

ST PAULS ADVICE CENTRE

England & Wales · Charity number 1083010

Details

Status	Registered
Legal form	Charitable company
Company number	03920535
Registered	2000-10-24
Register	View on the Charity Commission register

Contact

Address	St. Pauls Advice Centre Junction 3 Library Baptist Mills Court Bristol BS5 0FJ
Phone	01179552981
Email	info@stpaulsAdvice.org.uk
Website	www.stpaulsAdvice.org.uk

Activities

Objects: A) TO RELIEVE POVERTY BY PROVIDING AND PROMOTING THE PROVISION OF FREE LEGAL ADVICE, ASSISTANCE AND OTHER LEGAL SERVICES WHICH WOULD NOT OTHERWISE BE AVAILABLE THROUGH LACK OF MEANSB) TO ADVANCE EDUCATION OF THE PUBLIC IN MATTERS RELATED TO MENTAL, PHYSICAL AND SOCIAL WELFARE.

Activities: PROVISION OF FREE LEGAL ADVICE TO PEOPLE LIVING OR WORKING IN THE CITY OF BRISTOL AND PARTICULARLY IN THE AREAS OF ST PAULS, ASHLEY, EASTON AND EAST BRISTOL. ADVICE IS PROVIDED ON THE FOLLOWING ISSUES: WELFARE BENEFITS; DEBT; HOUSING; IMMIGRATION; CONSUMER AND EMPLOYMENT.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE BRISTOL.
- Bristol City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£567,732	£494,881	£295,623	12
2024-03-31	£460,345	£450,903	-	-
2023-03-31	£434,016	£443,409	-	-
2022-03-31	£430,672	£400,639	-	-
2021-03-31	£460,137	£407,147	-	-

Trustees

Name	Role	Appointed
Derek McConnell		2022-10-17
Helen Siphthorp		2021-10-25
Matthew Skuse		2022-12-19
PHILIP MCCABE		2022-10-17
Salha Juma		2025-04-25

Accounts



Transformation and resilience in challenging times

Trustees' Annual Report and Accounts for the year ended 31 March 2025

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A note from the Chair of Trustees

For over half a century, St Pauls Advice Centre has stood alongside the people of Ashley and East Bristol. We have been a trusted source of support in moments of crisis; a guide through complex legal and welfare systems; and an advocate for equality and justice. That commitment has remained unwavering in 2024–25, a year marked by resilience, transformation, and deepened impact.

Transformation and resilience

We have invested in St Pauls Advice Centre's future. In March 2025, we moved into our new home at Junction 3 Library – a modern, accessible, and welcoming space that embodies our values and better enables us to meet client needs. We have grown our team; expanded our volunteer base; and created new pathways for people with lived experience to shape and deliver our services. We progressed two of our Advocato volunteers – people with lived experience of the welfare benefit system – into paid roles, reflecting our commitment to building the next generation of advisers from within the communities we serve.

Partnership

Partnerships remain central to our mission. We continue to play a leading role in the Bristol Advice Partnership and have been instrumental in shaping the city's 'Future of Advice' strategy.

New initiatives, such as the Bristol Court Advice Network, our Wise Women project, and the eVisa Transition Programme, are reaching people who have historically been excluded from mainstream services. They reflect our belief that access to justice must be available to everyone, regardless of income, status, or circumstance.

Continuing challenging times for clients

However, this year, we faced another period of sustained hardship for the people we serve. The cost-of-living crisis continued to hit hardest in our communities, where poverty, insecure work, poor housing, and health inequalities converge. Yet, amid these challenges, St Pauls Advice Centre has delivered its most impactful year to date. Overall, we put around £2.7 million back into people's pockets – the highest we've ever achieved. This money meant rent could be paid, food could be bought, and heating could stay on.

And in a year when so many were pushed to the edge, we helped manage nearly £1 million worth of debt, helping bring people back from crisis point and giving them space to breathe.

As we look ahead, we do so with determination and optimism. With the continued trust of our clients; the dedication of our staff and volunteers; and the support of our partners and funders, I am confident that St Pauls Advice Centre will continue to be a lifeline, and a catalyst for change, in the years to come.

