

Registration number NI683574

Cúram Teoranta

Registered Charity Number: NIC109124

Trustees' report and financial statements

for the period ended 30th November 2023

Company information

Directors and Trustees	Niall Ó Catháin Liam Ó Flannagán
Key Personnel	Claire Mulholland
Company number	NI683574
Charity number	NIC109124
Registered office	41-43 Glen Road Maghera Co Derry BT46 5AP
Accountants	EM Accountants 42A-44A New Row Coleraine BT52 1AF
Bankers	HSBC UK 31 Euston Road London NW1 2ST

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Cúram Teoranta
Trustee's Report (including Directors' Report)
For the year ended 30th November 2023

The trustees, who also serve as directors of the company for the purposes of the Companies Act, are pleased to present their annual report alongside financial statements of the company for financial year ending 30th November 2023. The trustees confirm that their annual report and financial statements comply with current statutory requirements, the company's governing documents and provisions of the Statement of Recommended Practices applicable to charities.

Background

Cúram Teoranta was incorporated in November 2021, established to 'promote the health, wellbeing, educational advancement and socio-economic progression of the inhabitants of Maghera and its environs without distinction of age, sex, race political, religious or other opinion' while simultaneously promoting 'the reinstatement of the indigenous Irish language within the community'. It seeks to accomplish this by providing or securing 'the provision of a range of family support services to the Irish-language community, Irish speaking families and families with children who attend Irish-medium Education'.

Structure, Governance & Trustees

Cúram Teoranta is registered with the company's registrar under registration number NI683574 as a private limited company by guarantee. It is also registered with the Charity Commission NI 109124. Its registered office is at 41 – 43 Glen Road, Maghera, Co Derry, BT46 5AP. It is controlled by its governing document, a Memorandum and Articles of Association.

The trustees of the charity are as follows:

- Niall Ó Catháin
- Liam Ó Flannagáin

Risk Management

The directors have reviewed the risks to which the charity is exposed and have implemented systems and procedures to mitigate this risk.

Charitable Purposes & Objectives

The organisation strives to address social and economic disadvantage within the deprived Greater Maghera and Mid-ulster Council Areas by providing a range of support services to bring about personal self-development of parents and guardians, to improve the life chances of the family unit. This is achieved by the delivery of childcare for families, focussing mainly on pre-school care and pre-school education and supporting the provision of these services. The organisation also assists in the delivery of after-schools care for the same families. These services are delivered both to Irish-speaking families and non-Irish speaking families, however due to the lack of general services through the medium of Irish, we make particular efforts to ensure that services are available in Irish where none exist elsewhere.

Achievements and performance

Cúram's primary efforts in the November 2022-2023 financial year have focussed on the continued support and development of services within local naíscoileanna. A key consideration has been systems of recruitment and development of staff to facilitate services, including procurement of bespoke training opportunities for existing staff alongside an Irish medium specific training programme delivering relevant recognised qualifications and explicit communication of avenues for career progression within the sector.

The organisation continues to contribute to the growth of Irish Medium Education (IME) locally. It once again delivered a hugely successful multi-media promotional campaign with updated branding and content, assisting in the significant increase in uptake of funded pre-school places within local naíscoileanna.

Cúram has been instrumental in the delivery and development of parenting and family support sessions including a mother and toddler group within the Maghera area. It has assisted in the delivery of wraparound childcare, pre-school sessions, breakfast and lunch clubs. It has identified key areas for support of families and works towards extending services to better meet these needs.

Public Benefit Statement

The trustees of Cúram Teoranta confirm that they have had regard to the NI Charity Commission's public benefit requirement statutory guidelines.

Financial Review

The organisation prepares an annual budget and financial plan, which helps in allocating resources effectively. This ensures that funds are directed to priority areas and that the organisation's financial goals are aligned with its objectives. Cúram Teoranta has been able to effectively manage its resources and finances, allowing the organization to operate sustainably and begin to expand its services, to meet the needs of its beneficiaries. It maintains transparency in its financial reporting. It prepares periodic financial statements and reports, which are shared with stakeholders to build trust and confidence, encouraging continued financial support.

