

COMPANY REGISTRATION NUMBER: 03449469
CHARITY REGISTRATION NUMBER: 1066921

North Bristol Advice Centre
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2025

WALTER HUNTER & CO LIMITED

Chartered accountants
24 Bridge Street
Newport
South Wales
NP20 4SF

North Bristol Advice Centre

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

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North Bristol Advice Centre

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name North Bristol Advice Centre

Charity registration number 1066921

Company registration number 03449469

Principal office and registered office 2 Gainsborough Square
Lockleaze
Bristol
BS7 9XA

The trustees

S Edmunds	
R Walters	
J Rogers	(Resigned 16 July 2025)
J Sankey	(Resigned 16 September 2024)
J Garel	
C MacDiarmid	
C Moore	(Appointed 10 July 2024)
R Hey	(Served from 11 September 2024 to 16 July 2025)

Independent examiner Mr Jonathan Rhodes BSc BFP FCA
24 Bridge Street
Newport
South Wales
NP20 4SF

North Bristol Advice Centre

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Structure, governance and management

The trustees are pleased to present their annual Directors' report together with the financial statements of the charity for the year ended 31 March 2025 which are also prepared to meet the requirements for a Directors' report for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to small charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 01 January 2015).

The organisation incorporated as a charitable company limited by guarantee and registered as a charity on 14/10/97. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Organisational Structure

North Bristol Advice Centre has a Management Committee who meet monthly and are responsible for the strategic direction and policy of the charity. This financial year the board had seven members from a variety of backgrounds relevant to the work of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Director, Head of Services, Welfare Benefits Team Leader and Debt Team Leader. The Director is responsible for ensuring that the charity delivers the services specified and that key targets are met. The Head of Services and Advice Team Leads have responsibility for the day-to-day operational management of the advice service, and individual supervision of the advice team. They also ensure that team members continue to develop their skills and working practices in line with good practice.

Recruitment and Appointment of Management Committee

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 Management Committee. North Bristol Advice Centre offers advice to a wide cross section of people within the local community. The Management Committee seeks to ensure that the needs of the local community are appropriately reflected through the diversity of the trustee body. One trustee stepped down, and two new trustees were appointed in 2024/25. The more traditional business and professional skills are well represented on the Management Committee. In the event of particular skills being lost due to retirement, new individuals are approached to offer themselves for election to the Management Committee.

North Bristol Advice Centre

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Trustee Induction and Training

Most trustees familiarise themselves with the practical work of the charity by undertaking a tour of the Advice Centre and the Outreach Work. Additionally, new trustees attend briefing sessions on the Charity and the context within which it operates. These are led by the Chair of the Management Committee and/or the Director of the charity and cover:

- The obligations of Management Committee members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Resourcing and the current financial position as set out in the latest published accounts
- Publications from the Charity Commission relating to the roles and responsibilities of trustees
- Future plans and objectives

Ongoing training is encouraged and regular policy days are held to ensure the Business Plan is delivering and on target. A Trustee Induction Pack is provided.

North Bristol Advice Centre

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Objectives and activities

Purposes and Aims

Located in Lockleaze, Bristol, North Bristol Advice Centre (NBAC) is a community-based advice centre. It is a registered charity and a company limited by guarantee.

Our charity's objects are:

- to assist in the promotion of any charitable purposes for the benefit of the inhabitants of North Bristol and South Gloucestershire areas by the provision of free and independent advice and support, especially in relation to access to welfare benefits and managing personal debt; and
- to advance education and provide training and other services that support and strengthen the skills, health and wellbeing of the said inhabitants.

The aims of the charity are to promote social justice and combat poverty by providing free and independent advice and support that enables people to develop skills, improve wellbeing and make positive changes in their lives and communities.

Our activities

We help people at times of crisis, work to address the causes of deprivation and support people to take practical steps to improve their situation in the longer term. The activities we provided to meet our objectives included:

- Free, confidential and independent advice services, including welfare benefits and debt advice, complex casework and representation at tribunal.
- Digital inclusion work to increase digital skills, improve access to online tools and services and increase financial and social inclusion.
- Home-visiting advice services for older people to maximise income and help them remain independent in their homes.

North Bristol Advice Centre has been serving the communities of North Bristol and South Gloucestershire for 40 years. The hallmark of its work has been high levels of professionalism, delivering a quality service and listening to and responding to community needs. Underpinning the day to day work has been the long term dedication and commitment of the Board of Trustees which has always worked to support the team and try as far as possible to anticipate and prepare for the future. The Board regularly reviews the performance of the various services we offer, as well as monitoring and evaluation data to help us to continually develop, improve and innovate.