Pauline Sandell, Chair of Trustees

**St Pauls Advice Centre
has delivered its most
impactful year to date.
Overall, we put around
£2.7 million back into
people's pockets**

A new home for St Pauls Advice Centre

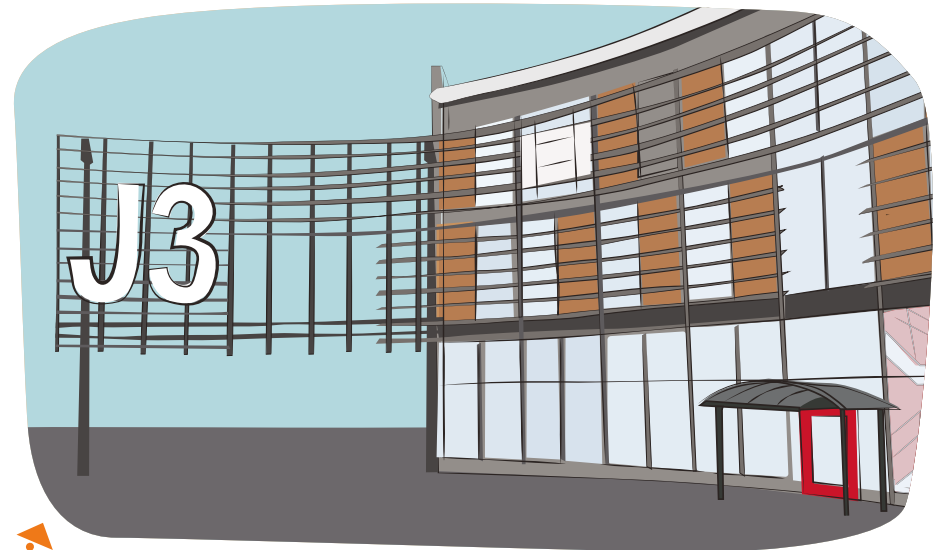
After 53 years at Albert Villa on Grosvenor Road, we left our long-standing home in early March 2025. As Rob France, our Executive Director, reflected, “Given the supportive role we’ve played for generations of people in our former neighbourhood, this was not a decision we took lightly at all.”

St Pauls Advice Centre first opened its doors in 1972, created in response to deep inequalities affecting residents across St Pauls and Ashley. From the beginning, we became a trusted place for people seeking support with welfare rights, debt, and immigration – standing alongside communities experiencing systemic disadvantage. Our connection to St Pauls strengthened further through the 1980s. During the St Pauls Uprising, we worked closely with local people in the community-led defence campaign, which helped shape our long-term commitment to justice and racial equality. This period also saw us launch some of Bristol’s first targeted outreach services for racially minoritised communities, Disabled people, and older residents. Throughout the 1990s

and 2000s, we expanded our specialist advice work, secured one of the city’s earliest legal aid franchises, and developed the multi-lingual, rights-focused service recognised today, all from our base on Grosvenor Road.

By the mid-2010s, it had become clear that the old building, though loved, could no longer support the scale or accessibility requirements of a modern advice service. With demand increasing, we needed a more spacious, suitable, and fully accessible environment. Our new offices at Junction 3 Library meet those needs while keeping us just a ten-minute walk from our original home, along a fully wheelchair-accessible route.

On 8 May 2025, our new Office was formally opened by Roger Griffith MBE. Speaking at the event, Rob France reaffirmed our commitment: “Our history is deeply rooted in St Pauls, and that connection will never fade.”



Executive Director's report

This year has been one of significant progress, resilience, and growth for St Pauls Advice Centre. Against the backdrop of sustained economic hardship and increasing demand for our service, we have remained focused on what matters most: supporting our clients through the most challenging moments in their lives with care, dignity, and expert advice.

Financial outcomes

In 2024–25, we helped transform our clients' financial wellbeing. We secured £2.5 million in additional household income through welfare benefits, tax credits, and lump-sum payments – money that directly improved families' ability to cover essentials and plan for the future.

We also helped clients to manage nearly £1 million of debt by setting up affordable and sustainable repayment plans. We helped completely write off over £165,000 through Debt Relief Orders and negotiated settlements.

Together, this work has had a lasting impact – reducing financial stress, preventing crisis, and helping people regain control and confidence over their finances.

Caseload and client needs

Demand for advice remains high, with complexity deepening each year. We supported 694 people across 797 cases. Our clients came to us with increasingly complex issues: benefit delays, caring responsibilities, and overwhelming debt. A disproportionately high number of our clients were Disabled or living with long-term illness; from racially minoritised communities; and/or spoke English as a second language.

Societal barriers can limit these groups' access to opportunity and support, highlighting the importance of our accessible service.

Investing in people and place

In March 2025, we moved into our new home at Junction 3 Library. This move enabled more agile working and space for expanded client-facing delivery – an essential step in helping us meet the ever-growing demand for our service. Our team has grown from 10 to 15 staff and from 3 to 7 volunteers, significantly increasing our capacity to take on more complex work and provide a more holistic service.

Impact of our volunteer programme

Through our Advocato volunteer programme, volunteers with lived experience of benefits, debt, and immigration issues support our clients with simpler tasks, freeing up our advisers to work on more complex casework. The programme remains a vital part of how St Pauls Advice Centre extends its reach, builds trust, and delivers impact in the communities we serve.