The statement of financial activities for the year is set out on page 6 of the financial statements. A Summary of the financial results of the charity is set out below:

Overall Summary	£
Incoming Resources	30,100
Total Resources expended	(33,044)
Deficit for the year	<u>(2,944)</u>

Operating Reserves Policy

Principle

Building reserves within Cúram Teoranta supports the overall development of the organisation and is an integral part of our financial planning. Cúram Teoranta needs reserves in order to

- Meet contractual liabilities should the organisation have to close. This includes redundancy pay, amounts due to creditors and commitments under leases.
- To meet unexpected costs like break down of essential office machinery, staff cover re illness, maternity leave, parental leave, and legal costs defending the charities interest.
- To replace equipment as it wears out.
- Ensure that the charity can continue to provide a stable and quality service to those who need them. Within this context to minimise recruitment, staff training, staff induction and marketing costs by avoiding the need for redundancies caused by financial crisis.
- From time-to-time funding has certain restrictions which means that by law it must be held in a restricted reserves until it is spent in line with the funding agreement.

Policy

A policy on reserves for Cúram Teoranta was agreed at the Annual General Meeting of the directors.

Cúram Teoranta have set a reserves policy which they would like to work towards achieving within the coming 3 years:

Reserves be maintained at a level of between 12-18 months operating costs, which ensures that:

- the core activity of Cúram Teoranta could continue during a period of unforeseen difficulty.
- the setting could meet its liabilities in the event that it had to close or reduce its services, for example to meet redundancy costs.
- A proportion of these reserves have to be maintained in a readily realisable form eg cash at bank.

The calculation of the required level of reserves is an integral part of the planning, budget, and forecast cycle of our organisation and we would like to target securing a reserve of around £75,000 over the coming 3 years. The organisation continues to work towards achieving the level of reserve that it identifies as required and has made this a priority in its financial planning.

Future Plans

We have a range of objectives to achieve in the coming years aimed at supporting children in IME and their families as follows:

To continue to support local náiscoilleana, providing administrative and practical support.

To work towards developing a suitably qualified cohort of individuals who can assist in the delivery of services locally.

During the preceding year we were successful in securing funding for the purchase of the site on which the organisation is located and on which Náiscoil Mhachaire Rátha operates. We have since secured planning consent for the development of the site to provide a family centre to support the growing numbers of families who are opting for Irish-medium education for their children. We have plans to support Náiscoil Mhachaire Rátha to extend its services to include two separate settings, an afternoon session, and to create a range of family support services on the site.

We would like to secure grant funding for the development of the local site at 41-43 Glen Road Maghera within the next two years and have the building open within three years.

We remain dedicated to improving the lives of individuals and families by providing them with the tools and support they need to thrive.

Changes to Fixed Assets

As indicated above, during the preceding year we were successful in securing funding for the purchase of the site on which the organisation is located and on which Naíscoil Mhachaire Rátha operates. We have plans to redevelop this site over the coming 2-3 years which will also add to our fixed asset base.

Tax Liabilities

Cúram Teoranta is a registered charity - all of its activities are charitable and it does not have any non-charitable trading activities.

Statements of Trustees Responsibilities in respect of the Annual Report and the Financial Statements

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

- select suitable accounting policies and apply them consistently,
- observe methods and principles of the charities SORP
- state whether applicable UK Accounting Standards have been followed, subject to any material departure disclosed and explained in the financial statements,
- and prepare the financial statements of the going concern basis unless it is appropriate to presume that the company will continue in the business.

We believe that our directors have met all of their corporate and fiduciary responsibilities during the year and that they will continue to do so during the incoming year.