North Bristol Advice Centre

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Review of 2024/25

This year, NBAC celebrated its 40th anniversary, though celebrate is perhaps the wrong word. The founding volunteers who set up the Lockleaze Community Advice Service back in 1984 could hardly imagine how this small information point would grow into a professional advice service covering all of North Bristol and South Gloucestershire. Sadly, 40 years on, the need for NBAC's advice services is higher than ever. Cost of living pressures, assaults on benefits entitlements, complex family situations complicated by illness or disability and bureaucratic systems that generate needless suffering have created unprecedented demand for our services. Last year our administrative team handled 2000 more enquiries than the year before and had to turn away 900 people because our appointment slots were all full.

Our anniversary year was a chance to reflect on past work, present need and to plan for the future. In October we launched our 5-year strategic plan "Sustain and Develop". We developed this over 3 years, working with staff and volunteers, trustees, stakeholders, clients and community partners, who all fed into the development of the plan. The plan highlights the ongoing need for community-based advice, while recognising the challenges and constraints of the current funding environment. Our overall aim is to sustain our community-based advice services, while continuing to develop and innovate in order to provide the best outcomes for our clients. NBAC remains committed to being a dynamic and responsive organisation, delivering the services needed in our communities.

We were delighted to be awarded 3-year National Lottery Community Funding this year towards our core services, providing us the stability that long-term core funding brings. We continue to be supported by a number of local and national trusts and foundations (detailed in the financial review section) who share our ethos and are invaluable in enabling NBAC to maintain its advice services. Some 50% of our income now comes from trusts and foundations and we are hugely grateful for their support.

This year we were able to realise a long-standing ambition to reduce our environmental impact with an Energy Efficiency project. We secured funding for an energy audit, and the installation of cavity wall insulation, loft insulation, LED lights throughout the office, and solar panels. This will help us to reduce costs by up to £1500 per year, while also reducing our carbon emissions.

Over the past few years we have worked hard to build up our volunteering programme. This year, NBAC was supported by an amazing team of 29 volunteers who gave their time, expertise and dedication to support our clients and services. Together, they donated 1442 hours, the equivalent £20,044. Through their roles as Tea and Tech volunteers, Advice Support Volunteers, Debt Volunteers and Admin Volunteers, they helped us to deliver high quality, end-to-end and holistic support. Without them, the services we can deliver would be vastly reduced. NBAC does not have a dedicated Volunteer Coordinator, so our Team Leads and Head of Services work together to provide training, support and supervision to our volunteers to ensure they are well supported and have a positive and meaningful experience with us.

North Bristol Advice Centre

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Working in partnership remains core to NBAC's ethos and our ability to deliver the advice support our communities need. This year we focused on:

Community partnerships - We continued our outreach sessions co-locating with community partners Kingsmeadow@Made4ever, whose support workers can help clients to fill out benefits forms, build confidence and act on our advice. This year we launched a new partnership with Staple Hill Community Hub, supporting their Job Club attendees and local residents at monthly advice sessions.

Advice partnerships - NBAC is part of the Bristol Advice Partnership (BAP) comprised of the main advice agencies in Bristol. This year the partnership delivered the Future of Advice in Bristol event, bringing together over 100 funders, stakeholders and providers together to feed into the development of a VCSE Advice Strategy for Bristol. NBAC is also part of the South Gloucestershire Advice Service (SGAS), working in partnership with other advice agencies to provide advice to communities across South Gloucestershire.

VCSE partnerships - We continued our partnership with Housing Matters, developing our priority referral system to improve client journeys and access specialist housing advice for our clients. NBAC remains a committed partner of WHAM, the Centre for Sustainable Energy's multi-agency project providing holistic support to people in fuel poverty and financial hardship. NBAC is also a member of the VCSE Alliance, which is a key strategic partner in the transformation and delivery of local health and wellbeing through influencing and collaborating with the Bristol, North Somerset and South Gloucestershire Integrated Care System.

Digital Outreach in Communities - Our digital outreach service, Tea and Tech, continued across North Bristol and beyond, hosted by partners in community settings including Avonmouth Community Centre, Shirehampton JTE, Henbury and Brentry Community Centre and St Chad's. We trialled sessions with Bristol Refugee Rights and Bristol Methodist Centre (now Homeless Link) supporting their client groups. We also collaborated with the Mendip Vale Group (MVG) in Sea Mills to support patients to upload, register and use their NHS App, with MVG on hand to rectify any technical issues.