In 2024–25, 14 volunteers supported 145 clients across 171 cases, helping them complete benefit applications, navigate complex systems, and access their rights. Our volunteers' contribution

secured over £404,000 in financial gains for clients – including successful awards of Personal Independence Payment (PIP), Universal Credit, and Pension Credit. Our volunteers bring personal experience, cultural understanding, and language skills that break down barriers with clients who might otherwise be excluded from services. Beyond immediate outcomes, the volunteer team provides reassurance and peer support to people in crisis; prevents hardship and homelessness; and strengthens resilience in our communities.

Rob France, Executive Director

We moved into our new home at Junction 3 Library. This enabled more agile working and space for expanded client-facing delivery.

The stories behind the numbers

Carlos*

Carlos struggled with dyslexia, which severely impacted his ability to read and write, leaving him dependent on others for assistance. He told us he often felt like a burden, especially when it came to seeking help. We worked with Carlos for several years and learned how to communicate with him in ways that helped him to understand, and to work with us.

Carlos first came to us for help with completing a PIP claim form. Unfortunately, despite his needs, his PIP application was turned down, and he needed help to appeal this decision.

With the assistance of our volunteers, Carlos collected the necessary documentation for the case and submitted his appeal. Whilst we waited to hear of the outcome, our Debt Adviser worked with Carlos and helped him to write off debts of over £1,000.

Recognising his need for continued support with his PIP appeal, we referred Carlos to our partners at Bristol Law Centre for representation at his hearing. With our help and that of Bristol Law Centre, Carlos was awarded Standard Daily Living PIP, with arrears of approximately £6,000 and ongoing weekly support of £72.65.

This case highlights the importance of taking the time to understand each of our clients' needs and adapt our support to meet them.

Salma*

Salma, an older Disabled woman from Bangladesh, came to us after spending a long time in emergency accommodation. She had been told she lacked sufficient income to move into social housing, leaving her in distress and uncertainty.

Our Debt Adviser worked closely with Salma to complete a financial statement, which proved that – despite her low income – she could indeed afford to move into social housing. With this evidence, the team advocated on her behalf, ensuring she could move forward.

Our volunteer team helped Salma call the Department for Work and Pensions to claim Universal Credit, securing an advance payment that covered the deposit for her new flat. When communication with her housing association stalled, the volunteers stepped in, making multiple calls which fast-tracked her move-in date. Our volunteers also helped Salma access financial aid from Bristol City Council's Local Crisis Prevention Fund and Bristol Charities. She received a cooker, fridge-freezer, furniture, and £250 in vouchers to help her settle in.

Next, our Benefits Adviser helped resolve Salma's outstanding Housing Benefit issues, leading to a repayment after discovering her account was in credit. The adviser also identified that she was likely eligible for a higher rate of PIP, which the team is now supporting her to claim.

Beyond financial support, our volunteers empowered Salma to manage her affairs independently. They encouraged her to make calls to Universal Credit herself and assisted her with negotiating direct debit payments for her energy bills. With this ongoing support, Salma started feeling much calmer and gained confidence, financial stability, and independence in her new home.

*All featured client names have been changed to protect their identity

Who we supported over 2024-25

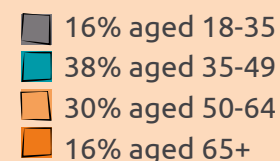
The neighbourhoods we serve have experienced decades of systemic exclusion. Cuts to public services, the pandemic, and the cost-of-living crisis only deepened existing inequalities over last year.

Two areas of our focus – St Pauls and Easton – have some of the highest levels of poverty and racial inequality in Bristol. In St Pauls, 36% of children live in poverty – far above the national average of 22%. The two-child benefits cap prevents parents from claiming child tax credits and Universal Credit support for any more than two children. This had a big impact on our clients last year: 46% of those responsible for children cared for three or more.

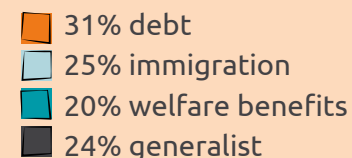
Even working families began struggling more: low wages, insecure employment, and cuts to in-work benefits made it harder for people to meet basic needs – even those working full time.

Our clients often face intersecting challenges like poverty, discrimination, and mental health struggles. Many can't access most welfare benefits due to their immigration status.

Age range



Common issues



69% were from racially minoritised communities



16% had mental health struggles



38% were Disabled or had a long-term health condition



Nearly half (48%) of all matters required in-depth casework support



23% spoke English as a second language



26% were responsible for children



13% were sole caregivers for children



Around 30% of clients lived in the **BS2** postcode area and **34% in BS5**

Our impact over 2024-25

We achieved strong financial and immigration outcomes last year. We also asked clients to give feedback. Not all responded, but the responses received demonstrate a high level of satisfaction with the service we provide.



