

# 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

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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

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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.

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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.

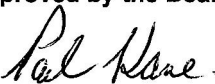
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Paul Kane  
Chair of Board of Trustees

### 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:

  
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Paul Kane  
Director

  
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Clive Wallington  
Director