ACFA (The Advice Network) - NBAC is an active member of this network for independent advice agencies across the West of England, with our Director acting as Chair of Trustees. This year ACFA has gone from strength to strength, successfully delivering a range of mental health and wellbeing training for frontline advice workers, developing a strategy and securing onward funding to develop the network. NBAC worked in partnership with BAP, Bristol City Council and ACFA as one of 14 agencies to deliver additional advice services under the Household Support Fund.

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Achievements and performance

How our activities deliver public benefit.

Our main activities and who we support are described below. Full details on how our services benefit clients, including client stories, can be viewed in our Impact Report, available on our website.

Who used and benefited from our services?

We supported 2231 people in communities across North Bristol and South Gloucestershire.

31% of advice clients suffered from mental ill health, 7% had a long-term illness and 21% were physically disabled. 40% were unfit to work and 60% were living in social housing or private rented accommodation. 22% were BAME, speaking 23 different languages.

People sought our support due to the high living costs (with many in "deep poverty", unable to meet their basic needs) as well as unexpected changes of circumstance such as unemployment, long term illness, bereavement or disability which plunge them into sudden and severe financial difficulties. Those on legacy benefits, who are among the most vulnerable, needed support with the transition to Universal Credit (UC), including help to resolve incorrect calculations that led to under and over payments, both triggering financial crisis. Others need access to justice having been denied benefits they're entitled to or need legal support to challenge decisions of the local authority, DWP and HMRC. The demand for complex casework for both welfare benefits and debt remains high. For our digital inclusion work, the majority of drop-in attendees (75%) were over 65. 15% did not have internet access in their homes, while 12% had never used a computer before. Some 10% were from BAME communities.

Advice services

NBAC provides specialist welfare benefits and debt advice. Some 60% of this is specialist legal advice made up of end-to-end casework and appeals support, including representation at tribunal.

- 6109 enquiries handled by our admin team
- 237 people supported at triage with one office advice or to self-help
- 1834 people received one-to-one advice support
- 408 people at risk of homelessness kept in housing
- £1,900,677 was raised for clients
- £4,380,940 in debt was managed
- 95% success rate at appeal

We survey our advice clients at case closed to gain feedback on the impact of our services. This year 98 people completed questionnaire, fewer than previous years. We are reviewing the way we gather this feedback and will trial using an online form, to improve responses. The results of the data are consistent with previous years, with clients reporting that, as a result of our advice and support:

- 86% were in a better financial situation
 - 84% were less stressed
 - 89% felt better able to manage their affairs
 - 86% had improved understanding of their legal rights
-

North Bristol Advice Centre

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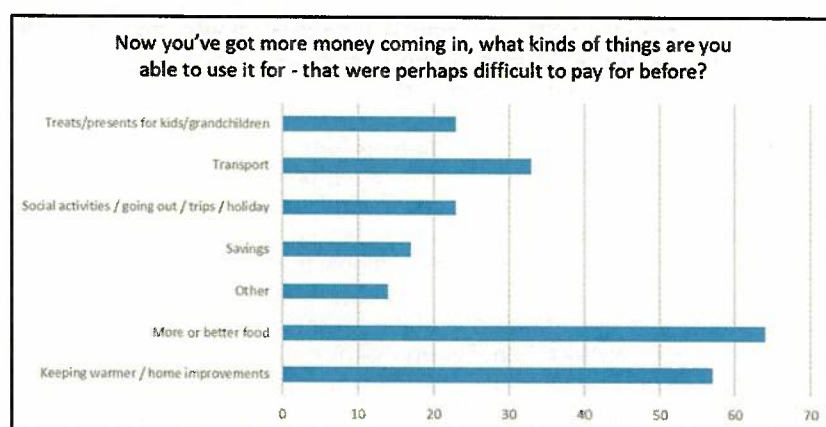
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Three months after case closed, we contact clients by phone to get feedback on the long-term impact of our support. 119 people responded, with over half of saying there had been long term changes in their life as a result of our advice:

- 80% have been able to budget and plan their expenditure
- 86% feel more confident about keeping a roof over their head
- 77% feel more in control of their finances now

We also ask our clients what they spend their increased income on, with more/better food and keeping homes warm scoring highest by far.



Our professional advisers were supported by a team of trained and dedicated Advice Support Volunteers who provided one-to-one support to people at the start of their claim journey. They help clients to understand how the claims process works, what sort of evidence they need to gather, appropriate information to include on their application form, and help them to complete complex benefit forms. They also pick up on where clients might need other help and signpost them. This early intervention work helped ensure vulnerable people secured their legal entitlements, preventing financial problems developing or escalating. Volunteers also complete charity applications for white goods/beds/carpets for those most in need.