We got **£165,000** worth of debt written off for our clients



We helped clients manage almost **£1 million worth of debt** e.g., via debt repayment plans



94.4% felt St Pauls Advice Centre helped well with their main issue



94.3% of clients felt they were treated fairly



62% of clients with immigration struggles were successful with their applications with our support



We secured households around **£2.5 million** in additional income and welfare benefits



94.3% felt communication was helpful



98.1% are likely to recommend St Pauls Advice Centre



88.7% found information easy to understand



71.7% said they were no longer worried about the issue they came to us with



90.6% felt we listened well to them



96.2% of respondents were satisfied overall

Our clients' experiences of St Pauls Advice Centre

"In one word, perfect. They were so friendly and everything was perfect."

"I am a unique person and normally get judged, but they did not judge me. People understand what it's like to be different at St Pauls Advice Centre."

"The service is perfect and helped me with all my needs."

"The forms were confusing, so the staff explained everything: anything I needed, they helped with."

"The adviser considered what we were saying and explained exactly what was happening, much better than other centres."

"They treated me with respect and listened to me. I recommend everyone who needs help to come here."

"Everything was handled very professionally. Everybody was very helpful."

"[The adviser] spoke my language, which helped me feel welcome and use the service more easily."

"Words cannot express how much you have helped me during this overwhelming, frustrating, incomprehensible, depressing and anxiety inducing time dealing with my Universal Credit and Personal Independence Payment applications.

[The adviser] has been astounding with her support, kindness and expertise during this 3-year period...I always felt safe and that everything would work out in the end and it did...I was granted the money to pay for my psychotherapy and some other things to get my life on track. I was also very honoured to be invited to the [opening of St Pauls Advice Centre's new venue]...I was extremely nervous but...I was carried along by the warmth and kindness of everybody I met. It felt like being in a new world of positivity and possibility...and I can never thank you enough..."

In-year strategic updates and service developments

Throughout 2024-25, St Pauls Advice Centre continued to progress our four strategic priorities: being inclusive and person-centred; local and collaborative; robust and sustainable; and focused on voice and influence. These ambitions were brought to life through major developments, both internally and across the city's advice landscape.

New premises

We successfully transitioned into our new premises at Junction 3 Library, reinforcing our identity as a welcoming, community-rooted advice service whilst creating a modern, accessible working environment for staff, volunteers, and clients.

Developing people

Staffing and volunteer development were significant areas of investment. The appointment of a Deputy Executive Director, a new Immigration Supervisor, and three trainees in welfare rights and debt marked a year of strategic growth. We strengthened our volunteer base, particularly through the Advocato programme which focused on immigration support and reception capacity. Several volunteers progressed to paid roles, a reflection of our commitment to inclusive development pathways.

New partnerships

We built new partnerships and invested in long-term sustainability. We secured funding from Independent Age to start our new 'Wise Women' project in East Bristol (in partnership with Housing Matters): supporting older, racially minoritised women with housing, immigration,

benefits, and debt. The 'Whole Person, Whole Community' project funding concluded this year, having enabled us to broaden our lens to better understand how clients' wider life circumstances shape their advice needs. We embedded our learnings from it into our strategic objectives to ensure we keep providing a holistic service. We helped initiate the System Change Bristol group to drive cross-sector transformation to better meet the needs of communities facing disadvantage. We continued to play a leading role in Bristol Advice Partnership and the Future of Advice in Bristol strategy development.

eVisa Project

Meanwhile, our eVisa Transition Project brought over 150 new clients through our doors, reshaping quarterly demographics and strengthening our links with digitally excluded communities.

Bristol Court Advice Network

We continued our role as a partner in the Housing Roundtable, alongside Housing Matters, Shelter Bristol, Bristol Law Centre, St Mungo's, Citizens Advice, and Bristol City Council and their Welfare Rights and Money Advice Service (WRAMAS). One of the key outputs of the forum was the Bristol Court Advice Network (Bristol CAN), which was funded by PPL. In response to

an increase in homelessness following eviction proceedings, we began attending Bristol County Court twice a month through the project.

We supported those facing eviction, providing on-the-spot advice and helping people to understand the language used in court proceedings. We achieved an excellent success rate, preventing homelessness in 96% of cases. 58% of Bristol CAN clients were taken on as longer-term casework clients – indicating the complexity of people's situations and the benefit of Bristol CAN in enabling St Pauls Advice Centre to reach them. We supported Bristol CAN clients with over £303,000 worth of debt and secured them around £25,000 in additional income e.g., in the form of benefits.



