/supervisory team has been made easier by the staff and volunteers who deliver, without stint, an exceptional service and who have helped our community find a path through what was, once again, the most challenging of years.

As Chair I would personally wish to thank the whole of the Board who have volunteered their time and expertise not only to attend Board meetings but to undertake a variety of other duties, often unseen, without which we could not have functioned effectively as a Board. It is most encouraging to see that at the end of this year we have added additional members of high quality and experience to our ranks.

Whilst the worst of the COVID-19 infection is well behind us, some of the longtail consequences linger on to afflict our population. Long term physical and mental health issues persist and were added to by COVID.

The stark reality of the cost-of-living crisis, caused by a multitude of factors, has continued. The manifestations-a decline in real incomes for many, high fuel, heating and food costs, rising rents and accommodation shortages - remain, and seek to squeeze the very soul out of our community.

However, Newry Mourne and Down is a resilient and inherently caring community. This resilience has been contributed to by the work of Community Advice who have continued to give free, independent, confidential and impartial advice and advocacy, accessible to everyone across the whole of the council area. This service has been delivered in ever new and imaginative ways to an even greater number of clients whilst having at its core a one-to-one, face-to-face, empathetic relationship, so key to client confidence and organisational success.

As an organisation we face many challenges. The external environment is paradoxically both fluid and static. Fluid in the sense that new social and economic challenges face us such as Artificial Intelligence, public/political/media perceptions of the area of work which we are engaged with and the nature, source and scale of funding. Often such challenges overlap and interact. Static in that the old challenges remain- cost of living dilemmas, public funding pressures and the ability of political institutions to meet such challenges.

Community Advice Newry, Mourne & Down

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DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2025

Internally our challenge remains, as always, the need to provide an exceptional service to all who require it but to do so within our means. This has meant, on the one hand, identifying areas of particular need and engaging even further to meet such needs whilst at the same time exercising greater efficiencies and enhancing income.

It is worthwhile noting that this year trends noted over the past few years have continued. One such trend has been the growth in inter-related issues being presented by clients. No longer do clients present with one standalone issue; rather they often present with complex issues which stretch and challenge our response. Another trend has been the increase in issues which may not be perceived by others as typical of our work. Hence whilst the issues of welfare benefits are still of major significance, around forty percentage of issues presented by clients are non- benefits issues. A final trend worth recording has been the growth in cross-border issues often related to people working in two legal and political jurisdictions, made more problematic by changes in taxation policies which have hit hard both cross-border workers and employers.

One measure of the success we have had in dealing with the above is the financial gain obtained for our clients. Over £7 million in gain has gone directly to them, and indirectly to the community, in addition to over £2 million in debt resolution by Money Adviser. Another measure has been the overwhelming positive feedback which we have received from those clients who we have had the pleasure to help and in so doing have reduced the stress in their lives. Indeed, this relief of worry and stress has been a major contribution to the mental health of our community. Likewise, our efforts to support those who are able to engage or re-engage with paid work and education, such as through our involvement in the Employ Me initiative, have helped contribute to both the economic and social enrichment of people's lives.

Community Advice does not work in isolation. Without our funders, including the Department for Communities, Newry Mourne and Down Council, Southern Regional Health Trust, the Public Health Agency, the Money and Pensions Service and the many private donors, we simply could not have delivered our service to the community. In the year ahead we will continue to work closely with them and seek their ongoing support and understanding. Likewise, we will continue to join with our sister community and statutory organisations to help deliver an increasingly linked up service to and for all.

This report will detail what we have done and for whom we have done it. It will help demonstrate an organisation that has shown flexibility and responsiveness; an organisation that has shown that it not only uses its head but also listens to its heart; an organisation that has visibly contributed to the resilience of the community, a community in which it is firmly anchored; an organisation which has added significantly to the monetary value of that community; an organisation whose people are fully committed to its Vision, Mission and Values.

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 the 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.

In this report the Directors of Community Advice Newry Mourne and Down present a summary of its purpose, governance, activities, achievements and finances for the financial year.

Paul Kane
Chair of Board of Directors

The Auditors

The auditors, Daly Park & Company Ltd, (Chartered Accountants) have indicated their willingness to continue in office in accordance with the provisions of Section 485 of the Companies Act 2006.

Approved by the Board of Directors on 5 December 2025 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry, Mourne & Down

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

STATEMENT OF DIRECTORS' RESPONSIBILITIES

for the financial year ended 31 March 2025

The directors are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors 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 directors 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 directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, 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 directors 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 and. 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.

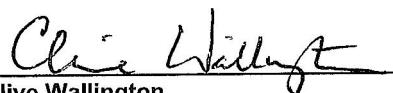
In so far as the directors are aware:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Approved by the Board of Directors on 5 December 2025 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Newry, Mourne & Down ('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 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 and 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 directors' 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 directors 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 directors 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 Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Directors' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 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 directors' remuneration specified by law are not made; or
- the directors 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 Directors' Annual Report.

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 9, the directors 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 directors 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 directors.
- Conclude on the appropriateness of the directors' 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 Newry, Mourne & Down

(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.



Darragh Cotter (Senior Statutory Auditor)

for and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Registered Auditors

6 Trevor Hill

Newry

Co. Down

BT34 1DN

Northern Ireland

5 December 2025

Community Advice Newry, Mourne & Down
(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 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Incoming Resources					
Voluntary Income	3.1	5,294	5,294	27,943	27,943
Other income	3.2	629,579	629,579	556,223	556,223
Total incoming resources		634,873	634,873	584,166	584,166
Resources Expended					
Raising funds	4.1	623,852	623,852	563,612	563,612
Net incoming/outgoing resources before transfers		11,021	11,021	20,554	20,554
Gross transfers between funds		-	-	-	-
Net movement in funds for the financial year		11,021	11,021	20,554	20,554
Reconciliation of funds:					
Total funds beginning of the year	12	404,271	404,271	383,717	383,717
Total funds at the end of the year		415,292	415,292	404,271	404,271

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 Newry, Mourne & Down

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

Company Number: NI631839

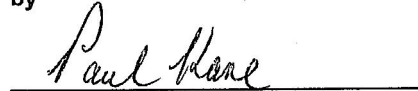
BALANCE SHEET

as at 31 March 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	8	2,115	2,866
Current Assets			
Debtors	9	330,573	94,911
Cash at bank and in hand		83,186	321,441
		413,759	416,352
Creditors: Amounts falling due within one year	10	(582)	(14,947)
Net Current Assets		413,177	401,405
Total Assets less Current Liabilities		415,292	404,271
Funds			
General fund (unrestricted)		415,292	404,271
Total funds	12	415,292	404,271

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

Approved by the Board of Directors and authorised for issue on 5 December 2025 and signed on its behalf by



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

1. GENERAL INFORMATION

Community Advice Newry, Mourne & Down is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Ballybot House, 28 Cornmarket, Newry, Co. Down, BT35 8BG, Northern Ireland which is also the principal place of business of the company. The financial statements have been presented in Pound Sterling (£) 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.

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".

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.

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% Reducing balance

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 Charity is exempt from tax.

3. INCOME

3.1 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Fundraising/Donations	5,294	-	5,294	27,943

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2025

3.2 OTHER INCOME	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £	
Grants	<u>629,579</u>	<u>-</u>	<u>629,579</u>	<u>556,223</u>	
4. EXPENDITURE					
4.1 RAISING FUNDS	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Administrative Expenses	<u>498,267</u>	<u>125,585</u>	<u>-</u>	<u>623,852</u>	<u>563,612</u>
5. NET INCOMING RESOURCES			2025 £	2024 £	
Net Incoming Resources are stated after charging/(crediting):					
Depreciation of tangible assets			<u>751</u>	<u>962</u>	
6. INVESTMENT AND OTHER INCOME			2025 £	2024 £	
Bank interest			<u>2,815</u>	<u>510</u>	
7. EMPLOYEES AND REMUNERATION					
Number of employees					
The average number of persons employed (including executive directors) during the financial year was as follows:					
			2025 Number	2024 Number	
Administration			<u>23</u>	<u>22</u>	
The staff costs comprise:					
			2025 £	2024 £	
Wages and salaries			<u>498,267</u>	448,089	
Pension costs			<u>22,929</u>	23,438	
			<u>521,196</u>	<u>471,527</u>	

Community Advice Newry, Mourne & Down
(A company limited by guarantee, not having a share capital)
NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2025

8. TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment £	Total £
Cost		
At 31 March 2025	45,442	45,442
Depreciation		
At 1 April 2024	42,576	42,576
Charge for the financial year	751	751
At 31 March 2025	43,327	43,327
Net book value		
At 31 March 2025	2,115	2,115
At 31 March 2024	2,866	2,866

9. DEBTORS

	2025 £	2024 £
Trade debtors	800	800
Other debtors	329,773	94,111
	330,573	94,911

10. CREDITORS

Amounts falling due within one year

	2025 £	2024 £
Trade creditors	582	152
Taxation and social security costs	-	14,641
Accruals and deferred income	-	154
	582	14,947

11. RESERVES

	2025 £	2024 £
At the beginning of the year	404,271	383,717
Surplus for the financial year	11,021	20,554
At the end of the year	415,292	404,271

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2025

12. FUNDS

12.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Total Funds £
At 1 April 2023	383,717	383,717
Movement during the financial year	20,554	20,554
At 31 March 2024	404,271	404,271
Movement during the financial year	11,021	11,021
At 31 March 2025	<u>415,292</u>	<u>415,292</u>

12.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2025 £
Unrestricted funds					
Unrestricted Income and Expenses	404,271	634,873	623,852	-	415,292
Total funds	<u>404,271</u>	<u>634,873</u>	<u>623,852</u>	<u>-</u>	<u>415,292</u>

12.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use £	Current assets £	Current liabilities £	Total £
Unrestricted general funds	2,115	413,759	(582)	415,292
	<u>2,115</u>	<u>413,759</u>	<u>(582)</u>	<u>415,292</u>

13. 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.

14. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

COMMUNITY ADVICE NEWRY, MOURNE & DOWN
(A company limited by guarantee, not having a share capital)

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2025

NOT COVERED BY THE REPORT OF THE AUDITORS

Community Advice Newry, Mourne & Down

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

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

Operating Statement

for the financial year ended 31 March 2025

	2025	2024
	£	£
Income	632,058	583,656
Expenses		
Wages and salaries	498,267	448,089
Staff defined contribution pension costs	22,929	23,438
Staff training	3,563	1,872
Rent & Service charges	31,949	40,644
Insurance	10,637	9,416
Printing & stationery	4,902	2,247
Advertising	4,159	3,833
Telephone	921	829
Computer costs	9,948	3,778
Travel & Training	15,035	7,486
Legal and professional	5,125	5,267
Audit Fees	2,650	2,476
Bank charges	775	646
General expenses	7,489	5,323
Subscriptions	4,752	7,306
Depreciation	751	962
	623,852	563,612
Miscellaneous income		
Bank interest	2,815	510
Net surplus	11,021	20,554

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Accounts

Company Registration Number: NI631839

Community Advice Newry, Mourne & Down
(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
6 Trevor Hill
Newry
Co. Down
BT34 1DN
Northern Ireland

Community Advice Newry, Mourne & Down

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

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Community Advice Newry, Mourne & Down

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

REFERENCE AND ADMINISTRATIVE INFORMATION

Directors

Paul Kane
Clive Wallington
Nadine Havern
Samuel McCallister
Artur Kmiecik
Aoife Downey (Resigned 4 March 2024)
Andrew Savage (Appointed 16 September 2024)
Judith Poucher (Appointed 16 September 2024)
Carol Magee (Appointed 16 September 2024)
Michael Clements (Appointed 3 June 2024)
Cassie Chambers (Appointed 16 September 2024)

Chairperson

Paul Kane

Company Registration Number

NI631839

Registered Office and Principal Address

Ballybot House
28 Cornmarket
Newry
Co. Down
BT35 8BG
Northern Ireland

Auditors

Daly Park & Company Ltd
Chartered Accountants and Registered Auditors
6 Trevor Hill
Newry
Co. Down
BT34 1DN
Northern Ireland

Principal Bankers

First Trust Bank
42-44 Hill Street
Newry
Co. Down
BT341AU
Northern Ireland

Solicitors

Luke Curran & Co.
Solicitors
6 Marcus Square
Newry
Co. Down
BT34 1AY
Northern Ireland

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

The directors present their Directors' 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 Directors' Report contains the information required to be provided in the Directors' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The directors 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 directors of Community Advice Newry, Mourne & Down 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 (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

Review of Activities, Achievements and Performance

Community Advice Newry Mourne & Down has four key principles which helps us to fulfil our aims:

1. Independent: We will always act in the interest of our clients, without influence from any other outside bodies.
2. Impartial: We don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.
3. Confidential: We won't pass on anything a client tells us, or even if the fact that they visit us, without their permission.
4. Free: No-one has to pay for any part of the service we provide.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today. Whoever you are, whatever the problem, we are here to help-by phone, by email, online WhatsApp, and in person. Our staff and volunteers see so many people with so many kinds of problems and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations-from companies right up to local and regional government-how they can make things better for people.

We want to see every person in our community empowered to make decisions and exercise their rights, where everyone had dignity in living and where all are treated fairly by those holding or exercising power.

Our vision and the charity's purpose are:

- 1 The protection and preservation of health.
- 2 The relief of poverty, sickness and distress.
- 3 The advancement of education.

As an organisation we continue to make progress in providing a seamless customer journey for members of our local community to access our services through the various channels mentioned above.

The past year has been extremely challenging for our clients who were faced with rising inflation and soaring food, energy and housing costs. Many clients experienced financial difficulties, job losses, relationship breakdowns, mounting debts and poor mental health. The strain on households was immense and increasingly people in full time employment came to us for advice. One of the key strengths of the organisation is the availability of income maximisation calculations for every client, often this has resulted in some clients receiving benefits which they did not know they were entitled to. We have also supported clients at Tribunal Appeal which has resulted in several back payments for clients who initially had received no award. The total amount of Financial Gain for our clients during this reporting period is £7 million which not only benefit the individual and their families but also the local community of Newry Mourne & Down. Delivering high quality, holistic information and advice is crucial in the relief of poverty, sickness and stress.

People are coming to us for help with increasingly complex problems and options to resolve such issues can be limited. Despite these challenges we are proud to say that our Charity rose to the task. But we cannot do it alone and we know the impact of building and maintaining meaningful partnerships. Collaboration and Partnership working has always been important in the Charity Sector and from COVID and the cost-of-living- risis this has become so much more important. One of these partnerships is the Strategic Stakeholder Forum which is the body representing the

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

community voluntary and social enterprises in Community Planning within the Newry Mourne & Down District Council area. Other partnerships are The Age Friendly Alliance, Wellbeing Action Partnership and The Migrant Forum. Working closely together has seen the development of referral pathways with a wide variety of organisations. Without having these referral pathways our clients would not only be worse off financially but many would be struggling mentally. Staff can provide the initial advice, but should on-going support be required we can access the pathway very quickly. Examples are Foodbank's, Women's Aid, Training Programmes, Social Prescribing groups. Equally our partners can access our services using our Digital Referral System which is on our website.

We have also developed good working partnerships with the Multi-Disciplinary Teams which are based in GP Surgeries across both the Southern and South- Eastern Trusts. This has allowed Social Workers, Health Visitors and District Nurses to refer to our services and they often accompany their service users to the appointment as they have a good knowledge of both the service user and their families. This partnership has shown with support from the Health Care Professional and Community Advice the client has reduced stress and anxiety less dependence on drugs and alcohol. I believe the time is right for the Health Service to put long term investment into advice provision and by doing this money is saved for the health service in the long term.

This year has seen an increase in the number of requests from local community groups such as Men's Sheds, Mental Health Charities, Local Community Groups, SVDP, to deliver presentations on who we are and what we do to help those who most need it in our local community. This has increased awareness of our service not only to those who have attended the sessions, but they have been able to bring the information back to family friends and others in the community. Many of the groups who we presented to are now using our Digital Referral Pathway.

With the ongoing cost-of-living crisis many organisations have asked us to deliver budgeting sessions to their employees and to their service users. These sessions have been invaluable in passing tips and improving the financial capability of those attending.

Throughout the year we have provided staff and volunteers with training which is important for their continual personal development. Training has been delivered internally and delivered from external organisations. We listen to what our staff and volunteers require to assist them in delivering a high quality service.

The Trustee Board have actively assisted and worked with the Manager and her team throughout the year, to assist in making the right things happen for the organisation. Whilst governance is a key area of responsibility, efforts are also aimed at providing leadership using the skill sets that each Trustee brings to the organisation and with the objective of optimising the effectiveness of the organisation. All decisions that are made are fundamental to the service, our clients and staff. One of the key objectives going forward for the Board is the recruitment of new Directors for the Board.

In setting the objectives, and for the planning ahead, the Trustee Board have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit, to ensure that the activities have helped to achieve the charity's purpose and provide a benefit for the beneficiaries.

Many thanks to all our Funders who, without their belief in the work that we do, we would not be able to make an impact on our community. Our core funding comes from Department for Communities and Newry Mourne & Down District Council. They have supported us in the delivery of the Debt Project, Welfare Reform, Tribunal Representation and Generalist Advice & Information.

We secured funding from Southern Health & Social Care Trust which allowed us to support clients in rural isolated communities. Funding was also secured from the Southern Public Health Agency for our Advice 4 Health project which allows us to support patients and staff in Daisy Hill Hospital. Part of this funding also goes towards Advice 4 Health clinics for Ethnic Minority & Migrants including Travellers living in the Newry & Mourne Area. The other part of this funding provides terminally ill patients and their families in the Southern Area Hospice to receive support and advice in the Hospice.

As part of the pilot for the Social Supermarket we received funding as part of the wraparound service. We provided additional advice hours and secured £23,000 in unclaimed benefits for those who used the Social Supermarket.

Under the UK Levelling Up Funding in partnership with Southern Regional College, Clanrye Group and Women's Aid the project Employ Me was developed and we have received £24 for a two-year period.

I would like to thank the Board for their support and guidance during 2023/24 involving many meetings and zoom calls. We have an excellent Board with each Director bringing a wealth of experience to the table and they all volunteer their time and commitment in supporting the Team and myself in helping to achieve the objectives of the organisation.