Home Visiting Advice Service

A total of 67 older people were supported through our home visiting service, with £240,402 in income raised. This service is for older people who cannot access advice services due to disability, poor health conditions or mobility problems.

Our caseworker helps clients to maximise their income so they can access extra support for daily living, increase food and heating and stay independent in their homes. This includes help with applying for Attendance Allowance, PIP and Pension Credit, as well as complex casework, challenging decisions (eg. Carers' Allowance overpayments) or if an award/decision is incorrect, following up with Mandatory Reconsideration application. A home visit allows our adviser to pick up on other issues (e.g. cold homes, adaptation needs) and link clients in with local services.

North Bristol Advice Centre

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

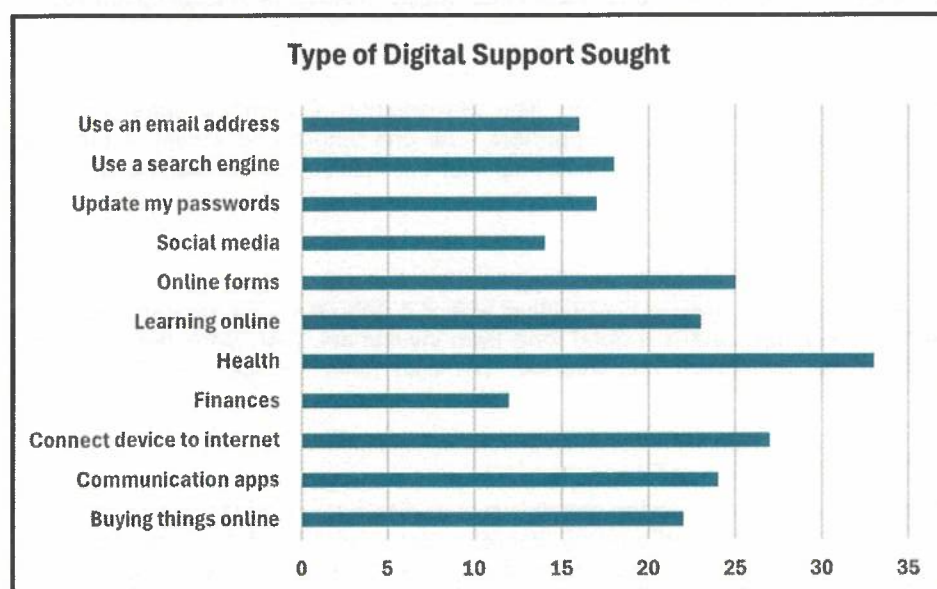
Year ended 31 March 2025

Digital Inclusion

In addition to our weekly Lockleaze drop-in, we delivered 104 "Tea and Tech" outreach sessions in 9 community settings, supporting 130 people. These sessions are supported by our team of Tea and Tech volunteers who give one-to-one help to people to develop their digital skills and knowledge in a way, and at a pace, suitable for them.

- 130 people received one-to-one digital support
- 155 sessions held in Lockleaze and across North Bristol
- 701 foot-fall at drop-in and outreach
- 95% of attendees can get online independently as a result of attending drop-in

Our volunteers keep track of what clients are supported to learn, captured in the chart below:



North Bristol Advice Centre

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Financial review

During the year, we were once again successful in raising funds, with income from donations, charitable trusts and grants generating £591,970 (2024: £571,810) while expenditure was £556,004 (2024: £539,810). There was a surplus of £35,966 (2024: £32,000).

Principal Funding Sources

Our main core funding came from Bristol City Council, South Gloucestershire County Council, Money and Pensions Service (MaPS), the Henry Smith Charity, The Nisbet Trust, Garfield Weston Foundation, The Access to Justice Foundation, Quartet Community Foundation, Allen and Overy, The National Lottery Community Fund, John James Bristol Foundation, St Monica Trust and The Dolphin Society. We were also supported by a range of charitable trusts and individual donors. Without their support we would not be able to deliver the current level and quality of services to local communities.

Our fundraising

NBAC does not actively fundraise from the public. The Management Committee were pleased to receive unsolicited donations from clients and supporters. Our one fundraising activity is the Bristol Legal Walk where staff and volunteers raise sponsorship money while raising awareness of the free legal advice sector.

Investment policy

NBAC is in the fortunate position of owning the building where it operates. This property represents the charity's most substantial asset, and is a good long term investment. CAF Bank deposit account provides a source of ethical investment and interest. We also have savings with Cambridge & Counties Bank.