The impact of our work via Bristol Court Advice Network

Rene*

Rene was facing eviction due to £10,000 worth of rent arrears. She'd fallen behind whilst she had no recourse to public funds due to her immigration status after migrating from Cameroon.

When we met her via the Bristol CAN project, her situation was dire. Recognising the complexity of her case, the judge adjourned the proceedings to give her time to seek specialist advice.

We quickly arranged an appointment. Rene arrived at St Pauls Advice Centre overwhelmed, carrying plastic bags filled with paperwork. Along with her rent arrears, she also had a water debt, which we helped her manage by applying for a social tariff and debt support scheme.

We helped Rene put together a debt repayment plan for her rent arrears. Unfortunately, her landlord rejected it due to her low income. We explained to Rene that her only alternative was a Debt Relief Order, which would write off her debt but impact her credit score. She felt in despair – shocked that this was her only option.

Thankfully, Rene's immigration status changed so that she became eligible to work and she secured a 15-hour-a-week job. Now we were able to re-negotiate a repayment plan with her landlord. This time, it was a success – she could stay in her home as long as she kept up with the payments. Rene felt so relieved, attending her next court hearing eager to tell the judge that she was enjoying her new job and planned to increase her hours to pay off her debts even faster.

Due to her determination and our support via Bristol CAN, homelessness was prevented and Rene regained financial stability, putting her in a much more secure position to deal with any future stresses.

Sarah*

Sarah was facing eviction with £5,300 worth of rent arrears. A possession hearing had been scheduled but the case was unexpectedly heard earlier in the day.

Sarah arrived at court to find out her landlord had been granted possession in her absence. Following a duty solicitor's recommendation, Sarah applied to have the decision set aside and requested a new hearing, both of which were granted.

Feeling overwhelmed, Sarah came to St Pauls Advice Centre for support in the meantime. We offered a listening ear and sat down with her to review her finances. It became clear that she had debts of over £10,000.

We explained her options, and Sarah chose to apply for a Debt Relief Order, which she was eligible for due to low income. This would write off her qualifying debts, including the rent arrears, and prevent her landlord from continuing possession proceedings based on those arrears. We worked with our partners at Bristol Law Centre to help Sarah complete court forms ahead of her hearing. We also helped Sarah complete a Restart and Assist application to tackle significant water arrears. Both applications were successful: the Debt Relief Order was approved and the water company agreed to help with her arrears.

Through Bristol CAN, we accompanied Sarah to her court hearing alongside a solicitor from Bristol Law Centre. We presented the Debt Relief Order to the landlord and the judge.

The outcome was a complete success: the landlord could take no further action. Sarah kept her home, became debt free, and left court with hope for the future.

Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We also help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for them. We challenge discrimination and disadvantage, and tackle systemic inequality.



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically, and openly with clients, colleagues, and partners. We are consistent in our actions, principles, expectations, and outcomes.



Expertise

We are professional, organised, and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

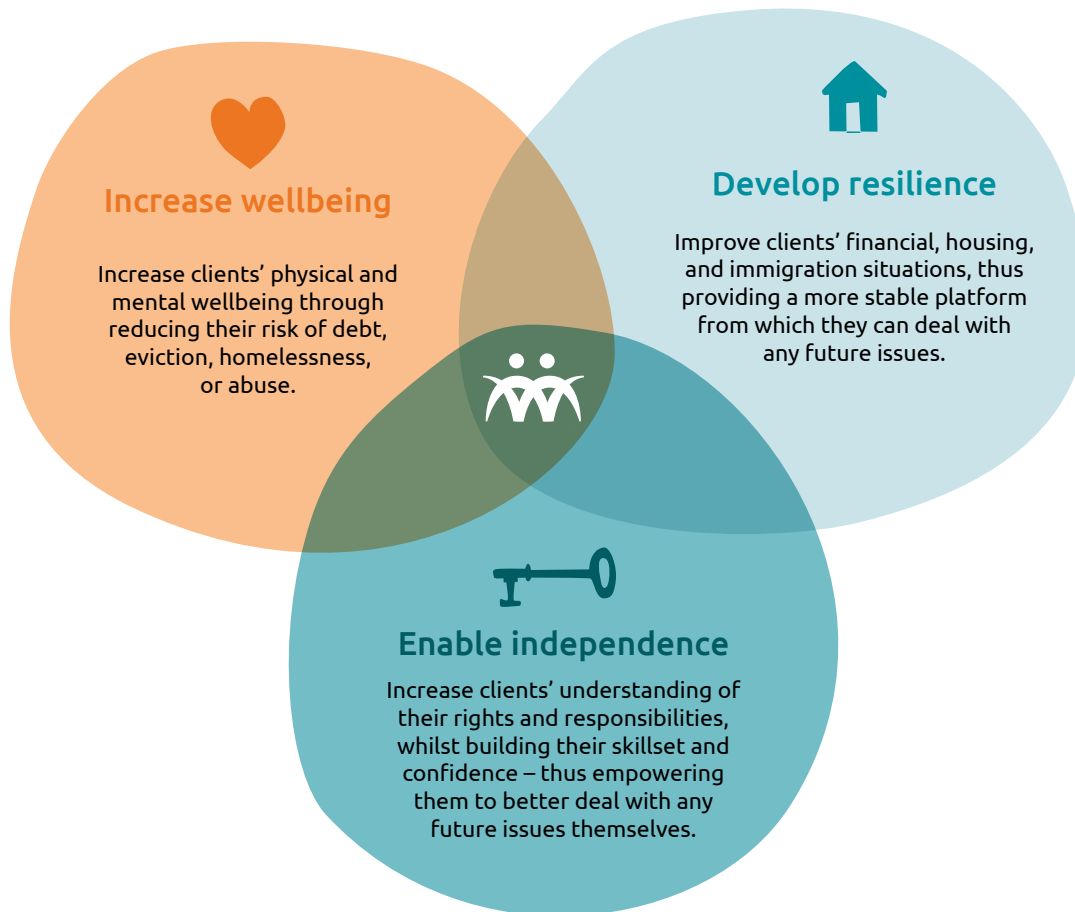
We treat people kindly, fairly, and consistently. We focus on giving the right advice rather than judging the people who need it.