Expression of Gratitude

The trustees wish to extend their sincerest thanks to all stakeholders and funders who have supported their endeavours. With continued support, we are confident that Cúram Teoranta will expand its vital role and more fully support the families within their reach.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102)

This report was approved by the trustees on 25th September 2024 and signed on their behalf by:


[Niall Ó Catháin \(Sep 30, 2024 14:19 GMT+1\)](#)

Niall Ó Catháin
Trustee

Independent Examiner's Report to the Trustees of Curam Teoranta

I report on the accounts of the charity for the period ended 30th November 2023 which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees (and also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

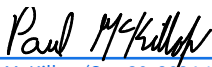
I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the 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 explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me 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

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Paul McKillop (Sep 30, 2024 14:20 GMT+1)

Paul McKillop F.C.C.A
EM Accountants
42A/44A New Row
Coleraine
Co Londonderry
BT52 1AF

25th September 2024

Cúram Teoranta
Statement of financial activities (incorporating summary income and expenditure account)
for the period ending 30th November 2023

	Notes	Restricted £	Unrestricted £	2023 £	2022 £
Incoming from					
Donations, legacies and gifts			30,100	30,100	5,000
Grants receivable	2	-	-		280,000
Total income		-	30,100	30,100	285,000
Charitable expenditure					
Charitable activities					
Running and operating costs	4	-	33,044	33,044	736
Total expenditure		-	33,044	33,044	736
Net income/(expenditure) before transfers					
Gross transfers between funds		-	-	-	-
Net income/(expenditure) before other gains/(losses)		-	(2,944)	(2,944)	284,264
Fund balances brought forward 1 st Dec 2022		280,000	4,264	284,264	-
Other gains and losses		-	-	-	-
Fund balances carried forward 30 th Nov 2023	9	280,000	1,320	281,320	284,264

All amounts relate to continuing operations of the charity.

The charity has no recognised gains or losses other than those included in the results above, and therefore no separate statement of gains and losses has been presented.

The notes on pages 9 to 15 form an integral part of these financial statements

Cúram Teoranta
Statement of financial activities (incorporating summary income and expenditure account)
for the period ending 30th November 2022

	Notes	Restricted £	Unrestricted £	2022 £
Incoming from				
Donations, legacies and gifts			5,000	5,000
Grants receivable	2	280,000	-	280,000
Total income		<u>280,000</u>	<u>5,000</u>	<u>285,000</u>
Charitable expenditure				
Charitable activities				
Running and operating costs	4	-	736	736
Total expenditure		<u>-</u>	<u>736</u>	<u>736</u>
Net income/(expenditure) before transfers				
Gross transfers between funds		-	-	-
Net income/(expenditure) before other gains/(losses)		<u>280,000</u>	<u>4,264</u>	<u>284,264</u>
Other gains and losses		-	-	-
Fund balances carried forward	9	<u>280,000</u>	<u>4,264</u>	<u>284,264</u>

All amounts relate to continuing operations of the charity.

The charity has no recognised gains or losses other than those included in the results above, and therefore no separate statement of gains and losses has been presented.

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Cúram Teoranta
Balance sheet
as at 30th November 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	6		280,226		280,226
Current assets					
Debtors	7	-		130,000	
Cash at bank and in hand		7,198		1,563	
		<u>7,198</u>		<u>131,563</u>	
Creditors: amounts falling due within one year	8	6,104		127,525	
Net current (liabilities)/assets			<u>1,094</u>		<u>4,038</u>
Total assets less current liabilities			<u>281,320</u>		<u>284,264</u>
Net assets			<u>281,320</u>		<u>284,264</u>
Capital and reserves					
Restricted reserves	10		280,000		280,000
Unrestricted Reserves	10		1,320		4,264
Shareholders' funds			<u>281,320</u>		<u>284,264</u>

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

For the period ended 30th November 2023 the company was entitled to exemption under Section 477 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 the preparation of accounts.

The financial statements were approved and authorised for issue by the Board on 25th September 2024 and signed on its behalf by

Niall Ó Catháin
Trustee

Niall Ó Catháin
Niall Ó Catháin (Sep 30, 2024 14:19 GMT+1)

Registration No. NI683574

The notes on pages 9 to 15 form an integral part of these financial statements

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

1 Accounting policies

The following accounting policies have been applied consistently in dealing with items, which are considered material in relation to the company accounts.

1.1. Basis of preparation

The financial statements are prepared in accordance with the historic cost convention and comply with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (FRS102), “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying FRS 102, and in accordance with the Charities Act (Northern Ireland) 2008 and the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The company has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small company.

The financial statements are presented in sterling which is the functional currency of the company and rounded to the nearest £ and the trustees have concluded that the financial statements give a true and fair view.

