

**Company Number: NI031738**  
**Charity Number: NI107011**  
**Charity Number: XR 43980**

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**

**Accounts**

**for the year ended 31 December 2024**

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**

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**Information**

<b>Company No:</b>	NI031738	
<b>Charity No:</b>	NIC107011 XR 43980	
<b>Directors</b>	Nikki Yau Ted Curley Yvonne Barr Marie Brown Derek Moore Caroline McGlinchey Susan McLaughlin Elaine Sarah Power Sandra Sweeney Stephen McCann	Appointed 18th June 2024 Appointed 16th June 2024 Appointed 16th June 2024 Resigned 31st October 2024 Resigned 28th May 2025 Resigned 31st October 2024 Resigned 31st October 2024 Appointed 30th June 2025
<b>Accountants</b>	McGroarty McCafferty & Company Ltd Accountants & Tax Consultants 2 Carlisle Terrace Derry BT48 6JX	
<b>Registered Office</b>	8 Crawford Square Derry Derry BT48 7HR	
<b>Bankers</b>	Bank of Ireland 27 Culmore Road Derry BT48 8JB	
<b>Solicitors</b>	Caldwell & Robinson 10-12 Artillery Street Derry BT48 6RG	

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**

**Report to the Directors for the year ended 31 December 2024**

The directors present their report and the financial statements for the year ended 31 December 2024. The directors of Community Action for Locally Managing Stress for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

## **Our Aims and Objectives**

### Purposes and Aims

The main area of charitable activity is the preservation and protection of the health of the people in the North West of Ireland who suffer from stress generally as well as those affected directly or indirectly by violence and to advance the education of the public in and about the cause of stress and its management within the community, by and in particular, associating the statutory authorities, community and voluntary organisations and the inhabitants in a common effort to improve health education and through the provision of social services, educational and recreational facilities and practical assistance with the object of improving the conditions of life for the said inhabitants.

## **The Focus of our Work**

CALMS first came together in Derry/Londonderry city towards the end of 1994. It emerged as a tentative response to a clearly felt need for structured and effective assistance and support for people suffering from stress and stress-related illnesses. During the 1990s, CALMS expended and grew as a neutral (in NI terms) organisation which helps groups and individuals cope and manage stress. CALMS is now based in its own dedicated premises in the Derry/Londonderry city centre.

Staff along with volunteers and sessional workers develop and deliver a range of services. Those services include, Counselling, CBT Therapy, Complementary Treatments, Stress Management Programmes, Personal Development Programmes, Volunteering opportunities, including pathways to employment, Social Therapy outings and Welfare Rights.

## **Financial Review**

### Principal Funding Sources

The key funders of CALMS include V.S.S. WHSCT, Quayside Medical Practice, CFNI/DOH and Jobstart.

## **Structure, Governance and Management**

### Governing Document

The organisation is a company limited by guarantee, with charitable status. The entity was formed on 5th December 1996. The company was established under Memorandum & Articles of Association which outlined the area of benefit and the objects of the charitable organisation.

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**

**Report to the Directors for the year ended 31 December 2024**

.....continued

Recruitment and Appointment of the Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Board. Under the requirements of the Memorandum and Articles of Association, one third of the members of the Board must stand for re-election at the Annual General Meeting.

Members Induction and Training.

Board members are already familiar with the work of CALMS and new members are invited to familiarise themselves with the charity and the context within which it operates.

Obligations of the Board

The main obligation of the Board is to develop and oversee the implementation of policy and to ensure that structures and management complies with legal requirements and good governance practice. The Board meets at least 4 times a year and reports on past development and future plans are presented.

Organisational Structure

The organisation structure consists of 6 directors and the traditional business skills, along with service users, community and voluntary groups are well represented on the Board of Directors.

Risk Management

The Board conduct a regular review of major risks to which the charity is exposed and updates this review annually. A fundraising strategy has been developed along with the establishment of three social enterprises to allow for alternative funding methods for the charity's activities. Internal control risks are minimised by the implementation of comprehensive procedures for the authorisation of all transactions and projects.