We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

2024-26 strategic plan

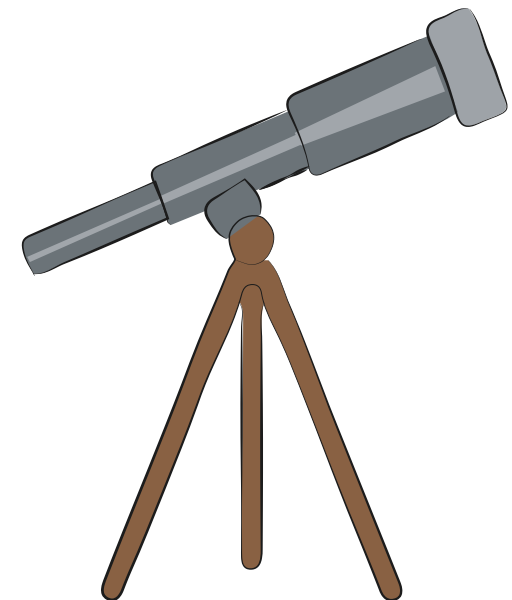
We have three overall, key aims for our clients. These are grounded in a strength-based, holistic approach that recognises empowerment as the foundation for helping clients meet their own needs in the future.

Key aims



Focused objectives

- Inclusive and person-centred
- Local and collaborative
- Robust and sustainable
- Voice and influence



Progress against our strategic priorities

1. Inclusive and person-centred

We continued to embed a holistic approach across all our work. Most clients arrived with more than one issue, often linked to poverty, ill health, or disability. We adapted our services to meet these complex needs, from supporting clients with learning disabilities to navigate PIP appeals, to helping older women from racially minoritised backgrounds secure housing and benefits. Our Advocato volunteer programme, now supporting clients with immigration and reception services, embodies our inclusive approach and creates pathways from lived experience into paid roles.

2. Local and collaborative

Partnership working remains central to our model. We strengthened our collaborations with community organisations, GP surgeries, and housing providers, and continued to co-design solutions with local partners. As a partner in the Housing Roundtable, we helped launch the Bristol Court Advice Network (Bristol CAN), offering on-the-spot advice in eviction hearings and achieving a 96% homelessness prevention rate. Our eVisa Transition Project supported more than 150 clients facing barriers to digital immigration processes, while new partnerships, such as with Independent Age on the Wise Women project, are extending our reach into underserved communities.

3. Robust and sustainable

Our move to Junction 3 Library was a milestone in our organisational development, creating a welcoming, accessible space for clients and a modern working environment for staff and volunteers. We invested in workforce development, appointing a Deputy Executive Director, a new Immigration Supervisor, three trainee advisers, and several volunteers. These roles not only increase our capacity but also contribute to workforce sustainability in a sector facing national shortages.

4. Voice and influence

We continued to amplify the voices of the communities we serve, advocating for systemic change and equitable access to justice. Through the Bristol Advice Partnership and System Change Bristol, we contributed to citywide strategies and influenced how advice services respond to structural inequalities. Our casework and client stories – from preventing wrongful evictions to supporting people with no recourse to public funds – highlight the broader injustices in welfare, housing, and immigration systems, and inform our policy and campaigning work.