Reserves policy

The Management Committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 3 and 6 months of the expenditure, which currently equates to £125,000 to £250,000. At this level, the Management Committee feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding, allowing time to secure alternative funding or make changes. The current level of general reserves is £238,276 for running costs. We have further reserves held as capital within the building and other fixed assets totalling £203,690. The charity currently has a designated reserve of £50,000 to cover the cost of potential staff redundancies, sickness and maternity pay. There is a further £10,000 designated reserve for building maintenance. The Management Committee aims to continue building the level of reserves in line with policy, to achieve a level which they feel is adequate to meet the organisational needs. The Management Committee keep the reserves policy under review (it was last revised and approved in December 2023).

North Bristol Advice Centre

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Priorities for the year ahead

- Develop an action plan to prioritise and deliver on the aims in our strategic plan.
- Work with the Bristol Advice Partnership to submit a bid for the new 4-year advice grant from Bristol City Council, supporting the sustainability of NBAC and advice services in North Bristol.
- Develop our outreach services in North Bristol communities, focusing on Southmead and Lawrence Weston over the next two years.
- Continue to develop our partnerships and collaborations with advice and other partners, to improve access to advice and outcomes for clients.
- Promote wellbeing for all staff and volunteers within NBAC in a proactive way that helps to embed wellbeing in our ethos, culture and ways of working.
- Maintain and develop relationships with local and national trusts and foundations that share our ethos, securing the long-term funding needed to develop and deliver services that help make change.
- Work with ACFA, key agencies and stakeholders to increase strategic engagement and influence policy locally and nationally.

Risk management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding have led to the development of a funding strategy which will allow for the diversification of income streams. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the centre.

Related Parties

In so far as it is complementary to the charity's objects, the charity is guided by both local and national policy. NBAC works in partnership with other local and city-wide professional agencies to ensure a range of complimentary services. We are aware of national developments which could have an impact on our service, for example ongoing Government changes to social welfare law and the welfare state.

North Bristol Advice Centre

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 5 November 2025 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to read 'S Edmunds', written in a cursive style.

S Edmunds
Trustee

North Bristol Advice Centre

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of North Bristol Advice Centre

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of North Bristol Advice Centre ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

North Bristol Advice Centre

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of North Bristol Advice Centre *(continued)*

Year ended 31 March 2025

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr Jonathan Rhodes BSc BFP FCA

Independent Examiner

24 Bridge Street
Newport
South Wales
NP20 4SF

5 November 2025

North Bristol Advice Centre

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income					
Donations and legacies	5	3,328	—	3,328	4,632
Charitable activities	6	147,810	405,173	552,983	543,861
Other trading activities	7	815	—	815	10,054
Investment income	8	15,227	—	15,227	7,021
Other income	9	19,617	—	19,617	6,242
Total income		<u>186,797</u>	<u>405,173</u>	<u>591,970</u>	<u>571,810</u>
Expenditure					
Expenditure on charitable activities	10,11	150,831	405,173	556,004	539,810
Total expenditure		<u>150,831</u>	<u>405,173</u>	<u>556,004</u>	<u>539,810</u>
Net income and net movement in funds		<u>35,966</u>	<u>—</u>	<u>35,966</u>	<u>32,000</u>
Reconciliation of funds					
Total funds brought forward		503,201	9,197	512,398	480,398
Total funds carried forward		<u>539,167</u>	<u>9,197</u>	<u>548,364</u>	<u>512,398</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 18 to 32 form part of these financial statements.

North Bristol Advice Centre

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	18	203,690	208,621
Current assets			
Debtors	19	22,772	19,613
Cash at bank and in hand		386,146	361,008
		<u>408,918</u>	<u>380,621</u>
Creditors: amounts falling due within one year	20	64,244	76,844
Net current assets		<u>344,674</u>	<u>303,777</u>
Total assets less current liabilities		<u>548,364</u>	<u>512,398</u>
Net assets		<u>548,364</u>	<u>512,398</u>
Funds of the charity			
Restricted funds		9,197	9,197
Unrestricted funds		<u>539,167</u>	<u>503,201</u>
Total charity funds	23	<u>548,364</u>	<u>512,398</u>

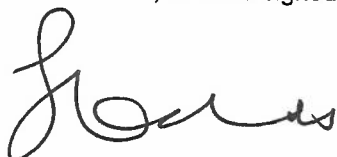
For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 5 November 2025, and are signed on behalf of the board by:



S Edmunds
Trustee

The notes on pages 18 to 32 form part of these financial statements.

