

Version	Author	Date approved
2.0	PRO	10 February 2026



## Using and updating the register of charities

---

### Guide 3 Charity accounts and reports



If you need any help to access this guide please email [admin@charitycommissionni.org.uk](mailto:admin@charitycommissionni.org.uk) and tell us what format you need so we can consider how to help you

# Contents

About this guide .....	3
What is the annual monitoring return (AMR)? .....	3
Understanding a charity's entry on the register .....	4
What does a charity's status on the register mean? .....	5
Did the annual monitoring return comply with the regulations? .....	7
Reading the charity accounts and reports .....	8
Can I check how a charity gets and spends its money? .....	9
Can I see what activities a charity has carried out in a year...10	
Can I tell if a charity's accounts have been reviewed and if there are any issues with the charity accounts? .....	10
Reading the Financials page .....	11
The meaning of terms used in the accounts. ....	13
Freedom of information and data protection.....	15
More information .....	16

## About this guide

This guide has been produced to help charity trustees, members of the public and other stakeholders to understand what a charity's entry on the register tells us about its annual accounts and reports. The information tells us:

- whether the charity has submitted its accounts and reports on time
- where a charity gets and how it spends its money
- about the charity's story of how it has helped its beneficiaries and provided public benefit.

### **What is the annual monitoring return (AMR)?**

The AMR is an online form that all registered charities must complete and submit to the Commission when it falls due every year.

See [ARR01a 'When does my charity have to submit its annual reports?'](#) for more information on charity deadline dates.

The form asks questions about charity's activities, governance and finances during the relevant financial year. The amount of information provided depends on the income of the charity, with small charities required to answer fewer questions and provide less information than larger charities.

The AMR is a vital means of increasing levels of transparency and accountability across the charity sector, which contributes to the public's trust and confidence in the sector.

Further information on the AMR can be found on our website, you can find all the key information at [ARR05 'How to complete the annual monitoring return \(AMR\) – 10 minute guide'](#). When charities complete the AMR form online they must attach the following PDF documents:

- Charity accounts.
- Charity trustees' annual report.
- Independent examiner's report/audit report.

Further details about the type of information you can expect to find in a charity's accounts and reports is provided on page 10, Reading the charity's accounts and reports.

# Understanding a charity's entry on the register

The register shows if a charity has submitted its accounts and reports on time. Copies of the charity's accounts and reports are also made available to the public on the register.

For more details on the information that is available when a charity is registered but not yet required to submit an AMR please see [Guide 1: Using and updating the register of charities](#)

**Overview:** when a charity is due to report annually to the Commission a new indicator for *Status* appears on the Overview page of its entry on the register.

The Status bar indicates whether the annual monitoring return was submitted on time, late or is overdue. More information about the meaning of 'Status' is available on the next page.

When a charity submits its AMR, an additional two indicators appear on the Overview tab – Income and Spending. These figures are taken from the information provided by the charity in the AMR for their most recent financial year. This high-level information can provide users of the register with an indication of the size of a charity.

**Financials:** for larger charities with annual income of more than £250,000, this page displays a broad summary of the charity's financial information. For a full understanding of the charity's finances, the reader should view the PDF accounts and reports under the Documents tab.

**Documents:** Along with information on the charity's purposes, type of governing document and any other working name, this page displays the charity's accounts, Trustee annual report and an Independent examiner's or auditor's report in PDF format.

**People:** this page holds contact details, public address and the names of charity trustees.

**Operations:** this page shows the list of regions or countries that the charity works in.

## What does a charity's status on the register mean?

This section shows whether a charity is due to file an AMR, has done so already (on time or late) or if they are overdue with their annual reporting obligations. You can see this from the 'Overview' page of a charity's entry on the register, where a 'status' label is displayed for each charity.

To make it easier for users of the register to see whether a charity has submitted its AMR on time, late or not at all, a colour coded traffic light system is displayed on the 'Status' label of each charity's entry on the register. There are six key status labels, five of which give information about annual reporting:

**Registered** – the charity has been registered with the Commission but is not yet due to file an AMR

 **Received on time** - the charity has submitted its AMR on or before their deadline date

 **Received x days late** – the charity has submitted its AMR late

 **Overdue x days** – the charity's AMR is due to be submitted to the Commission, but the charity has not filed it by the deadline date and it remains outstanding. If it is two weeks or less following the deadline date this label is colour coded amber

 **Overdue x days** – the charity's AMR is due to be submitted to the Commission, but the charity has not filed it by the deadline date and it remains outstanding. Once a charity is overdue for more than two weeks this label moves to red

**Removed** - displays on a charity's entry when they have been removed from the register. This is usually because the charity has closed or merged with another charity.