Looking ahead

As we enter 2025–26, we are focused on deepening our impact and strengthening our sustainability. We will build on the foundations laid this year to:

- Expand our immigration advice capacity and develop specialist roles informed by the Bristol Advice Needs Assessment.
- Enhance data sharing and social impact analysis across the advice sector to influence policy and funding decisions.
- Continue advocating for system change that addresses the root causes of poverty, inequality, and exclusion.

Our vision remains steadfast: a thriving community where people feel secure, knowing they have a good standard of life built on equality and justice.

Finance summary

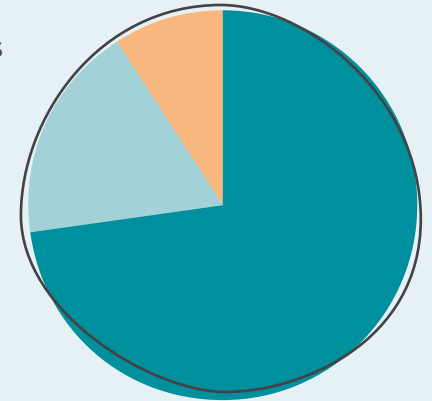
Supporters and partners

We extend our thanks to the many organisations, local and national grant makers, project partners, and individuals that work with us to support the communities of St Pauls, Ashley, and East Bristol.



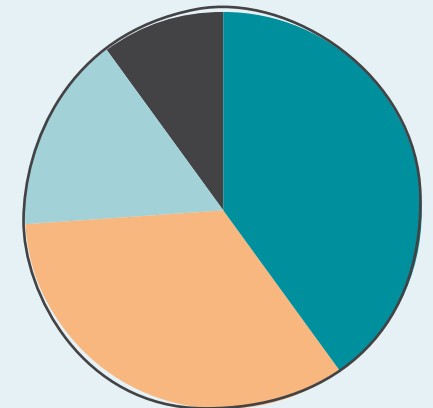
Income £567,732

- 73% Donations and Grants
- 18% Bristol City Council
- 9% Money and Pensions Service (MaPS)



Expenditure £494,881

- 40% Welfare Benefits
- 34% Debt Advice
- 16% Generalist Advice
- 10% Immigration Advice



St Pauls Advice Centre Trustees' report 2024-25

The Trustee Board presents its report and financial statements for the year ended 31 March 2025. These have also been prepared to meet the requirements of a Directors' Report and Accounts under the Companies Act.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts. They comply with the charity's governing document, the Charities Act 2011, the Companies Act 2006, and the Statement of Recommended Practice *Accounting and Reporting by Charities* (SORP FRS 102), effective from 1 January 2019.

The company has taken advantage of the exemption which allows charitable companies to omit a separate Strategic Report in accordance with *The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013*.

Our purposes and activities

The charity's objects and principal activities are to:

- Relieve poverty through the provision of free, high-quality legal advice services that would not otherwise be available through lack of means; and
- Raise awareness within the community of legal rights and entitlements.

In practice, St Pauls Advice Centre fulfils these objects by providing free, confidential and independent advice, information, and casework to individuals and families across Bristol, with a particular focus on residents of St Pauls, Easton, and the wider East Bristol area, where levels of deprivation and inequality remain among the highest in the city.

Our advice work primarily covers welfare rights, debt, and immigration alongside linked social welfare issues such as energy. We also provide early intervention and triage services, helping people resolve problems before they escalate into crisis, and ensuring that residents can access the right service at the right time.

The Centre plays a vital role in enabling people to secure their income, stay in their homes, and maintain financial stability, often preventing homelessness, destitution, and serious hardship. Our work helps local people to exercise their legal rights, challenge unfair decisions, and navigate complex systems, outcomes which in turn improve wellbeing, health, and community resilience.

Beyond individual casework, St Pauls Advice Centre works to increase awareness of rights and entitlements through outreach, community education, and partnership initiatives. These include advice sessions in community venues, collaborative projects with local organisations, and the training and development of volunteers drawn from the local area.

We are committed to a "whole person" approach that recognises the interconnection between financial, social, and emotional wellbeing. This approach underpins our partnerships with a wide range of organisations across Bristol's advice, health, and voluntary sectors, ensuring clients receive coordinated and holistic support.

Through this combination of direct advice, community engagement, and systems influence, St Pauls Advice Centre advances its charitable purpose of relieving poverty and promoting equality, inclusion, and justice for all members of our community.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and reviewing the charity's activities. They confirm that all of the Centre's work is directed towards furthering its charitable purposes for the public benefit.