Our staff and volunteers despite the ongoing challenges of increasing demand and complexity of client need have the most incredible knowledge, skills, experience, commitment and caring attitude. I couldn't ask to be surrounded by

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

a more amazing team, and I thank you all.

Finally, we know that challenges for members of our community will continue beyond 2023/24, but I feel confident that as a service we will be here to support them in any way we can.

Rosemarie Mc Donnell
CEO Community Advice Newry Mourne & Down

Financial Review

The financial statements are presented in the standard format required by the Companies Act 2006 and the Charities SORP. The Statement of Financial Activities (SOFA) shows the gross income from all sources.

Financial Results

At the end of the financial year the company has assets of £419,218 (2023 - £384,492) and liabilities of £14,947 (2023 - £775). The net assets of the company have increased by £20,554.

Directors

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

Paul Kane
Clive Wallington
Nadine Havern
Samuel McCallister
Artur Kmiecik
Aoife Downey (Resigned 4 March 2024)
Andrew Savage (Appointed 16 September 2024)
Judith Poucher (Appointed 16 September 2024)
Carol Magee (Appointed 16 September 2024)
Michael Clements (Appointed 3 June 2024)
Cassie Chambers (Appointed 16 September 2024)

In accordance with the Articles of Association, the directors 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 Newry, Mourne & Down subscribes to and is compliant with the following:

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

Public Benefit Statement

In setting our objectives and planning our activities for the year the trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.

Chairmans Report

The Board of Directors of Community Advice Newry Mourne and Down would like to express thanks to the outgoing Chief Executive, Rosemarie McDonnell for her outstanding service to Community Advice for over a decade in this role. Her energy, positivity, knowledge and human empathy have helped put what was a newly merged organisation into a leading community advice hub, a focal point for our citizens. In addition, we would wish to welcome the incoming Chief Executive, Kellie Murray and offer her our full support in the years ahead. Thanks, must also go to Anne Burns and her new supervisory team for their sterling work to date and for enthusiastically taking up the challenges which they will face in the years ahead. The work of the management and supervisory team has been made easier by the staff and volunteers who deliver, without stint, an exceptional service and who have helped our community find a path through what was once again the most challenging of years.

As Chair I would personally wish to thank the whole of the Board who have volunteered their time and expertise not only to attend Board meetings but to undertake a variety of other duties, often unseen, without which we could not have functioned effectively as a Board. It is most encouraging to see that at the end of this year we have added additional members of high quality and experience to our ranks.

Whilst the worst of the COVID-19 infection is well behind us, some of the longtail consequences linger on to afflict our population. Long term physical and mental health issues persist and were added to by COVID.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

The stark reality of the cost-of-living crisis, caused by a multitude of factors, has continued. The manifestations-a decline in real incomes for many, high fuel, heating and food costs, rising rents and accommodation shortages- still remain, and seek to squeeze the very soul out of our community. It is hoped that a return to regional strategic political leadership will go some way to ameliorate this situation.

However, Newry Mourne and Down is a resilient and inherently caring community. This resilience has been contributed to by the work of Community Advice who have continued to give free, independent, confidential and impartial advice and advocacy, accessible to everyone across the whole of the council area. This service has been delivered in ever new and imaginative ways to an even greater number of clients whilst having at its core a one-to-one, face-to-face relationship, so key to client confidence and organisational success.

It is worthwhile noting that this year trends noted last year have continued. One such trend has been the growth in inter-related issues being presented by clients. No longer do clients present with one standalone issue; rather they often present with complex issues which stretch and challenge our response. Another trend has been the increase in issues which may not be perceived by others as typical of our work. Hence whilst the issues of welfare benefits are still of major significance, around forty percentage of issues presented by clients are non- benefits issues. A final trend worth recording has been the growth in cross-border issues often related to people working in two legal and political jurisdictions, made more problematic by changes in taxation policies which have hit hard both cross-border workers and employers.

One measure of the success we have had in dealing with the above is the financial gain obtained for our clients. Over £7 million in gain has gone directly to them, and indirectly to the community, in addition to over £2 million in debt resolution by Money Adviser. Another measure has been the overwhelming positive feedback which we have received from those clients who we have had the pleasure to help and in so doing have reduced the stress in their lives.

Community Advice does not work in isolation. Without our funders, including the Department for Communities, Newry Mourne and Down Council, Southern Regional Health Trust, the Public Health Agency, the Money and Pensions Service and the many private donors, we simply could not have delivered our service to the community. In the year ahead we will continue to work closely with them and seek their ongoing support and understanding. Likewise, we will continue to join with our sister community and statutory organisations to help deliver an increasingly linked up service to and for all.

This report will detail what we have done and for whom we have done it. It will help demonstrate an organisation that has shown flexibility and responsiveness; an organisation that has shown that it not only uses its head but also listens to its heart; an organisation that has visibly contributed to the resilience of the community, a community in which it is firmly anchored; an organisation which has added significantly to the monetary value of that community; an organisation whose people are fully committed to its Vision, Mission and Values.

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 the 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.

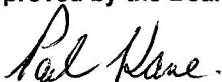
In this report the Directors of Community Advice Newry Mourne and Down present a summary of its purpose, governance, activities, achievements and finances for the financial year.

Paul Kane
Chair of Board of Trustees

The Auditors

The auditors, Daly Park & Company Ltd, (Chartered Accountants) have indicated their willingness to continue in office in accordance with the provisions of Section 485 of the Companies Act 2006.

Approved by the Board of Directors on 13 December 2024 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry, Mourne & Down

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

STATEMENT OF DIRECTORS' RESPONSIBILITIES

for the financial year ended 31 March 2024

The directors are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors 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 directors 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 directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, 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 directors 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 and. 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.

In so far as the directors are aware:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Approved by the Board of Directors on 13 December 2024 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Newry, Mourne & Down ('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 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 and 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 directors' 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 directors 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 directors 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 Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Directors' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 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 directors' remuneration specified by law are not made; or
- the directors 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 Directors' Annual Report.

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 9, the directors 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 directors 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 directors.
- Conclude on the appropriateness of the directors' 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 Newry, Mourne & Down

(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.



Darragh Cotter (Senior Statutory Auditor)

for and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Registered Auditors

6 Trevor Hill

Newry

Co. Down

BT34 1DN

Northern Ireland

13 December 2024

Community Advice Newry, Mourne & Down

(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 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Total Funds 2023 £
Incoming Resources					
Voluntary Income	3.1	27,943	27,943	1,863	1,863
Other income	3.2	556,223	556,223	652,309	652,309
Total incoming resources		584,166	584,166	654,172	654,172
Resources Expended					
Raising funds	4.1	563,612	563,612	638,076	638,076
Net incoming/outgoing resources before transfers		20,554	20,554	16,096	16,096
Gross transfers between funds		-	-	-	-
Net movement in funds for the financial year		20,554	20,554	16,096	16,096
Reconciliation of funds:					
Total funds beginning of the year	12	383,717	383,717	367,621	367,621
Total funds at the end of the year		404,271	404,271	383,717	383,717

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 Newry, Mourne & Down

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

Company Number: NI631839

BALANCE SHEET

as at 31 March 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible assets	8	2,866	3,828
Current Assets			
Debtors	9	94,911	225,988
Cash at bank and in hand		321,441	154,676
		416,352	380,664
Creditors: Amounts falling due within one year	10	(14,947)	(775)
Net Current Assets		401,405	379,889
Total Assets less Current Liabilities		404,271	383,717
Funds			
General fund (unrestricted)		404,271	383,717
Total funds	12	404,271	383,717

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

Approved by the Board of Directors and authorised for issue on 13 December 2024 and signed on its behalf by



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2024

1. GENERAL INFORMATION

Community Advice Newry, Mourne & Down is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Ballybot House, 28 Cornmarket, Newry, Co. Down, BT35 8BG, Northern Ireland which is also the principal place of business of the company. The financial statements have been presented in Pound Sterling (£) 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.

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.

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% Reducing balance
----------------------------------	---	----------------------

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 Charity is exempt from tax.