The green tick  indicates that the charity has submitted its AMR either on time or late. The red cross  indicates that a charity's AMR is outstanding and the charity has failed to comply with its duty to submit an AMR for up to two weeks or longer. The number of days outstanding will show on the display.

Examples of how these different messages will appear on the register of charities are set out in Figure 1 below:

Figure 1

## Charity A

Overview Documents People Operations

### Registered

---

## Charity A

Overview Documents People Operations

Status



**Received: on time** £52.9K

Income

Spending

£22.8K

## Charity A

Documents 7 days overdue

Overview Documents People Operations



**Overdue: 7 days**

## Charity A

Documents 48 days overdue

Overview Documents People Operations



**Overdue: 48 days**

## Charity A

Overview Documents People Operations

Status



**Received: 11 days late** £177.6K

Income

Spending

£182.6K

## Charity A

Overview

### Removed

This charity was removed from the register on 12 Sep 2023

**Please note:** It is important for users of the register to be aware that the charity's status on the register only indicates whether or not it has submitted its AMR by the deadline date. When a charity submits its AMR and accounts and reports, this information and the PDF documents are automatically uploaded to the register. The deadline status is not an indication of whether or not the accounts and reports have met the legal requirements set out in the accounting regulations as they are not checked by the Commission at this stage. More information on the checks the Commission carries out on charity accounts can be found below.

### **Did the annual monitoring return comply with the regulations?**

The Commission may carry out checks on a proportion of AMRs submitted by charities. These checks are intended to identify whether the accounts, reports and information provided meet the fundamental requirements of the Charities Act and the Regulations. As this is a manual process, the level of checking conducted in any given year will depend on available resources.

If a charity's AMR fails a basic compliance check this information is not made publicly available on the register. The Commission liaises with the charity and issues guidance on how to improve their accounts and reports.

If the issues are regarded as minor, the charity trustees will be provided with self-regulatory advice. This is advice which the charity trustees must implement for future AMR submissions.

In cases where the issues are fundamental, for example, not providing an audit report when it is required, the charity trustees will be given regulatory advice. The charity trustees will be required to implement this advice and re-submit compliant accounts and reports within a set timeframe.

In all cases the Commission encourages charity trustees to act as soon as possible if they are contacted by the Commission’s monitoring and compliance team.

Failing a basic compliance check has the potential to damage the reputation of a charity. Ignoring or failing to act on regulatory guidance issued by the Commission is a serious matter and can result in further action being taken by the regulator.

The Commission may also carry out thematic reviews of particular themes or areas across a selection of charities. Where any issues are identified during these reviews, the Commission contacts the charity directly to provide guidance.

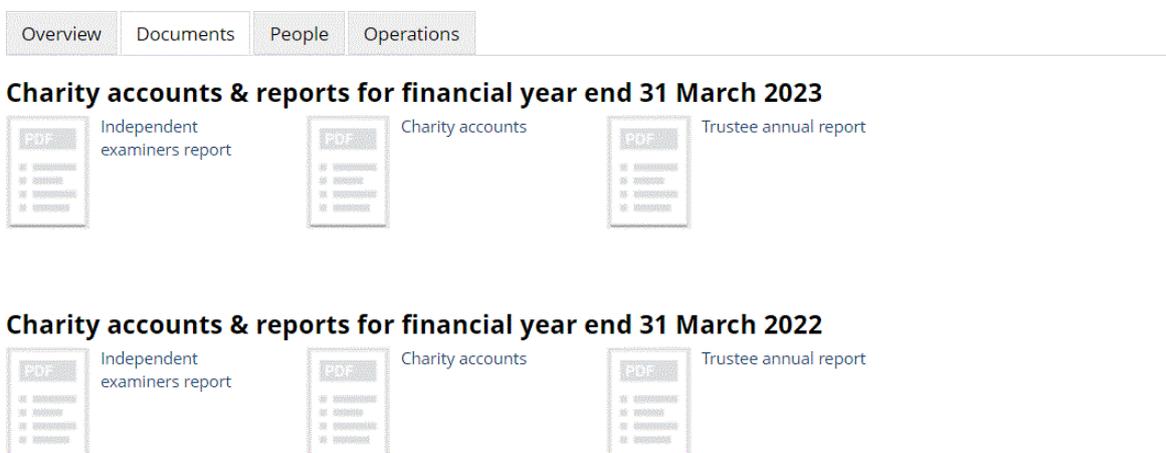
## Reading the charity accounts and reports