**Community Action for Locally Managing Stress**  
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**Report to the Directors for the year ended 31 December 2024**

.....continued

**Responsibilities of the Board of Directors**

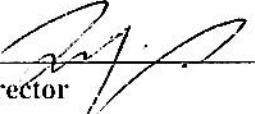
In addition to the responsibilities outlined above the Board will prepare financial statements for each financial year which give a fair and true view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year. In preparing those financial statements, the Board should follow best practice and:

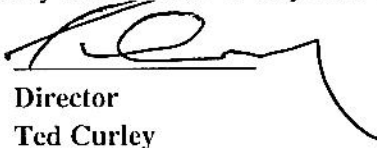
- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS102).
- make judgements and estimates that are reasonable and prudent; and prepare financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to assume the company will continue in business..

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006. The directors are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and in accordance with SORP 2019 (FRS102).

This report was approved and authorised for issue by the Board on 17 July 2025 and signed on its behalf by;

  
\_\_\_\_\_  
Director  
Nikki Yau

  
\_\_\_\_\_  
Director  
Ted Curley

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**

**Independent Examiner's Report on the unaudited financial statements to the directors of  
Destined Ltd**

We report on the accounts of the charity for the year ended 31 December 2024.

**Respective responsibilities of charity committee members and examiner**

As the charity's directors you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied ourselves that the charity is not subject to audit under company law, and is eligible for independent examination, it is our responsibility to:

- examine the accounts under Section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Commission under Section 65(9) (b) of the Charities Act;
- state whether particular matters have come to our attention.

**Basis of Independent examiner's report**

We have examined your charity accounts as required under Section 65 of the Charities Act and our examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under Section 65 (9)(b) of the Charities Act.

The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as charity directors concerning any such matters.

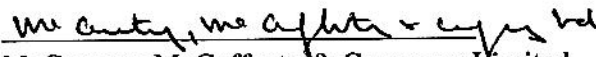
Our role is to state whether any material matters have come to our attention giving us cause to believe:

1. That accounting records were not kept in accordance with Section 386 of the Companies Act 2006.
2. That the accounts do not accord with those accounting records.
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.
4. That there is further information needed for a proper understanding of the accounts to be reached.

**Independent Examiner's Statement**

We can confirm we are qualified to undertake the examination and are regulated and a member of Chartered Accountants Ireland, which is one of the listed bodies.

We have completed our examination and have no concerns in respect of the matters 1 - 4 listed above and, in connection with the following Directions of the Charity Commission Northern Ireland; we have found no matters that require drawing to your attention.

  
**McGroarty McCafferty & Company Limited**  
**Accountants & Tax Consultants**  
**2 Carlisle Terrace**  
**Derry**  
**BT48 6JX**  
**Date: 17 July 2025**

**Community Action for Locally Managing Stress**  
(A company limited by guarantee)

**Statement of Financial Activities**  
for the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
<b>Income and Expenditure</b>				
<b>Incoming Resources</b>				
Grants & Sundry Income	70,861	297,884	368,745	366,628
<b>Total Incoming Resources</b> 2.	<u>70,861</u>	<u>297,884</u>	<u>368,745</u>	<u>366,628</u>
<b>Resources Expended</b>				
Charitable activities      3.	70,086	288,628	358,714	349,398
<b>Total Resources Expended</b>	<u>70,086</u>	<u>288,628</u>	<u>358,714</u>	<u>349,398</u>
<b>Net Incoming / (Outgoing) Resources</b> 13.	775	9,256	10,031	17,230
Balances brought forward 1 January 2024	<u>20,526</u>	<u>66,131</u>	<u>86,657</u>	<u>69,427</u>
Balances carried forward 31 December 2024	<u>21,301</u>	<u>75,387</u>	<u>96,688</u>	<u>86,657</u>

The above amounts relate to continuing operations of the company.

The company has no recognised gains and losses other than those included in the results above and therefore no separate statement of total recognised gains and losses has been presented. There is no difference between the net incoming resources for the year stated above and their historical cost equivalents.