North Bristol Advice Centre

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Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income	35,966	32,000
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,931	8,997
Other interest receivable and similar income	(15,227)	(7,021)
Interest payable and similar charges	11,685	11,165
Accrued expenses/(income)	5,084	(4,917)
<i>Changes in:</i>		
Trade and other debtors	(8,159)	(6,529)
Trade and other creditors	(12,684)	(10,906)
Cash generated from operations	21,596	22,790
Interest paid	(11,685)	(11,165)
Interest received	15,227	7,021
Net cash from operating activities	<u>25,138</u>	<u>18,646</u>
Cash flows from investing activities		
Purchase of tangible assets	—	(1,393)
Net cash used in investing activities	<u>—</u>	<u>(1,393)</u>
Net increase in cash and cash equivalents	25,138	17,252
Cash and cash equivalents at beginning of year	<u>361,008</u>	<u>343,756</u>
Cash and cash equivalents at end of year	<u>386,146</u>	<u>361,008</u>

The notes on pages 18 to 32 form part of these financial statements.

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 2 Gainsborough Square, Lockleaze, Bristol, BS7 9XA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	- 2% straight line
Fixtures and fittings	- 25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Every member of the Charity undertakes to contribute such amount as may be required (not exceeding £1) to the Charity's assets if it should be wound up while he or she is a member or within one year after he or she ceases to be a member, for payment of the Charity's debts and liabilities contracted before he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves.

Number of members of the charity as at 31 March 2025 is 7 (2024: 6).

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	3,328	3,328	4,632	4,632

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Small Grants	7,126	—	7,126
John James Bristol Foundation	—	11,000	11,000
BNWFB	—	11,758	11,758
Bristol City Funds BCH Health and Wellbeing	—	—	—
Quartet Community Foundation	—	19,167	19,167
Van Neste	—	—	—
WHAM Grant	—	19,180	19,180
IMA Grant	—	—	—
Garfield Weston	—	—	—
The Dolphin Society	—	10,000	10,000
Henry Smith Charity	—	60,000	60,000
Bristol Wessex Billing Services	—	—	—
The Allen & Overy Foundation	10,000	—	10,000
Groundwork	—	12,539	12,539
MaPS Grant	—	125,121	125,121
Shire	12,000	—	12,000
Access to Justice - HALS	—	—	—
Access to Justice - IOTLS	—	71,637	71,637
Access to Justice - CIF	—	—	—
The National Lottery	—	1,667	1,667
Bristol City Council - Cost of Living	—	—	—
Bristol City Council - IAG	57,624	—	57,624
Bristol City Council - HSF	—	42,104	42,104
South Gloucestershire CC - Cost of Living	—	—	—
South Gloucestershire CC	44,560	—	44,560
The Nisbet Trust	16,500	—	16,500
St Monica Trust	—	21,000	21,000
	<u>147,810</u>	<u>405,173</u>	<u>552,983</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Small Grants	700	—	700
John James Bristol Foundation	—	833	833
BNWFB	—	19,901	19,901
Bristol City Funds BCH Health and Wellbeing	—	5,340	5,340
Quartet Community Foundation	—	8,333	8,333
Van Neste	—	10,000	10,000
WHAM Grant	—	8,250	8,250
IMA Grant	—	4,011	4,011
Garfield Weston	20,000	—	20,000
The Dolphin Society	—	10,000	10,000
Henry Smith Charity	—	60,000	60,000
Bristol Wessex Billing Services	4,200	—	4,200
The Allen & Overy Foundation	—	—	—
Groundwork	—	—	—
MaPS Grant	—	115,376	115,376
Shire	12,000	—	12,000
Access to Justice - HALS	—	12,500	12,500
Access to Justice - IOTLS	—	51,883	51,883
Access to Justice - CIF	12,196	—	12,196
The National Lottery	—	8,333	8,333
Bristol City Council - Cost of Living	—	14,617	14,617
Bristol City Council - IAG	57,624	—	57,624
Bristol City Council - HSF	—	20,000	20,000
South Gloucestershire CC - Cost of Living	—	20,000	20,000
South Gloucestershire CC	34,604	—	34,604
The Nisbet Trust	16,500	—	16,500
St Monica Trust	—	16,660	16,660
	<u>157,824</u>	<u>386,037</u>	<u>543,861</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

7. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Room Hire	815	815	10,054	10,054

8. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	15,227	15,227	7,021	7,021