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2024

3.	INCOME				
3.1	DONATIONS AND LEGACIES		Unrestricted Funds	Restricted Funds	2024
			£	£	2023
					£
	Fundraising/Donations		<u>27,943</u>	<u>-</u>	<u>27,943</u>
					<u>1,863</u>
3.2	OTHER INCOME		Unrestricted Funds	Restricted Funds	2024
			£	£	2023
					£
	Grants		<u>556,223</u>	<u>-</u>	<u>556,223</u>
					<u>652,309</u>
4.	EXPENDITURE				
4.1	RAISING FUNDS	Direct Costs	Other Costs	Support Costs	2024
		£	£	£	2023
					£
	Administrative Expenses	<u>448,089</u>	<u>115,523</u>	<u>-</u>	<u>563,612</u>
					<u>638,076</u>
5.	NET INCOMING RESOURCES				2024
					£
	Net Incoming Resources are stated after charging/(crediting):				
	Depreciation of tangible assets				<u>962</u>
					<u>1,281</u>
6.	INVESTMENT AND OTHER INCOME				2024
					£
	Bank interest				<u>510</u>
					<u>-</u>
7.	EMPLOYEES AND REMUNERATION				
	Number of employees				
	The average number of persons employed (including executive directors) during the financial year was as follows:				
					2024
					Number
	Administration				<u>22</u>
					<u>22</u>
	The staff costs comprise:				
					2024
					£
	Wages and salaries				<u>448,089</u>
	Pension costs				<u>23,438</u>
					<u>505,489</u>
					<u>26,109</u>
					<u>471,527</u>
					<u>531,598</u>

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

continued

8. TANGIBLE FIXED ASSETS	Fixtures, fittings and equipment £	Total £
Cost		
At 31 March 2024	45,442	45,442
Depreciation		
At 1 April 2023	41,614	41,614
Charge for the financial year	962	962
At 31 March 2024	42,576	42,576
Net book value		
At 31 March 2024	<u>2,866</u>	<u>2,866</u>
At 31 March 2023	<u>3,828</u>	<u>3,828</u>
9. DEBTORS	2024	2023
	£	£
Trade debtors	800	800
Other debtors	94,111	225,188
	<u>94,911</u>	<u>225,988</u>
10. CREDITORS	2024	2023
Amounts falling due within one year	£	£
Trade creditors	152	510
Taxation and social security costs	14,641	-
Accruals and deferred income	154	265
	<u>14,947</u>	<u>775</u>
11. RESERVES	2024	2023
	£	£
At the beginning of the year	383,717	367,621
Surplus for the financial year	20,554	16,096
At the end of the year	<u>404,271</u>	<u>383,717</u>

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2024

continued

12. FUNDS

12.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Total Funds £
At 1 April 2022	367,621	367,621
Movement during the financial year	16,096	16,096
At 31 March 2023	383,717	383,717
Movement during the financial year	20,554	20,554
At 31 March 2024	404,271	404,271

12.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2024 £
Unrestricted funds					
Unrestricted Income and Expenses	383,717	584,166	563,612	-	404,271
Total funds	383,717	584,166	563,612	-	404,271

12.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use £	Current assets £	Current liabilities £	Total £
Unrestricted general funds	2,866	416,352	(14,947)	404,271
	2,866	416,352	(14,947)	404,271

13. 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.

14. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

COMMUNITY ADVICE NEWRY, MOURNE & DOWN
(A company limited by guarantee, not having a share capital)

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2024

NOT COVERED BY THE REPORT OF THE AUDITORS

Community Advice Newry, Mourne & Down

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

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

Operating Statement

for the financial year ended 31 March 2024

	2024 £	2023 £
Income	583,656	654,172
Expenses		
Wages and salaries	448,089	505,489
Staff defined contribution pension costs	23,438	26,109
Staff training	1,872	1,098
Rent & Service charges	40,644	25,781
Insurance	9,416	8,145
Printing & stationery	2,247	5,367
Advertising	3,833	22,979
Telephone	829	3,725
Computer costs	3,778	7,599
Travel & Training	7,486	10,406
Legal and professional	5,267	6,300
Audit Fees	2,476	2,400
Bank charges	646	306
General expenses	5,323	9,116
Subscriptions	7,306	1,975
Depreciation	962	1,281
	563,612	638,076
Miscellaneous income		
Bank interest	510	-
Net surplus	20,554	16,096

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Annual report

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

The directors present their Directors' 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 Directors' Report contains the information required to be provided in the Directors' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The directors 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 directors of Community Advice Newry, Mourne & Down 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 (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

Review of Activities, Achievements and Performance

Community Advice Newry Mourne & Down has four key principles which helps us to fulfil our aims:

1. Independent: We will always act in the interest of our clients, without influence from any other outside bodies.
2. Impartial: We don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.
3. Confidential: We won't pass on anything a client tells us, or even if the fact that they visit us, without their permission.
4. Free: No-one has to pay for any part of the service we provide.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today. Whoever you are, whatever the problem, we are here to help-by phone, by email, online WhatsApp, and in person. Our staff and volunteers see so many people with so many kinds of problems and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations-from companies right up to local and regional government-how they can make things better for people.

We want to see every person in our community empowered to make decisions and exercise their rights, where everyone had dignity in living and where all are treated fairly by those holding or exercising power.

Our vision and the charity's purpose are:

- 1 The protection and preservation of health.
- 2 The relief of poverty, sickness and distress.
- 3 The advancement of education.

As an organisation we continue to make progress in providing a seamless customer journey for members of our local community to access our services through the various channels mentioned above.

The past year has been extremely challenging for our clients who were faced with rising inflation and soaring food, energy and housing costs. Many clients experienced financial difficulties, job losses, relationship breakdowns, mounting debts and poor mental health. The strain on households was immense and increasingly people in full time employment came to us for advice. One of the key strengths of the organisation is the availability of income maximisation calculations for every client, often this has resulted in some clients receiving benefits which they did not know they were entitled to. We have also supported clients at Tribunal Appeal which has resulted in several back payments for clients who initially had received no award. The total amount of Financial Gain for our clients during this reporting period is £7 million which not only benefit the individual and their families but also the local community of Newry Mourne & Down. Delivering high quality, holistic information and advice is crucial in the relief of poverty, sickness and stress.

People are coming to us for help with increasingly complex problems and options to resolve such issues can be limited. Despite these challenges we are proud to say that our Charity rose to the task. But we cannot do it alone and we know the impact of building and maintaining meaningful partnerships. Collaboration and Partnership working has always been important in the Charity Sector and from COVID and the cost-of-living- risis this has become so much more important. One of these partnerships is the Strategic Stakeholder Forum which is the body representing the

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

community voluntary and social enterprises in Community Planning within the Newry Mourne & Down District Council area. Other partnerships are The Age Friendly Alliance, Wellbeing Action Partnership and The Migrant Forum. Working closely together has seen the development of referral pathways with a wide variety of organisations. Without having these referral pathways our clients would not only be worse off financially but many would be struggling mentally. Staff can provide the initial advice, but should on-going support be required we can access the pathway very quickly. Examples are Foodbank's, Women's Aid, Training Programmes, Social Prescribing groups. Equally our partners can access our services using our Digital Referral System which is on our website.

We have also developed good working partnerships with the Multi-Disciplinary Teams which are based in GP Surgeries across both the Southern and South-Eastern Trusts. This has allowed Social Workers, Health Visitors and District Nurses to refer to our services and they often accompany their service users to the appointment as they have a good knowledge of both the service user and their families. This partnership has shown with support from the Health Care Professional and Community Advice the client has reduced stress and anxiety less dependence on drugs and alcohol. I believe the time is right for the Health Service to put long term investment into advice provision and by doing this money is saved for the health service in the long term.

This year has seen an increase in the number of requests from local community groups such as Men's Sheds, Mental Health Charities, Local Community Groups, SVDP, to deliver presentations on who we are and what we do to help those who most need it in our local community. This has increased awareness of our service not only to those who have attended the sessions, but they have been able to bring the information back to family friends and others in the community. Many of the groups who we presented to are now using our Digital Referral Pathway.

With the ongoing cost-of-living crisis many organisations have asked us to deliver budgeting sessions to their employees and to their service users. These sessions have been invaluable in passing tips and improving the financial capability of those attending.

Throughout the year we have provided staff and volunteers with training which is important for their continual personal development. Training has been delivered internally and delivered from external organisations. We listen to what our staff and volunteers require to assist them in delivering a high quality service.

The Trustee Board have actively assisted and worked with the Manager and her team throughout the year, to assist in making the right things happen for the organisation. Whilst governance is a key area of responsibility, efforts are also aimed at providing leadership using the skill sets that each Trustee brings to the organisation and with the objective of optimising the effectiveness of the organisation. All decisions that are made are fundamental to the service, our clients and staff. One of the key objectives going forward for the Board is the recruitment of new Directors for the Board.

In setting the objectives, and for the planning ahead, the Trustee Board have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit, to ensure that the activities have helped to achieve the charity's purpose and provide a benefit for the beneficiaries.

Many thanks to all our Funders who, without their belief in the work that we do, we would not be able to make an impact on our community. Our core funding comes from Department for Communities and Newry Mourne & Down District Council. They have supported us in the delivery of the Debt Project, Welfare Reform, Tribunal Representation and Generalist Advice & Information.

We secured funding from Southern Health & Social Care Trust which allowed us to support clients in rural isolated communities. Funding was also secured from the Southern Public Health Agency for our Advice 4 Health project which allows us to support patients and staff in Daisy Hill Hospital. Part of this funding also goes towards Advice 4 Health clinics for Ethnic Minority & Migrants including Travellers living in the Newry & Mourne Area. The other part of this funding provides terminally ill patients and their families in the Southern Area Hospice to receive support and advice in the Hospice.

As part of the pilot for the Social Supermarket we received funding as part of the wraparound service. We provided additional advice hours and secured £23,000 in unclaimed benefits for those who used the Social Supermarket.

Under the UK Levelling Up Funding in partnership with Southern Regional College, Clanrye Group and Women's Aid the project Employ Me was developed and we have received £24 for a two-year period.

I would like to thank the Board for their support and guidance during 2023/24 involving many meetings and zoom calls. We have an excellent Board with each Director bringing a wealth of experience to the table and they all volunteer their time and commitment in supporting the Team and myself in helping to achieve the objectives of the organisation.