**Community Action for Locally Managing Stress**  
(A company limited by guarantee)

**Balance sheet**  
as at 31 December 2024

		2024		2023	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	7		282,422		301,146
<b>Current assets</b>					
Debtors	8	5,798		3,972	
Cash at bank and in hand		21,511		42,730	
		<u>27,309</u>		<u>46,702</u>	
<b>Current liabilities</b>	9				
Bank loans and overdrafts		8,208		29,000	
Other creditors		28,765		27,375	
Accruals		3,587		3,900	
		<u>40,560</u>		<u>60,275</u>	
<b>Net current liabilities</b>			<u>(13,251)</u>		<u>(13,573)</u>
<b>Total assets less current liabilities</b>			269,171		287,573
Long-term liabilities	10		(172,483)		(200,916)
<b>Net assets</b>			<u>96,688</u>		<u>86,657</u>
<b>Reserves (note 13)</b>					
Unrestricted			21,301		20,526
Restricted			75,387		66,131
			<u>96,688</u>		<u>86,657</u>

**Community Action for Locally Managing Stress  
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**(continued)**

In approving these financial statements as directors of the company we hereby confirm:

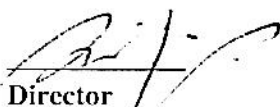
The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

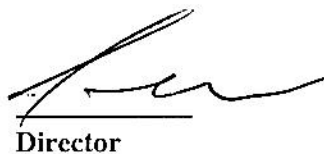
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime in accordance with Charities SORP (FRS102).

The financial statements were approved and authorised for issue by the Board on 17 July 2025 and signed on its behalf by;

  
Director  
Nikki Yau

Date : 17 July 2025

  
Director  
Ted Curley

Date : 17 July 2025

Registration number: NI043863

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**  
**Notes to the accounts**  
**for the year ended 31 December 2024**

**1. Accounting policies**

The charity is a private limited company by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is 8 Crawford Squarre, Derry, BT48 7HR.

**1.1. Accounting convention**

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

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland Charities SORP 2019 (FRS102) and the Companies Act 2006.

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

**1.2. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

**1.3. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Community Action for Locally Managing Stress**  
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**Notes to the accounts**  
**for the year ended 31 December 2024**

**1.4. Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	4% Straight Line
Office Equipment	-	33.3% Straight Line
Fixtures & Fittings	-	25% Straight Line

**1.5. Debtors & creditors**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.6. Cash at bank and in hand**

Cash and cash equivalents include cash at bank and in hand.

**1.7. Going concern**

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

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**  
**Notes to the accounts**  
**for the year ended 31 December 2024**

2. Income	2024	2023
	£	£
<b><u>Restricted Income</u></b>		
VSP	251,738	223,660
CFNI DOH	8,500	49,615
DFC - Job Start	15,881	5,002
Capital Grants Released	21,765	21,765
Troubles Displacement	-	4,440
Rank Foundation	-	3,700
DCSDC	-	175
	297,884	308,357
<b><u>Unrestricted Income</u></b>		
Other income unrestricted	70,861	58,271
	70,861	58,271
<b>Total Income</b>	368,745	366,628

- (i) **Restricted Funds**  
Funds received which are earmarked by the Funder for specific purposes. Such purposes are within the overall aims of the organisation.
- (ii) **Unrestricted Funds**  
Funds which are expendable at the discretion of the company in furtherance of the aims of the charity. In addition funds may be held in order to finance capital investment and working capital.

**Community Action for Locally Managing Stress**  
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**Notes to the accounts**  
**for the year ended 31 December 2024**

**3. Resources Expended**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Management &amp; Administration</b>				
Wages and Salaries	-	151,933	151,933	173,542
Pension Costs	-	7,919	7,919	-
Programme expenses	39,485	89,991	129,476	119,880
Insurance	-	2,092	2,092	1,890
Light and Heat	-	3,970	3,970	3,961
Rent and rates	-	3,300	3,300	829
Printing, Postage and Stationery	1,382	1,254	2,636	3,661
Repairs and Maintenance	2,597	-	2,597	2,290
Telephone	376	4,102	4,478	4,351
Sundry expenses	5,981	1,029	7,010	270
Professional fees	-	-	-	947
Accountancy	876	2,535	3,411	3,120
Administration costs	13,086	1,880	14,966	7,755
Subscriptions	-	190	190	-
Bank charges	201	65	266	450
Loan interest	-	5,747	5,747	5,958
Depreciation	6,102	12,621	18,723	20,494
	<u>70,086</u>	<u>288,628</u>	<u>358,714</u>	<u>349,398</u>