The accounts have been prepared under the historic cost convention. The principal accounting policies adopted are set out below.

1.2. Tangible fixed assets and depreciation

The carrying value of tangible fixed assets are reviewed annually for impairment if events or changes in circumstances indicate the carrying value may not be recoverable.

The charity’s policy is to provide depreciation at rates calculated to write off the cost less residual value of each asset over its expected useful life. Depreciation has not been provided this year as the building has not been completed at the year end.

1.3. Incoming resources

Income is recognised on a receivable basis when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The specific bases are as follows:

Donations and gifts

Voluntary income received by way of donations and gifts to the charity is included in full in the Statement of Financial Activities when received.

Grants

Revenue grants are credited to incoming resources on the earlier date of when they are received or when they are receivable, unless they relate to a specified future period, in which case they are deferred.

Grants for the purpose of capital expenditure are credited to restricted incoming resources when receivable and released to revenue over the estimated useful life of the relevant assets.

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

1.4. Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with use of the resources. Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.

Charitable expenditure

Charitable expenditure comprises direct expenditure including direct staff costs to its activities. Where costs cannot be directly attributed, they have been allocated to activities on a basis consistent with the use of resources.

1.5. Debtors

Debtors are stated after all known bad debts have been written off and specific provision has been made against all debts considered doubtful of collection.

1.6. Fund accounting

The charity has various types of funds for which it is responsible, and which require separate disclosure. Definitions of the various types of funds are as follows.

Restricted funds

Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of overheads and support costs.

Unrestricted funds

Unrestricted funds are donations and other incoming resources received or generated which are expendable at the discretion of the charity in furtherance of its objectives.

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

1.7. Judgements and key sources of estimation uncertainty

In the application of the charity’s accounting policies, the trustees are required to make judgements (apart from those involving estimates), estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the revision and future period where the revision affects both current and future periods.

1.8. Going Concern

The trustees have considered the effect of the Covid 19 pandemic and subsequent cost of living crisis on the Charity and its ability to meet its working capital requirements. Having considered all matters the Trustees believe that there are no material uncertainties about the charity’s ability to continue.

2. Grants receivable

	Restricted	Unrestricted	Total	2022
	£	£	£	£
Department for Communities	-	-	-	150,000
CISTE	-	-	-	130,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>280,000</u>

3. Independent Examiners' remuneration

	2023	2022
	£	£
Accountants' remuneration - examination of the financial statements	400	400
Accountants' remuneration – other services	320	320

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

4. Resources expended on charitable activities

	Restricted	Unrestricted	2022
	£	£	£
Running and operating costs			
Accountancy fees	-	720	720
Bank charges	-	64	16
Insurance	-	86	-
Employer pension costs	-	930	-
Sundry expenses	-	194	-
Wages and salaries	-	31,050	-
	<u>-</u>	<u>33,044</u>	<u>736</u>
	<u>-</u>	<u>33,044</u>	<u>736</u>

5. Taxation

The company has charitable status, and as such is entitled to certain tax exemptions on income and profits from investments, and surpluses on any trading activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are supplied solely for charitable purposes.

6. Tangible fixed assets

	Land & Buildings	Total
	£	£
Cost		
Opening Balance	280,226	280,226
At 01 December 2022 and 30 November 2023	<u>280,226</u>	<u>280,226</u>
Net book values		
At 01 December 2022 and 30 November 2023	<u>280,226</u>	<u>280,226</u>

The cost of tangible assets (whether acquired or self constructed) comprises of purchase price (after deduction of trade discounts and rebate) and any costs directly attributable to bringing them into working condition for their intended use.