9. Other income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Advice Services	19,617	19,617	5,368	5,368
Miscellaneous	—	—	874	874
	19,617	19,617	6,242	6,242

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Charitable activities	147,158	397,096	544,254	529,880
Support costs	3,673	8,077	11,750	9,930
	<u>150,831</u>	<u>405,173</u>	<u>556,004</u>	<u>539,810</u>

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable Activities	544,254	–	544,254	529,880
Governance costs	–	11,750	11,750	9,930
	<u>544,254</u>	<u>11,750</u>	<u>556,004</u>	<u>539,810</u>

Activities directly undertaken can be further analysed as:

	2025 £	2024 £
Grants	–	6,183
Wages and salaries	392,397	365,814
Employer's NIC	27,262	23,566
Pension costs	14,137	10,877
Other employment benefits	2,111	5,492
Rates and water	1,751	2,330
Light and heat	10,483	4,837
Repairs and maintenance	21,232	17,515
Insurance	3,461	2,228
Other motor/travel costs	1,783	2,546
Legal and professional fees	15,576	11,978
Telephone	11,090	11,882
Other office costs	32,426	47,933
Depreciation	4,931	8,997
Finance costs	11,685	11,165
Marketing and publicity	1,983	2,010
Subscriptions and membership	2,057	3,845
Sundries	1,639	–
	<u>556,004</u>	<u>539,810</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

12. Analysis of support costs

	Analysis of support costs £	Total 2025 £	Total 2024 £
Finance costs	65	65	62
Governance costs	11,685	11,685	9,868
	<u>11,750</u>	<u>11,750</u>	<u>9,930</u>

13. Analysis of grants

	2025 £	2024 £
Grants to individuals		
Grants to individuals	—	6,183
Total grants	<u>—</u>	<u>6,183</u>

14. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>4,931</u>	<u>8,997</u>

15. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>2,286</u>	<u>2,202</u>

16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	392,397	365,814
Social security costs	27,262	23,566
Employer contributions to pension plans	14,137	10,877
Other employee benefits	<u>2,111</u>	<u>5,492</u>
	<u>435,907</u>	<u>405,749</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

16. Staff costs *(continued)*

The average head count of employees during the year was 19 (2024: 17). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No.	2024 No.
Number of staff - management	2	2
Number of staff - administration	2	2
Number of staff - support workers	15	13
	<u>19</u>	<u>17</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

17. Trustee remuneration and expenses

No remuneration or expenses or other benefits from employment with the charity or a related entity were received by the trustees

18. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 April 2024 and 31 March 2025	<u>233,523</u>	<u>61,479</u>	<u>295,002</u>
Depreciation			
At 1 April 2024	25,947	60,434	86,381
Charge for the year	4,670	261	4,931
At 31 March 2025	<u>30,617</u>	<u>60,695</u>	<u>91,312</u>
Carrying amount			
At 31 March 2025	<u>202,906</u>	<u>784</u>	<u>203,690</u>
At 31 March 2024	<u>207,576</u>	<u>1,045</u>	<u>208,621</u>

19. Debtors

	2025 £	2024 £
Trade debtors	20,966	13,016
Prepayments and accrued income	1,806	6,597
	<u>22,772</u>	<u>19,613</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

20. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	6,769	21,305
Accruals and deferred income	49,336	42,536
Social security and other taxes	6,891	10,633
Other creditors	1,248	2,370
	<u>64,244</u>	<u>76,844</u>

21. Deferred income

	2025	2024
	£	£
Amount deferred in year	<u>47,050</u>	<u>40,334</u>

22. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,137 (2024: £10,877).

23. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	202,310	186,797	(150,831)	238,276
Reserve for Building Repairs	10,000	—	—	10,000
Reserve for Redundancy and Sickness	50,000	—	—	50,000
Reserve for Capital Expenditure	240,891	—	—	240,891
	<u>503,201</u>	<u>186,797</u>	<u>(150,831)</u>	<u>539,167</u>

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	170,310	185,773	(153,773)	202,310
Reserve for Building Repairs	10,000	—	—	10,000
Reserve for Redundancy and Sickness	50,000	—	—	50,000
Reserve for Capital Expenditure	240,891	—	—	240,891
	<u>471,201</u>	<u>185,773</u>	<u>(153,773)</u>	<u>503,201</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

23. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
John James Bristol Foundation	—	11,000	(11,000)	—
BNWFB	—	11,758	(11,758)	—
Bristol City Funds BCH Health and Wellbeing	—	—	—	—
Groundwork	—	12,539	(12,539)	—
Henry Smith Charity	—	60,000	(60,000)	—
MaPS Grant	—	125,121	(125,121)	—
Quartet	—	19,167	(19,167)	—
Van Neste	—	—	—	—
The National Lottery	—	1,667	(1,667)	—
St Monica Trust	—	21,000	(21,000)	—
MaPS Grant Redundancy	9,197	—	—	9,197
South Gloucestershire CC - Cost of Living	—	—	—	—
WHAM Grant	—	19,180	(19,180)	—
IMA Grant	—	—	—	—
Bristol City Council - HSF	—	42,104	(42,104)	—
Bristol City Council - Cost of Living	—	—	—	—
The Dolphin Society	—	10,000	(10,000)	—
Access to Justice - HALS	—	—	—	—
Access to Justice - IOTLS	—	71,637	(71,637)	—
	<u>9,197</u>	<u>405,173</u>	<u>(405,173)</u>	<u>9,197</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

23. Analysis of charitable funds *(continued)*

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
John James Bristol Foundation	—	833	(833)	—
BNWFB	—	19,901	(19,901)	—
Bristol City Funds BCH Health and Wellbeing	—	5,340	(5,340)	—
Groundwork	—	—	—	—
Henry Smith Charity	—	60,000	(60,000)	—
MaPS Grant	—	115,376	(115,376)	—
Quartet	—	8,333	(8,333)	—
Van Neste	—	10,000	(10,000)	—
The National Lottery	—	8,333	(8,333)	—
St Monica Trust	—	16,660	(16,660)	—
MaPS Grant Redundancy	9,197	—	—	9,197
South Gloucestershire CC - Cost of Living	—	20,000	(20,000)	—
WHAM Grant	—	8,250	(8,250)	—
IMA Grant	—	4,011	(4,011)	—
Bristol City Council - HSF	—	20,000	(20,000)	—
Bristol City Council - Cost of Living	—	14,617	(14,617)	—
The Dolphin Society	—	10,000	(10,000)	—
Access to Justice - HALS	—	12,500	(12,500)	—
Access to Justice - IOTLS	—	51,883	(51,883)	—
	<u>9,197</u>	<u>386,037</u>	<u>(386,037)</u>	<u>9,197</u>

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

23. Analysis of charitable funds *(continued)*

Purpose of restricted funds 2024/25

The Access to Justice Foundation - IOTLS - towards our triage and outreach services, providing early intervention legal advice support to vulnerable residents.

BNWFB - towards delivery of debt advice services at Bristol Northwest Foodbank in Avonmouth.

BCC Household Support Fund - part of city-wide partnership to increase access to advice services by increasing complex casework capacity and priority referrals with Housing Matters.

The Dolphin Society - towards our Home Visiting Advice Service.

Groundworks - capital funding towards energy efficiency works, including solar panel installation.

Henry Smith Charity - this grant was awarded towards the salary and running costs of our advice services.

IMA - funding towards our debt work and debt relief orders.

John James Bristol Foundation - awarded towards non salary operational costs.

MaPS - funding of our main debt service and the provision of face to face debt advice.

MaPS redundancy reserve - this money is for the provision of redundancy as full and final settlement of all of MAS's obligations under the funding agreement it has with NBAC.

The National Community Lottery - Awards 4 All - towards the running costs of our advice services.

Quartet Community Foundation - towards providing welfare benefits advice support to older people on low incomes to secure legal entitlements and maximise income.

St Monica Trust - grant for our Bristol Tea and Tech Outreach project, working with community partners to take digital support into community settings.

WHAM - Part of a partnership project, providing advice to residents struggling with high fuel bills, referred by the Centre for Sustainable Energy, the lead partner.

Purpose of Designated Funds

Building Repairs Reserve - this reserve has been established to set aside funds for future repairs and maintenance on the building.

Redundancy and Sickness Reserve - this reserve has been set up to cover the cost of potential redundancies, sickness and maternity pay.

Capital Expenditure Reserve - this reserve represents the capital assets value owned by the charity that do not make up part of the charity's free reserves.

North Bristol Advice Centre

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

24. Analysis of net assets between funds

	Unrestricted Funds	Total Funds
	£	£
Tangible fixed assets	203,690	203,690
Current assets	408,918	408,918
Creditors less than 1 year	(64,244)	(64,244)
Net assets	548,364	548,364

	Unrestricted Funds	Total Funds
	£	£
Tangible fixed assets	208,621	208,621
Current assets	380,621	380,621
Creditors less than 1 year	(76,844)	(76,844)
Net assets	512,398	512,398

25. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	361,008	25,138	386,146