A charity’s accounts, Trustee’s Annual Report (TAR) and an independent examiner’s or auditor’s report in PDF format, are automatically uploaded to the register when a charity submits an AMR. These can be found under the documents tab, as three separate PDFs. Some charities combine their accounts and reports into one document and they will upload this three times each labelled separately. The three documents should still be available within the PDFs.

The documents tab displays the most recent AMR submissions in the last three years. See Figure 2 below:

Figure 2

### Charity A



## Can I check how a charity gets and spends its money?

Accounts can be prepared on either a receipts and payments format or on an accruals basis. A charity with income up to £250,000 can prepare receipts and payments accounts, unless required to prepare accruals accounts by its governing document, company law or a contract it has with a donor or funder.

**Receipts and payments accounts:** This is a form of accounting that consists of a summary of all monies received and paid out via the bank and in cash by the charity during its financial year, along with a statement of balances. There are no statutory regulations setting out the format that receipts and payments accounts must take. However, charities are encouraged to consider how best they can report what readers of the accounts might want to know. Receipts and payments accounts are a simplified form of accounting and may not contain a very detailed breakdown of income and expenditure, but the reader should have sufficient information about the level and nature of income and spending during the year. Some charities will include a list of their principal sources of funds in their accounts or trustees' annual report, but they are under no obligation to do so.

**Accruals accounts:** This is a form of accounting that records income and expenditure as and when it is incurred. This is not necessarily the same date on which money is physically received or paid out. The accounts are prepared on a 'true and fair' basis in accordance with accounting standards and the methods and principles of the charities Statement of Recommended Practice (SORP). The SORP provides a comprehensive framework that enables charities to adopt a consistent interpretation of UK financial reporting standards (FRS) as well as account for those transactions that arise when undertaking charitable activities.

In accruals accounts donations from someone related to the charity trustees must be highlighted in a disclosure note. Any income received from any trading arms of the charity will be recorded under the charity's activities.

You can find more information about receipts and payments or accruals accounts on the [Annual Reporting](#) page of the Commission's website.

## **Can I see what activities a charity has carried out in a year?**

All charities must prepare and submit a Trustees' Annual Report (TAR) with their AMR. The level of detail required in the trustees' annual report depends on the size and nature of the charity, however, certain key information must be included in the TAR prepared by all charities. The trustees' annual report is a key addition to the financial accounts and should give context to the income and spending during the year in line with their charitable activities.

Crucially, all charities must provide a summary of the main activities the charity has carried out during the year. Charity trustees need to explain how they have fulfilled the public benefit requirement and address the needs of the people they help by providing a summary of the main activities they have carried out during the year.

The TAR is an opportunity to tell the story of the charity and inspire other donors, volunteers or supporters. To make the story alive sometimes charity trustees include additional personal data, such as volunteer stories or photos in the TAR. Charity trustees must be mindful that the TAR will be published on the register of charities. If they include personal data other than that which is legally required, they must:

- avoid including sensitive personal details such as full names, addresses, phone numbers, and any other information that could lead to the identification of individuals without their explicit consent.
- only use photos that show people if you have their written permission. This is especially important when the photos include children or vulnerable adults
- follow data protection regulations, such as the UK General Data Protection Regulation (GDPR), to protect the privacy of individuals and avoid possible legal issues.

You can find more information about the Trustees' Annual Report on the [Annual Reporting](#) page of the Commission's website.

## **Can I tell if a charity's accounts have been reviewed and if there are any issues with the charity accounts?**

All charities must have an external scrutiny of their accounts by a suitably qualified independent person. There are two types of external scrutiny:

- Independent examination or
- A statutory audit

The type of scrutiny a charity accounts will need usually depends on their gross annual income.