Our staff and volunteers despite the ongoing challenges of increasing demand and complexity of client need have the most incredible knowledge, skills, experience, commitment and caring attitude. I couldn't ask to be surrounded by

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

a more amazing team, and I thank you all.

Finally, we know that challenges for members of our community will continue beyond 2023/24, but I feel confident that as a service we will be here to support them in any way we can.

Rosemarie Mc Donnell
CEO Community Advice Newry Mourne & Down

Financial Review

The financial statements are presented in the standard format required by the Companies Act 2006 and the Charities SORP. The Statement of Financial Activities (SOFA) shows the gross income from all sources.

Financial Results

At the end of the financial year the company has assets of £419,218 (2023 - £384,492) and liabilities of £14,947 (2023 - £775). The net assets of the company have increased by £20,554.

Directors

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

Paul Kane
Clive Wallington
Nadine Havern
Samuel McCallister
Artur Kmiecik
Aoife Downey (Resigned 4 March 2024)
Andrew Savage (Appointed 16 September 2024)
Judith Poucher (Appointed 16 September 2024)
Carol Magee (Appointed 16 September 2024)
Michael Clements (Appointed 3 June 2024)
Cassie Chambers (Appointed 16 September 2024)

In accordance with the Articles of Association, the directors 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 Newry, Mourne & Down subscribes to and is compliant with the following:

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

Public Benefit Statement

In setting our objectives and planning our activities for the year the trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.

Chairmans Report

The Board of Directors of Community Advice Newry Mourne and Down would like to express thanks to the outgoing Chief Executive, Rosemarie McDonnell for her outstanding service to Community Advice for over a decade in this role. Her energy, positivity, knowledge and human empathy have helped put what was a newly merged organisation into a leading community advice hub, a focal point for our citizens. In addition, we would wish to welcome the incoming Chief Executive, Kellie Murray and offer her our full support in the years ahead. Thanks, must also go to Anne Burns and her new supervisory team for their sterling work to date and for enthusiastically taking up the challenges which they will face in the years ahead. The work of the management and supervisory team has been made easier by the staff and volunteers who deliver, without stint, an exceptional service and who have helped our community find a path through what was once again the most challenging of years.

As Chair I would personally wish to thank the whole of the Board who have volunteered their time and expertise not only to attend Board meetings but to undertake a variety of other duties, often unseen, without which we could not have functioned effectively as a Board. It is most encouraging to see that at the end of this year we have added additional members of high quality and experience to our ranks.

Whilst the worst of the COVID-19 infection is well behind us, some of the longtail consequences linger on to afflict our population. Long term physical and mental health issues persist and were added to by COVID.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2024

The stark reality of the cost-of-living crisis, caused by a multitude of factors, has continued. The manifestations-a decline in real incomes for many, high fuel, heating and food costs, rising rents and accommodation shortages- still remain, and seek to squeeze the very soul out of our community. It is hoped that a return to regional strategic political leadership will go some way to ameliorate this situation.

However, Newry Mourne and Down is a resilient and inherently caring community. This resilience has been contributed to by the work of Community Advice who have continued to give free, independent, confidential and impartial advice and advocacy, accessible to everyone across the whole of the council area. This service has been delivered in ever new and imaginative ways to an even greater number of clients whilst having at its core a one-to-one, face-to-face relationship, so key to client confidence and organisational success.

It is worthwhile noting that this year trends noted last year have continued. One such trend has been the growth in inter-related issues being presented by clients. No longer do clients present with one standalone issue; rather they often present with complex issues which stretch and challenge our response. Another trend has been the increase in issues which may not be perceived by others as typical of our work. Hence whilst the issues of welfare benefits are still of major significance, around forty percentage of issues presented by clients are non- benefits issues. A final trend worth recording has been the growth in cross-border issues often related to people working in two legal and political jurisdictions, made more problematic by changes in taxation policies which have hit hard both cross-border workers and employers.

One measure of the success we have had in dealing with the above is the financial gain obtained for our clients. Over £7 million in gain has gone directly to them, and indirectly to the community, in addition to over £2 million in debt resolution by Money Adviser. Another measure has been the overwhelming positive feedback which we have received from those clients who we have had the pleasure to help and in so doing have reduced the stress in their lives.

Community Advice does not work in isolation. Without our funders, including the Department for Communities, Newry Mourne and Down Council, Southern Regional Health Trust, the Public Health Agency, the Money and Pensions Service and the many private donors, we simply could not have delivered our service to the community. In the year ahead we will continue to work closely with them and seek their ongoing support and understanding. Likewise, we will continue to join with our sister community and statutory organisations to help deliver an increasingly linked up service to and for all.

This report will detail what we have done and for whom we have done it. It will help demonstrate an organisation that has shown flexibility and responsiveness; an organisation that has shown that it not only uses its head but also listens to its heart; an organisation that has visibly contributed to the resilience of the community, a community in which it is firmly anchored; an organisation which has added significantly to the monetary value of that community; an organisation whose people are fully committed to its Vision, Mission and Values.

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 the 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.

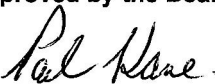
In this report the Directors of Community Advice Newry Mourne and Down present a summary of its purpose, governance, activities, achievements and finances for the financial year.

Paul Kane
Chair of Board of Trustees


The Auditors

The auditors, Daly Park & Company Ltd, (Chartered Accountants) have indicated their willingness to continue in office in accordance with the provisions of Section 485 of the Companies Act 2006.

Approved by the Board of Directors on 13 December 2024 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Annual return

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Directors' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 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 directors' remuneration specified by law are not made; or
- the directors 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 Directors' Annual Report.

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 9, the directors 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 directors 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 directors.
- Conclude on the appropriateness of the directors' 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 Newry, Mourne & Down

(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.



Darragh Cotter (Senior Statutory Auditor)

for and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Registered Auditors

6 Trevor Hill

Newry

Co. Down

BT34 1DN

Northern Ireland

13 December 2024

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Accounts

Company Number: NI631839

Community Advice Newry, Mourne & Down
(A company limited by guarantee, not having a share capital)

Annual Report and Audited Financial Statements

for the financial year ended 31 March 2023

Daly Park & Company Ltd
Chartered Accountants and Registered Auditors
6 Trevor Hill
Newry
Co. Down
BT34 1DN
Northern Ireland

Community Advice Newry, Mourne & Down

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

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Community Advice Newry, Mourne & Down

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

REFERENCE AND ADMINISTRATIVE INFORMATION

Directors	Paul Kane Artur Kmiecik Samuel McCallister Clive Wallington Nadine Havern Aoife Downey (Appointed 4 January 2023)
Chairperson	Paul Kane
Company Number	NI631839
Registered Office and Principal Address	Ballybot House 28 Cornmarket Newry Co. Down BT35 8BG Northern Ireland
Auditors	Daly Park & Company Ltd Chartered Accountants and Registered Auditors 6 Trevor Hill Newry Co. Down BT34 1DN Northern Ireland
Bankers	First Trust Bank 42-44 Hill Street Newry Co. Down BT341AU Northern Ireland
Solicitors	Luke Curran & Co. Solicitors 6 Marcus Square Newry Co. Down BT34 1AY Northern Ireland

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

The directors present their Directors' Annual Report, combining the Directors' Report and Trustees' Report, and the audited 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 Directors' Report contains the information required to be provided in the Directors' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The directors 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 directors of Community Advice Newry, Mourne & Down present a summary of its purpose, governance, activities, achievements and finances for the 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 (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Review of Activities, Achievements and Performance

Community Advice Newry Mourne & Down has four key principles which helps us to fulfil our aims:

1. Independent: We will always act in the interest of our clients, without influence from any other outside bodies.
2. Impartial: We don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.
3. Confidential: We won't pass on anything a client tells us, or even if the fact that they visit us, without their permission.
4. Free: No-one has to pay for any part of the service we provide.

Whoever you are, whatever the problem, we are here to help-by phone, by email, online WhatsApp, and in person. Our staff and volunteers see so many people with so many kinds of problems and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can demonstrate both to local and regional government how things can be made better for people.

We want to see every person in our community empowered to make decisions and exercise their rights, where everyone had dignity in living and where all are treated fairly by those holding or exercising power"

Our vision and the charity's purpose are:

- " The protection and preservation of health.
- " The relief of poverty, sickness and distress.
- " The advancement of education.

As an organisation we continue to make progress in providing a seamless customer journey for members of our local community to access our services through the various channels mentioned above.

The past year has been extremely challenging for our clients who were faced with rising inflation and soaring food, energy and housing costs. Many clients experienced financial difficulties, job losses, relationship breakdowns, mounting debts and poor mental health. The strain on households was immense and increasingly people in full time employment came to us for advice. One of the key strengths of the organisation is the availability of income maximisation calculations for every client, often this has resulted in some clients receiving benefits which they did not know they were entitled to. Delivering high quality, holistic information and advice is crucial in the relief of poverty, sickness and stress.