Cúram Teoranta
Notes to the financial statements
for the year ended 30th November 2023

7. Debtors		2023	2022		
		£	£		
Grant income receivable		-	130,000		
		<u>-</u>	<u>130,000</u>		
		<u>-</u>	<u>130,000</u>		
8. Creditors: amounts falling due within one year		2023	2022		
		£	£		
Loan from connected party		-	125,000		
Accruals and deferred income		3,988	2,525		
Taxation and social security		2,116	-		
		<u>6,104</u>	<u>127,525</u>		
		<u>6,104</u>	<u>127,525</u>		
9. Movement in funds					
	Balance	Incoming	Resources	Transfers,	Balance
	1st December 2022	resources	expended	investment	30 November 2023
	£	£	£	gains/(losses)	£
				£	
Restricted funds					
Capital Grants					
Department for communities	150,000	-	-	-	150,000
CISTE	130,000	-	-	-	130,000
	<u>280,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>280,000</u>
	<u>280,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>280,000</u>
Unrestricted funds					
General funds	4,264	30,100	33,044	-	1,320
	<u>4,264</u>	<u>30,100</u>	<u>33,044</u>	<u>-</u>	<u>1,320</u>
	<u>4,264</u>	<u>30,100</u>	<u>33,044</u>	<u>-</u>	<u>1,320</u>
Total funds	<u>284,264</u>	<u>30,100</u>	<u>33,044</u>	<u>-</u>	<u>281,320</u>
	<u>284,264</u>	<u>30,100</u>	<u>33,044</u>	<u>-</u>	<u>281,320</u>

The capital grants were provided toward the cost of purchase of land at 41-43 Glen Road, Maghera. As security for the obligations of the company to repay the financial assistance the funders, Department for Communities, have a legal charge over the freehold property at 41-43 Glen Road, Maghera.

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

	Balance 4 November 2021 £	Incoming resources £	Resources expended £	Transfers, investment gains/(losses) £	Balance 30 November 2022 £
Restricted funds					
Capital Grants					
Department for communities	-	150,000	-	-	150,000
CISTE	-	130,000	-	-	130,000
	-	280,000	-	-	280,000
Unrestricted funds					
General funds	-	5,000	(736)	-	4,264
	-	5,000	(736)	-	4,264
Total funds	-	285,100	(736)	-	284,264

10. Analysis of the net assets between funds

	Tangible fixed assets £	Net Current assets £	2023 £
Restricted funds	280,000	-	280,000
Unrestricted funds	226	1,094	1,320
Total	280,226	1,094	281,320

	Tangible fixed assets £	Net Current assets £	2022 £
Restricted funds	280,000	-	280,000
Unrestricted funds	226	4,038	4,264
Total	280,226	4,038	284,264

Cúram Teoranta
Notes to the financial statements
for the period ended 30th November 2023

11. Employees

Number of employees

The average monthly numbers of employees excluding trustees, during the year were:

	2023	2022
	Number	Number
Support	1	-

Employment costs

	2023	2022
	£	£
Wages and salaries	31,050	-
Employer National insurance	-	-
Employer pension costs	930	-

No employee received emoluments of more than £60,000 (2022: None)

The company operated a defined contribution pension scheme for its employees. The amount recognised as an expense in the period was £930 (2022: £0). Contributions outstanding at the year-end amount to £606 (2022: £0). The total amount of employee benefits received by key management personnel in the year was £31,980 (2022: £nil)

12. Trustees' Emoluments

The trustees neither received nor waived any emoluments during the period.

No out-of-pocket expenses were reimbursed to trustees during the period.

13. Related Party Transactions

During the previous year, the charity received an interest free, temporary loan from a trustee, Mr Niall Ó Catháin, pending receipt of grant funding. This was paid back at the beginning of this financial year. Details of this loan are included in note 8 above.

14. Charity Information

Cúram Teoranta is a private company limited by guarantee incorporated in Northern Ireland. The registered office is 41-43 Glen Road, Maghera. BT46 5AP. Cúram Teoranta is a public benefit entity.










C213 Curam Teoranta 30.11.2023 FS

Final Audit Report

2024-09-30

Created:	2024-09-30
By:	EM Accountants (office@emaccountants.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAhb9mELow9115Ooh-vZgstbg8PVhgFaQf

"C213 Curam Teoranta 30.11.2023 FS" History

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-  Signer Niall O Cathain (niall@fermacproperties.com) entered name at signing as Niall Ó Catháin
2024-09-30 - 1:19:17 PM GMT
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Signature Date: 2024-09-30 - 1:20:39 PM GMT - Time Source: server
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