**Independent examination:** An independent examination is a simpler form of scrutiny than an audit, but it still provides trustees, funders, beneficiaries, stakeholders and the public with an assurance that the accounts of the charity have been reviewed by an independent person.

**Audit:** An audit is an examination of an organisation's accounts carried out by someone eligible to act as an auditor under Part 42 of the Companies Act 2006. An auditor provides reasonable assurance that the accounts do not contain inaccurate information, whether caused by fraud or error. This is achieved by the expression of a professional opinion by the auditor on whether the financial statements are prepared, in all material respects, in line with the applicable financial reporting framework.

Providing no issues have been disclosed in the audit or independent examiner's report, these documents provide a level of assurance to the reader relating to the content of the charity accounts.

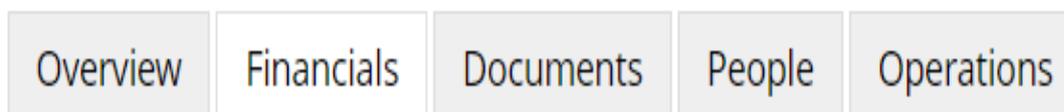
You can find more information about Independent examinations and audit reports on the [Annual Reporting](#) page of the Commission's website.

## Reading the Financials page

This section explains how to interpret the information on the *Financials page* of a charity's entry and where to find information about its income and spending.

When annual reporting begins a new tab *Financials* will appear if the charity has an annual income of more than £250,000. See Figure 3 below:

Figure 3

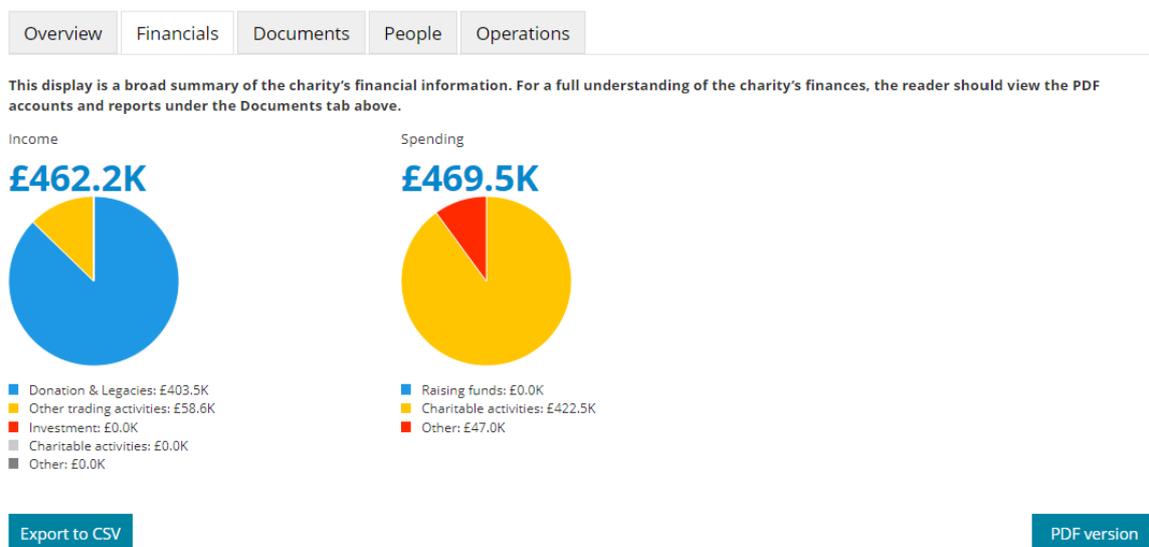


The *Financials* page displays a broad summary of the charity's financial information submitted to the Commission as part of its AMR.

To fully understand a charity's finances, visitors to the register must read the information on the *Financials* page alongside the charity's detailed accounts and reports, which are available to view and download from the *Documents* tab.

Pie charts are only used where a charity has an income of over £250,000 and has filled in Part C of the annual monitoring return. See Figure 4 below.

Figure 4



To understand the information on the pie charts they should be read alongside the charity's financial statements on which they are based.

The pie charts represent the charity's income and spending as a proportion of its overall finances. What is counted as spending and income may be affected by the way a charity operates. For example, a charity whose main activity is to give out grants may have fewer staff and therefore lower staffing costs compared to a charity which employs staff to carry out an advice service.