People are coming to us for help with increasingly complex problems and options to resolve such issues can be limited. Despite these challenges we are proud to say that our Charity rose to the task. But we cannot do it alone and we know the impact of building and maintaining meaningful partnerships. One of these partnerships is the Strategic Stakeholder Forum which is the body representing the community voluntary and social enterprises in Community Planning within the Newry Mourne & Down District Council area. Working closely together during the COVID Crisis has seen the development of referral pathways with a wide variety of organisations. Without having these referral pathways our clients would not only be worse off financially but many would be struggling mentally. Staff can provide the initial advice, but should on-going support be required we can access the pathway very quickly. Examples are Foodbank's, Women's Aid, Training Programmes, Social Prescribing groups. Equally our partners can access our services using our Digital Referral System which is on our website.

We have also developed good working partnerships with the Multi-Disciplinary Teams which are based in GP Surgeries across both the Southern and South Eastern Trusts. This has allowed Social Workers, Health Visitors and District Nurses to refer to our services and they often accompany their service users to the appointment as they have a good knowledge of both the service user and their families. This partnership has shown with support from the Health Care Professional and Community Advice the client has reduced stress and anxiety less dependence on drugs and alcohol. I believe the time is right for the Health Service to put long term investment into advice provision and by doing this money is saved for the health service in the long term.

This year has seen an increase in the number of requests from local community groups such as Men's Sheds, Mental Health Charities to deliver presentations on who we are and what we do to help those who most need it in our local community. This has increased awareness of our service not only to those who have attended the sessions, but they have been able to bring the information back to family friends and others in the community. Many of the groups who we presented to are now using our Digital Referral Pathway.

With the ongoing cost-of-living crisis many organisations have asked us to deliver budgeting sessions to their employees and to their service users. These sessions have been invaluable in passing tips and improving the financial capability of those attending.

Throughout the year we have provided staff and volunteers with training which is important for their continual personal development. Training has been delivered internally and delivered from external organisations. We listen to what our staff and volunteers require to assist them in delivering a high quality service.

Our Organisation is now in the second year of our Business Plan from the Business Plan an Operational Workplan was implemented which has improved reporting mechanisms and achieving targets. The Trustee Board have actively

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

assisted and worked with the Manager and her team throughout the year, to assist in making the right things happen for the organisation. Whilst governance is a key area of responsibility, efforts are also aimed at providing leadership using the skill sets that each Trustee brings to the organisation and with the objective of optimising the effectiveness of the organisation. All decisions that are made are fundamental to the service, our clients and staff.

In setting the objectives, and for the planning ahead, the Trustee Board have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit, to ensure that the activities have helped to achieve the charity's purpose and provide a benefit for the beneficiaries.

Many thanks to all our Funders who, without their belief in the work that we do, we would not be able to make an impact on our community. Our core funding comes from Department for Communities and Newry Mourne & Down District Council. They have supported us in the delivery of the Debt Project, Welfare Reform, Tribunal Representation and Generalist Advice & Information.

We secured funding from Southern Health & Social Care Trust which allowed us to support clients in rural isolated communities. Funding was also secured from the Southern Public Health Agency for our Advice 4 Health project which allows us to support patients and staff in Daisy Hill Hospital. Part of this funding also goes towards Advice 4 Health clinics for Ethnic Minority & Migrants including Travellers living in the Newry & Mourne Area. The other part of this funding provides terminally ill patients and their families in the Southern Area Hospice to receive support and advice in the Hospice.

As part of the pilot for the Social Supermarket we received funding as part of the wraparound service. We provided additional advice hours and secured £23,000 in unclaimed benefits for those who used the Social Supermarket.

I would like to thank the Board for their support and guidance during 2022/23 including many meetings and zoom calls. We have an excellent Board with each Director bringing a wealth of experience to the table. I want to give a heartfelt special acknowledgement to the incredible adaptability and resilience of the staff team and volunteers who are always driven to help as many people as possible.

Rosemarie Mc Donnell

Financial Review

The financial statements are presented in the standard format required by the Companies Act 2006 and the Charities SORP. The Statement of Financial Activities (SOFA) shows the gross income from all sources.

Financial Results

At the end of the financial year the company has assets of £384,492 (2022 - £387,411) and liabilities of £775 (2022 - £19,790). The net assets of the company have increased by £16,096.

Directors

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

Paul Kane
Artur Kmiecik
Samuel McCallister
Clive Wallington
Nadine Havern
Aoife Downey (Appointed 4 January 2023)

In accordance with the Articles of Association, the directors 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 Newry, Mourne & Down subscribes to and is compliant with the following:

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

Public Benefit Statement

In setting our objectives and planning our activities for the year the trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Chairmans Report

The Board of Directors of Community Advice Newry Mourne and Down would like to express thanks to the Chief Executive, Rosemarie McDonnell, her Senior Management team of Anne Burns and Kellie Murray and all the staff and volunteers who helped our community find a path through this most challenging of years.

I would also wish to thank the whole of the Board who have volunteered their time and expertise not only to attend Board meetings but to undertake a variety of other duties, often unseen, without which we could not have functioned effectively as a Board.

The past year has witnessed our local community continue to suffer from the aftereffects of COVID-19. Thankfully whilst the worst of the infection is behind us, unfortunately some of the longtail consequences linger on to afflict our population. Long term physical illness, mental health, bereavement, redundancy, family breakdown, domestic abuse and isolation, all exacerbated by the period of COVID-19 disruption, still remain and continue to impact upon the lives of our citizens.

The stark reality of the cost-of-living crisis, caused by a multitude of factors, has continued. The manifestations- high inflation, decline in real incomes, high fuel, heating and food costs, rising rents and accommodation shortages- have now intertwined with the aftereffects of COVID-19 to attempt to squeeze the very soul out of our community. The absence of strategic political leadership at a regional level has not assisted our ability to recover.

However, Newry Mourne and Down is a resilient and inherently caring community. This resilience has been contributed to by the work of Community Advice who have continued to give free, independent, confidential and impartial advice and advocacy, accessible to everyone across the whole of the council area. This service has been delivered in ever new and imaginative ways to an even greater number of clients whilst having at its core a one-to-one, face-to-face relationship, so key to client confidence and organisational success.

It is worthwhile noting that this year has witnessed some trends developing in our work. One such trend has been the growth in inter-related issues being presented by clients. No longer do clients present with one standalone issue; rather they often present with complex issues which stretch and challenge our response. Another trend has been the increase in issues which may not be perceived by others as typical of our work. Hence whilst the issues of welfare benefits are still of major significance, around forty percentage of issues presented by clients are non- benefits issues. A final trend worth recording has been the growth in cross-border issues often related to people working in two legal and political jurisdictions, made more problematic by the outworking of Brexit.

One measure of the success we have had in dealing with the above is the financial gain obtained for our clients. Over £6.1 million in gain has gone directly to them, and indirectly to the community, in addition to over £2 million in debt resolution. Another measure has been the overwhelming positive feedback which we have received from those clients who we have had the pleasure to help and in so doing have reduced the stress in their lives.

Community Advice does not work in isolation. Without our funders, including the Department for Communities, Newry Mourne and Down Council, Southern Trust, the Public Health Agency, the Money and Pensions Service and the many private donors, we simply could not have delivered our service to the community. In the year ahead we will continue to work closely with them and seek their ongoing support and understanding. Likewise, we will continue to join with our sister community and statutory organisations to help deliver an increasingly linked up service to and for all.

This report will detail what we have done and for whom we have done it. It will help demonstrate an organisation that has shown flexibility and responsiveness; an organisation that has shown that it not only uses its head but also listens to its heart; an organisation that has visibly contributed to the resilience of the community, a community in which it is firmly anchored; an organisation which has added significantly to the monetary value of that community; an organisation whose people are fully committed to its Vision, Mission and Values.

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 the 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.

In this report the Directors of Community Advice Newry Mourne and Down present a summary of its purpose, governance, activities, achievements and finances for the financial year.

Paul Kane, Chair of Board of Trustees

Community Advice Newry, Mourne & Down

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

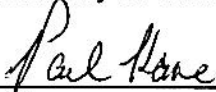
DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Auditors

The auditors, Daly Park & Company Ltd, (Chartered Accountants) have indicated their willingness to continue in office in accordance with the provisions of Section 485 of the Companies Act 2006.

Approved by the Board of Directors on 15/12/2023 and signed on its behalf by:



Paul Kane

Director



Clive Wallington

Director

Community Advice Newry, Mourne & Down

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

STATEMENT OF DIRECTORS' RESPONSIBILITIES

for the financial year ended 31 March 2023

The directors are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors 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 directors 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 directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- 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 directors 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 and. 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.


In so far as the directors are aware:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Approved by the Board of Directors on 15/12/2023 and signed on its behalf by:



Paul Kane
Director



Clive Wallington
Director

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Newry, Mourne & Down ('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 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 2023 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 and 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 directors' 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 directors 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 directors 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 Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Annual Report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

(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 Directors' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 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 directors' remuneration specified by law are not made; or
- the directors 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 Directors' Annual Report.

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 9, the directors 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 directors 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 directors.
- Conclude on the appropriateness of the directors' 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 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 Newry, Mourne & Down

(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.