**4. Net (outgoing)/ incoming resources for the year**

	2024 £	2023 £
Net (outgoing)/ incoming resources is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	18,723	20,494
Accountancy fees	3,411	3,120
	<u>22,134</u>	<u>23,614</u>

**Community Action for Locally Managing Stress**  
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**Notes to the accounts**  
**for the year ended 31 December 2024**

**5. Staff costs**

**Employment costs**

	2024	2023
	£	£
Wages and salaries	151,933	173,542
Social security costs	7,919	-
	<u>159,852</u>	<u>173,542</u>

No employee received emoluments of more than £60,000 (2023: None)

**Number of employees**

The average monthly numbers of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2024	2023
	Number	Number
Average number of employees	<u>7</u>	<u>7</u>

**6. Taxation**

As a charity, Community Action for Locally Managing Stress is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its chargeable objects. Accordingly, no tax charges have arisen in the charity.

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**  
**Notes to the accounts**  
**for the year ended 31 December 2024**

7. <b>Tangible assets</b>	<b>Land and buildings</b>	<b>Office Equipment</b>	<b>Fixtures and Fittings</b>	<b>Total</b>
	£	£	£	£
<b>Cost</b>				
At 1 January 2024	315,531	87,664	16,312	419,507
At 31 December 2024	<u>315,531</u>	<u>87,664</u>	<u>16,312</u>	<u>419,507</u>
<b>Depreciation</b>				
At 1 January 2024	24,030	85,638	8,693	118,361
Charge for the year	12,621	2,026	4,077	18,724
At 31 December 2024	<u>36,651</u>	<u>87,664</u>	<u>12,770</u>	<u>137,085</u>
<b>Net book values</b>				
At 31 December 2024	<u>278,880</u>	-	<u>3,542</u>	<u>282,422</u>
At 31 December 2023	<u>291,501</u>	<u>2,026</u>	<u>7,619</u>	<u>301,146</u>
<b>8. Debtors</b>			<b>2024</b>	<b>2023</b>
			£	£
Other debtors			5,262	3,487
Prepayments			536	485
			<u>5,798</u>	<u>3,972</u>
<b>9. Creditors: amounts falling due within one year</b>			<b>2024</b>	<b>2023</b>
			£	£
Taxes and social security creditor			4,148	5,610
Bank loans and overdraft			8,208	29,000
Deferred income			24,617	21,765
Accruals			3,587	3,900
			<u>40,560</u>	<u>60,275</u>

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**  
**Notes to the accounts**  
**for the year ended 31 December 2024**

	2024	2023
	£	£
<b>10. Long-term liabilities</b>		
Loans	41,896	48,564
Deferred grants	130,587	152,352
	<u>172,483</u>	<u>200,916</u>

**11. Security**

Community Action for Locally Managing Stress is subject to the following charge;

The Department for Communities have a charge on the property at 8 Crawford Square Derry for a period of 10 years from 18th March 2022.

**12. Deferred Grants**

Community Action for Locally Managing Stress received three grants toward the purchase and refurbishment of a new building.

Grants totalled £217,647. As one of the grants had a clawback clause over ten years it was judged prudent to defer the grant and write off one tenth to the SOFA each year. Therefore only £21,765 was recognised in the SOFA in this financial year.

**13. Movements in Funds**

	At		At	
	1 January	Incoming	Outgoing	31 December
	2024	resources	resources	2024
	£	£	£	£
<b>Restricted funds:</b>				
Total restricted funds	66,131	297,884	(288,628)	75,387
<b>Unrestricted funds:</b>				
Total unrestricted funds	20,526	70,861	(70,086)	21,301
<b>Total funds</b>	<u>86,657</u>	<u>368,745</u>	<u>(358,714)</u>	<u>96,688</u>

**Purposes of Restricted Funds**

Restricted grants awarded to the charity is provided to cover the core objects as explained in directors report.

**Community Action for Locally Managing Stress**  
**(A company limited by guarantee)**  
**Notes to the accounts**  
**for the year ended 31 December 2024**

**14. Related Party Transactions**

There were no related party transactions for the year under review.

**15. Limited by Guarantee**

The company is limited by guarantee and does not have a share capital, use of 'limited' exemption.

**16. Post Balance Sheet events**

No significant events have taken place since the year end that would result in adjustments to 2024 financial information or inclusion of a note thereto.