The information listed below the pie charts gives a very broad overview of the charity's income and spending. Tables 1 & 2 below set out some of the headings used in accounts which are taken from the Charities SORP and what they mean.

## The meaning of terms used in the accounts.

Table 1: Words used to describe a charity's income.

Income	
Terms	Meaning
Donations & Legacies	<p>Included under this heading are:</p> <ul style="list-style-type: none"> <li>• gifts, donations and appeals including legacies and bequests;</li> <li>• grants which provide core funding or are of a general nature, provided by government and charitable foundations;</li> <li>• membership subscriptions and sponsorships which are, in substance, donations; and</li> <li>• tax reclaims on Gift Aid donations.</li> </ul>
Other Trading Activities	<p>This is the resources generated by trading activities that specifically raise funds for the charity. For example, membership fees, fundraising events such as jumble sales, sponsorships and shop income from selling donated goods.</p>
Investment	<p>This is incoming resources from investment assets, including dividends and receivable interest.</p>
Charitable activities	<p>These are any resources arising from activities promoting the charity's purposes, for example, training, events and conference fees, sale of goods or services as a charitable activity.</p> <p>Each charity will be different in how it reports on its charitable activities and how it meets its charitable purposes. Some charities will include a portion of its staff time as meeting its charitable purposes where others will not, depending on the activities carried out.</p>
Other	<p>This category will record the gains on the disposal of tangible fixed assets and receipt of any other incoming resources that cannot be accounted for in the previous categories.</p>

Table 2: Words used to describe a charity's spending.

<b>Spending</b>	
<b>Terms</b>	<b>Meaning</b>
Raising Funds	This includes all expenditure incurred by a charity to raise funds for its charitable purposes. It includes the costs of all fundraising activities, events, non-charitable trading activities, and costs associated with the sale of donated goods. It does not include any costs incurred in providing goods or services as a charitable activity, this is recorded under charitable activities.
Charitable activities	These are all the resources applied in meeting the charity's purposes, including costs involved in negotiating contracts or grants, the direct provision of charitable services and a proportion of the charity's support costs and governance costs which, if allocated, will be explained in the notes to the accounts.
Governance costs	<p>This includes those payments associated with the governance arrangements of the charity and relate to the general management of the charity. These payments will normally include:</p> <ul style="list-style-type: none"> <li>• independent examination, or audit fees;</li> <li>• costs associated with constitutional and statutory requirements, for example, the cost of charity trustee meetings, preparing statutory accounts and associated legal advice;</li> <li>• any costs associated with the strategic, as opposed to the day to day, management of the charity's activities.</li> </ul> <p>It does not include costs associated with fundraising or charitable activity.</p>
Grants to Institutions	These grants form part of the expenditure on charitable activities. The SORP defines these as being grants not made to individuals. In this context grants do not include any allocated charity's support costs. The amounts of grants paid to institutions should be disclosed in the notes to the accounts.
Other	This category will rarely be used as most expenditure can be recorded under expenditure on raising funds or expenditure on charitable activities.

## Freedom of information and data protection

The Charity Commission for Northern Ireland is responsible for registering, regulating and reporting on the charity sector in Northern Ireland. As part of its work the Commission is lawfully required to collect and process personal data. Your personal details will be treated as private and confidential, and will only be retained for as long as is necessary in line with our [retention policy and in compliance with the Data Protection Act 2018](#). You may want to read the Commission's [Privacy notice](#) which explains what we do with personal data and your rights in relation to that processing.

*The Freedom of Information Act 2000* gives members of the public the right to know about and request information that we hold. This includes information received from third parties. If information is requested under the Freedom of Information Act, we will release it unless there are relevant exemptions. We may choose to consult with you first. If you think that information you are providing may be exempt from release if requested, please let us know.

## More information

**Website:** [www.charitycommissionni.org.uk](http://www.charitycommissionni.org.uk)

**Email:** [admin@charitycommissionni.org.uk](mailto:admin@charitycommissionni.org.uk)

**Phone:** 028 3832 0220

**Sign up** to our [newsletter](#) for news, views and important updates

**Follow us** on [Linkedin](#) and [Bluesky](#)