Darragh Cotter

Darragh Cotter (Senior Statutory Auditor)

for and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Registered Auditors

6 Trevor Hill

Newry

Co. Down

BT34 1DN

Northern Ireland

15 December 2023

Community Advice Newry, Mourne & Down

(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 £	Total 2023 £	Unrestricted Funds 2022 £	Total 2022 £
Incoming Resources					
Voluntary Income	3.1	1,863	1,863	1,823	1,823
Other income	3.2	652,309	652,309	690,533	690,533
Total incoming resources		654,172	654,172	692,356	692,356
Resources Expended					
Raising funds	4.1	638,076	638,076	647,299	647,299
Net incoming/outgoing resources before transfers		16,096	16,096	45,057	45,057
Gross transfers between funds		-	-	-	-
Net movement in funds for the financial year		16,096	16,096	45,057	45,057
Reconciliation of funds					
Balances brought forward at 1 April 2022	12	367,621	367,621	322,564	322,564
Balances carried forward at 31 March 2023		383,717	383,717	367,621	367,621

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 Newry, Mourne & Down

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

Company Number: NI631839

BALANCE SHEET

as at 31 March 2023

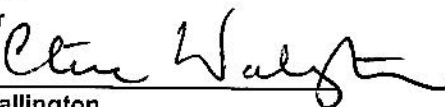
	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	8	3,828	5,109
Current Assets			
Debtors	9	225,988	190,480
Cash at bank and in hand		154,676	191,822
		380,664	382,302
Creditors: Amounts falling due within one year	10	(775)	(19,790)
Net Current Assets		379,889	362,512
Total Assets less Current Liabilities		383,717	367,621
Funds			
General fund (unrestricted)		383,717	367,621
Total funds	12	383,717	367,621

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

Approved by the Board of Directors and authorised for issue on 15/12/2023 and signed on its behalf by



Paul Kane
Director



Clive Wallington
Director

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2023

1. GENERAL INFORMATION

Community Advice Newry, Mourne & Down is a company limited by guarantee incorporated in Northern Ireland. The registered office of the company is Ballybot House, 28 Cornmarket, Newry, Co. Down, BT35 8BG, Northern Ireland which is also the principal place of business of the company. The financial statements have been presented in Pound Sterling (£) 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.

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.

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% Reducing balance
----------------------------------	---	----------------------

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 Charity is exempt from tax.

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2023

3.	INCOME				
3.1	DONATIONS AND LEGACIES	Unrestricted Funds	Restricted Funds	2023	2022
		£	£	£	£
	Fundraising/Donations	<u>1,863</u>	<u>-</u>	<u>1,863</u>	<u>1,823</u>
3.2	OTHER INCOME	Unrestricted Funds	Restricted Funds	2023	2022
		£	£	£	£
	Grants	<u>652,309</u>	<u>-</u>	<u>652,309</u>	<u>690,533</u>
4.	EXPENDITURE				
4.1	RAISING FUNDS	Direct Costs	Other Costs	Support Costs	2023
		£	£	£	2022
	Administrative Expenses	<u>126,746</u>	<u>511,330</u>	<u>-</u>	<u>647,299</u>
5.	NET INCOMING RESOURCES			2023	2022
				£	£
	Net Incoming Resources are stated after charging/(crediting):				
	Depreciation of tangible assets			1,281	1,707
	Grants receivable received			-	(19,000)
				<u>-</u>	<u>(19,000)</u>
6.	INVESTMENT AND OTHER INCOME			2023	2022
				£	£
	Revenue grants received			-	19,000
	Sundry income			-	600
				<u>-</u>	<u>19,600</u>
7.	EMPLOYEES AND REMUNERATION				
	Number of employees				
	The average number of persons employed (including executive directors) during the financial year was as follows:				
				2023	2022
				Number	Number
	Administration			<u>22</u>	<u>22</u>
	The staff costs comprise:			2023	2022
				£	£
	Wages and salaries			505,489	477,412
	Pension costs			26,109	26,861
				<u>531,598</u>	<u>504,273</u>

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2023

8. TANGIBLE FIXED ASSETS	Fixtures, fittings and equipment £	Total £
Cost		
At 31 March 2023	45,442	45,442
Depreciation		
At 1 April 2022	40,333	40,333
Charge for the financial year	1,281	1,281
At 31 March 2023	41,614	41,614
Net book value		
At 31 March 2023	<u>3,828</u>	<u>3,828</u>
At 31 March 2022	<u>5,109</u>	<u>5,109</u>
9. DEBTORS	2023	2022
	£	£
Trade debtors	800	800
Other debtors	225,188	189,680
	<u>225,988</u>	<u>190,480</u>
10. CREDITORS	2023	2022
Amounts falling due within one year	£	£
Trade creditors	510	732
Taxation and social security costs	-	18,897
Accruals and deferred income	265	161
	<u>775</u>	<u>19,790</u>
11. RESERVES		
	2023	2022
	£	£
At 1 April 2022	367,621	322,564
Surplus for the financial year	16,096	45,057
At 31 March 2023	<u>383,717</u>	<u>367,621</u>

Community Advice Newry, Mourne & Down

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

NOTES TO THE FINANCIAL STATEMENTS

continued

for the financial year ended 31 March 2023

12. FUNDS

12.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Total Funds £
At 1 April 2021	322,564	322,564
Movement during the financial year	45,057	45,057
At 31 March 2022	367,621	367,621
Movement during the financial year	16,096	16,096
At 31 March 2023	<u>383,717</u>	<u>383,717</u>

12.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2022 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2023 £
Unrestricted funds					
Unrestricted Income and Expenses	367,621	654,172	638,076	-	383,717
Total funds	<u>367,621</u>	<u>654,172</u>	<u>638,076</u>	<u>-</u>	<u>383,717</u>

12.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use £	Current assets £	Current liabilities £	Total £
Unrestricted general funds	3,828	380,664	(775)	383,717
	<u>3,828</u>	<u>380,664</u>	<u>(775)</u>	<u>383,717</u>

13. 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.

14. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

COMMUNITY ADVICE HEWRY, MOURNE & DOWN
(A company limited by guarantee, not having a share capital)

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023

NOT COVERED BY THE REPORT OF THE AUDITORS

Community Advice Newry, Mourne & Down

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

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

Operating Statement

for the financial year ended 31 March 2023

	2023	2022
	£	£
Income	654,172	672,756
Expenses		
Wages and salaries	505,489	477,412
Staff defined contribution pension costs	26,109	26,861
Staff training	1,098	519
Rent & Service charges	25,781	20,258
Insurance	8,145	4,814
Printing & stationery	5,367	7,296
Advertising	22,979	14,009
Telephone	3,725	11,412
Computer costs	7,599	6,016
Travel & Training	10,406	9,171
Legal and professional	6,300	15,550
Audit Fees	2,400	2,210
Bank charges	306	340
General expenses	9,116	12,114
Subscriptions	1,975	37,610
Depreciation	1,281	1,707
	638,076	647,299
Miscellaneous income		
Revenue grants received	-	19,000
Sundry income	-	600
	-	19,600
Net surplus	16,096	45,057

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Annual report

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

The directors present their Directors' Annual Report, combining the Directors' Report and Trustees' Report, and the audited 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 Directors' Report contains the information required to be provided in the Directors' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The directors 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 directors of Community Advice Newry, Mourne & Down present a summary of its purpose, governance, activities, achievements and finances for the 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 (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Review of Activities, Achievements and Performance

Community Advice Newry Mourne & Down has four key principles which helps us to fulfil our aims:

1. Independent: We will always act in the interest of our clients, without influence from any other outside bodies.
2. Impartial: We don't judge our clients or make assumptions about them. Our service is open to everyone, and we treat everyone equally.
3. Confidential: We won't pass on anything a client tells us, or even if the fact that they visit us, without their permission.
4. Free: No-one has to pay for any part of the service we provide.

Whoever you are, whatever the problem, we are here to help-by phone, by email, online WhatsApp, and in person. Our staff and volunteers see so many people with so many kinds of problems and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can demonstrate both to local and regional government how things can be made better for people.

We want to see every person in our community empowered to make decisions and exercise their rights, where everyone had dignity in living and where all are treated fairly by those holding or exercising power"

Our vision and the charity's purpose are:

- " The protection and preservation of health.
- " The relief of poverty, sickness and distress.
- " The advancement of education.

As an organisation we continue to make progress in providing a seamless customer journey for members of our local community to access our services through the various channels mentioned above.

The past year has been extremely challenging for our clients who were faced with rising inflation and soaring food, energy and housing costs. Many clients experienced financial difficulties, job losses, relationship breakdowns, mounting debts and poor mental health. The strain on households was immense and increasingly people in full time employment came to us for advice. One of the key strengths of the organisation is the availability of income maximisation calculations for every client, often this has resulted in some clients receiving benefits which they did not know they were entitled to. Delivering high quality, holistic information and advice is crucial in the relief of poverty, sickness and stress.

People are coming to us for help with increasingly complex problems and options to resolve such issues can be limited. Despite these challenges we are proud to say that our Charity rose to the task. But we cannot do it alone and we know the impact of building and maintaining meaningful partnerships. One of these partnerships is the Strategic Stakeholder Forum which is the body representing the community voluntary and social enterprises in Community Planning within the Newry Mourne & Down District Council area. Working closely together during the COVID Crisis has seen the development of referral pathways with a wide variety of organisations. Without having these referral pathways our clients would not only be worse off financially but many would be struggling mentally. Staff can provide the initial advice, but should on-going support be required we can access the pathway very quickly. Examples are Foodbank's, Women's Aid, Training Programmes, Social Prescribing groups. Equally our partners can access our services using our Digital Referral System which is on our website.

We have also developed good working partnerships with the Multi-Disciplinary Teams which are based in GP Surgeries across both the Southern and South Eastern Trusts. This has allowed Social Workers, Health Visitors and District Nurses to refer to our services and they often accompany their service users to the appointment as they have a good knowledge of both the service user and their families. This partnership has shown with support from the Health Care Professional and Community Advice the client has reduced stress and anxiety less dependence on drugs and alcohol. I believe the time is right for the Health Service to put long term investment into advice provision and by doing this money is saved for the health service in the long term.

This year has seen an increase in the number of requests from local community groups such as Men's Sheds, Mental Health Charities to deliver presentations on who we are and what we do to help those who most need it in our local community. This has increased awareness of our service not only to those who have attended the sessions, but they have been able to bring the information back to family friends and others in the community. Many of the groups who we presented to are now using our Digital Referral Pathway.

With the ongoing cost-of-living crisis many organisations have asked us to deliver budgeting sessions to their employees and to their service users. These sessions have been invaluable in passing tips and improving the financial capability of those attending.

Throughout the year we have provided staff and volunteers with training which is important for their continual personal development. Training has been delivered internally and delivered from external organisations. We listen to what our staff and volunteers require to assist them in delivering a high quality service.

Our Organisation is now in the second year of our Business Plan from the Business Plan an Operational Workplan was implemented which has improved reporting mechanisms and achieving targets. The Trustee Board have actively

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

assisted and worked with the Manager and her team throughout the year, to assist in making the right things happen for the organisation. Whilst governance is a key area of responsibility, efforts are also aimed at providing leadership using the skill sets that each Trustee brings to the organisation and with the objective of optimising the effectiveness of the organisation. All decisions that are made are fundamental to the service, our clients and staff.

In setting the objectives, and for the planning ahead, the Trustee Board have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit, to ensure that the activities have helped to achieve the charity's purpose and provide a benefit for the beneficiaries.

Many thanks to all our Funders who, without their belief in the work that we do, we would not be able to make an impact on our community. Our core funding comes from Department for Communities and Newry Mourne & Down District Council. They have supported us in the delivery of the Debt Project, Welfare Reform, Tribunal Representation and Generalist Advice & Information.

We secured funding from Southern Health & Social Care Trust which allowed us to support clients in rural isolated communities. Funding was also secured from the Southern Public Health Agency for our Advice 4 Health project which allows us to support patients and staff in Daisy Hill Hospital. Part of this funding also goes towards Advice 4 Health clinics for Ethnic Minority & Migrants including Travellers living in the Newry & Mourne Area. The other part of this funding provides terminally ill patients and their families in the Southern Area Hospice to receive support and advice in the Hospice.

As part of the pilot for the Social Supermarket we received funding as part of the wraparound service. We provided additional advice hours and secured £23,000 in unclaimed benefits for those who used the Social Supermarket.

I would like to thank the Board for their support and guidance during 2022/23 including many meetings and zoom calls. We have an excellent Board with each Director bringing a wealth of experience to the table. I want to give a heartfelt special acknowledgement to the incredible adaptability and resilience of the staff team and volunteers who are always driven to help as many people as possible.

Rosemarie Mc Donnell

Financial Review

The financial statements are presented in the standard format required by the Companies Act 2006 and the Charities SORP. The Statement of Financial Activities (SOFA) shows the gross income from all sources.

Financial Results

At the end of the financial year the company has assets of £384,492 (2022 - £387,411) and liabilities of £775 (2022 - £19,790). The net assets of the company have increased by £16,096.

Directors

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

Paul Kane
Artur Kmiecik
Samuel McCallister
Clive Wallington
Nadine Havern
Aoife Downey (Appointed 4 January 2023)

In accordance with the Articles of Association, the directors 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 Newry, Mourne & Down subscribes to and is compliant with the following:

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

Public Benefit Statement

In setting our objectives and planning our activities for the year the trustees have given careful consideration to the Charity Commission for Northern Ireland's statutory guidance on public benefit to ensure that the activities have helped achieve the charity purposes and provide a benefit to the beneficiaries.

Community Advice Newry, Mourne & Down

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

DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Chairmans Report

The Board of Directors of Community Advice Newry Mourne and Down would like to express thanks to the Chief Executive, Rosemarie McDonnell, her Senior Management team of Anne Burns and Kellie Murray and all the staff and volunteers who helped our community find a path through this most challenging of years.

I would also wish to thank the whole of the Board who have volunteered their time and expertise not only to attend Board meetings but to undertake a variety of other duties, often unseen, without which we could not have functioned effectively as a Board.

The past year has witnessed our local community continue to suffer from the aftereffects of COVID-19. Thankfully whilst the worst of the infection is behind us, unfortunately some of the longtail consequences linger on to afflict our population. Long term physical illness, mental health, bereavement, redundancy, family breakdown, domestic abuse and isolation, all exacerbated by the period of COVID-19 disruption, still remain and continue to impact upon the lives of our citizens.

The stark reality of the cost-of-living crisis, caused by a multitude of factors, has continued. The manifestations- high inflation, decline in real incomes, high fuel, heating and food costs, rising rents and accommodation shortages- have now intertwined with the aftereffects of COVID-19 to attempt to squeeze the very soul out of our community. The absence of strategic political leadership at a regional level has not assisted our ability to recover.

However, Newry Mourne and Down is a resilient and inherently caring community. This resilience has been contributed to by the work of Community Advice who have continued to give free, independent, confidential and impartial advice and advocacy, accessible to everyone across the whole of the council area. This service has been delivered in ever new and imaginative ways to an even greater number of clients whilst having at its core a one-to-one, face-to-face relationship, so key to client confidence and organisational success.

It is worthwhile noting that this year has witnessed some trends developing in our work. One such trend has been the growth in inter-related issues being presented by clients. No longer do clients present with one standalone issue; rather they often present with complex issues which stretch and challenge our response. Another trend has been the increase in issues which may not be perceived by others as typical of our work. Hence whilst the issues of welfare benefits are still of major significance, around forty percentage of issues presented by clients are non- benefits issues. A final trend worth recording has been the growth in cross-border issues often related to people working in two legal and political jurisdictions, made more problematic by the outworking of Brexit.

One measure of the success we have had in dealing with the above is the financial gain obtained for our clients. Over £6.1 million in gain has gone directly to them, and indirectly to the community, in addition to over £2 million in debt resolution. Another measure has been the overwhelming positive feedback which we have received from those clients who we have had the pleasure to help and in so doing have reduced the stress in their lives.

Community Advice does not work in isolation. Without our funders, including the Department for Communities, Newry Mourne and Down Council, Southern Trust, the Public Health Agency, the Money and Pensions Service and the many private donors, we simply could not have delivered our service to the community. In the year ahead we will continue to work closely with them and seek their ongoing support and understanding. Likewise, we will continue to join with our sister community and statutory organisations to help deliver an increasingly linked up service to and for all.

This report will detail what we have done and for whom we have done it. It will help demonstrate an organisation that has shown flexibility and responsiveness; an organisation that has shown that it not only uses its head but also listens to its heart; an organisation that has visibly contributed to the resilience of the community, a community in which it is firmly anchored; an organisation which has added significantly to the monetary value of that community; an organisation whose people are fully committed to its Vision, Mission and Values.

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 the 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.

In this report the Directors of Community Advice Newry Mourne and Down present a summary of its purpose, governance, activities, achievements and finances for the financial year.

Paul Kane, Chair of Board of Trustees

Community Advice Newry, Mourne & Down

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

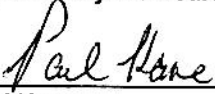
DIRECTORS' ANNUAL REPORT

for the financial year ended 31 March 2023

Auditors

The auditors, Daly Park & Company Ltd, (Chartered Accountants) have indicated their willingness to continue in office in accordance with the provisions of Section 485 of the Companies Act 2006.

Approved by the Board of Directors on 15/12/2023 and signed on its behalf by:



Paul Kane

Director



Clive Wallington

Director

Community Advice Newry Mourne & Down

Northern Ireland - Charity number 107355

Annual return

INDEPENDENT AUDITOR'S REPORT

to the Members of Community Advice Newry, Mourne & Down

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Report on the audit of the financial statements

Opinion

We have audited the company financial statements of Community Advice Newry, Mourne & Down ('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 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 2023 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 and 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 directors' 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 directors 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 directors 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 Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Annual Report has been prepared in accordance with applicable legal requirements.

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to the Members of Community Advice Newry, Mourne & Down

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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 Directors' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 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 directors' remuneration specified by law are not made; or
- the directors 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 Directors' Annual Report.

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 9, the directors 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 directors 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 directors.
- Conclude on the appropriateness of the directors' 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 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.

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to the Members of Community Advice Newry, Mourne & Down

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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.

Darragh Cotter

Darragh Cotter (Senior Statutory Auditor)

for and on behalf of

DALY PARK & COMPANY LTD

Chartered Accountants and Registered Auditors

6 Trevor Hill

Newry

Co. Down

BT34 1DN

Northern Ireland

15 December 2023