Financial review

The charity achieved a net surplus of £72,851 during the year ended 31 March 2025 (2024: £9,442). At the year end, the charity's net assets stood at £295,623 (2024: £222,722).

This figure includes £67,309 of designated reserves, as set out in note 20 to the accounts. Movements on restricted funds are also detailed in note 20.

Principal funding sources

The charity's principal sources of funding during the year were Bristol City Council, The Money and Pensions Service (MaPS), Clarion Housing Group, and The Henry Smith Foundation.

We are grateful to these funders and to all supporters who enable the continued delivery of our advice and community services.

Risk management

The Management Committee regularly reviews the major risks to which the charity is exposed. A risk framework is in place and updated at each Management Committee meeting.

Where relevant, systems and procedures are established to mitigate identified risks. This includes the development of a strategic plan addressing service development, diversification, and sustainability.

Internal controls are strengthened through clear financial authorisation processes and project management procedures. Compliance with health and safety standards for staff, clients, and visitors is actively monitored.

The charity holds the Advice Quality Standard (AQS) in debt and welfare rights, ensuring consistency and quality across service delivery. The AQS is reassessed every two years.

We also meet Bristol City Council baseline standards, with formal monitoring twice a year. Charity procedures are periodically reviewed to ensure they remain effective and appropriate.

Investment policy

The charity maintains prudent reserves and has historically not invested surplus cash. The Trustees review the potential for suitable investment opportunities on an ongoing basis.

Reserves policy

The Management Committee has reviewed the charity's reserves requirements in light of its main financial and operational risks.

The Committee's policy is to maintain free reserves (unrestricted funds not committed or invested in fixed assets) at a level equivalent to a minimum of four months' running and salary costs, based on the forthcoming year's budget. For 2025–26, this equates to approximately £180,000, considered sufficient to allow for an orderly wind-down if ever required.

As at 31 March 2025, *free reserves* stood at £228,314 (2024: £174,078). Trustees will continue to seek further financial support to maintain this minimum target and to provide capacity for future capital expenditure or unforeseen costs.

The Trustees confirm that the charity's assets are available and adequate to meet its obligations on a fund-by-fund basis.

Structure, governance and management

The charity is a charitable company limited by guarantee, incorporated and registered as a charity in 2000, and operating since 1972. It is governed by its Memorandum and Articles of Association, which set out its charitable objects and powers.

In the event of winding up, members are required to contribute no more than £1.

Recruitment and appointment of the Management Committee

The directors of the company also act as charity Trustees and are referred to as members of the Management Committee.

Under the Articles, committee members serve for 12 months and are re-elected annually at the AGM. All current members have offered themselves for re-election.

Given the charity's location and purpose, serving the diverse communities of Ashley and East Bristol, the Management Committee aims to reflect this diversity within its composition. Trustees are recruited through local networks, community promotion, and existing service user engagement.

The Committee maintains a broad range of skills, including legal, financial, community, and lived-experience perspectives. Trustees are invited to record their areas of expertise, and where gaps arise, targeted recruitment ensures the necessary skills are maintained.

Trustee induction and training

Most Trustees are already familiar with the charity's work, having visited the Centre or participated in its annual planning day.

New Trustees receive an induction pack including:

- The history and context of the charity's work
- Key governance documents (Memorandum and Articles)
- The latest published accounts and financial overview
- Strategic and operational plans
- Annual reports and performance information

This ensures Trustees are fully informed of their responsibilities and the charity's operating environment.

Organisational structure

As at 31 March 2025, the Management Committee comprised five members. The Committee meets at least six times per year and sets the charity's strategic direction and policies. Members come from a range of professional and community backgrounds, including former service users.

A clear scheme of delegation is in place. The Executive Director holds day-to-day responsibility for operational management, service delivery, staff supervision, and development, as well as ensuring compliance with funder requirements and performance targets.

Advice Supervisors oversee the adviser team, ensuring casework quality and adherence to AQS and internal standards.

Strategic partners

Where appropriate, the charity works closely with both national and local partners. Nationally, it aligns with AdviceUK policy and practice frameworks. Locally, it is an active member of ACFA Advice Centres for Avon – a network of advice agencies that share best practice, coordinate funding applications, and engage in social policy work.

During 2024–25, St Pauls Advice Centre played a key role in supporting the coordination and development of ACFA activities across Bristol.

Responsibilities of the Management Committee

Company law requires the Trustees to prepare financial statements each year that give a true and fair view of the charity's financial position and performance. In preparing the statements, Trustees must:

- Select suitable accounting policies and apply them consistently;
- Follow the methods and principles of the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained; and
- Prepare the statements on a going concern basis unless inappropriate to do so.

The Trustees are responsible for maintaining accurate accounting records that reflect the charity's financial position and ensure compliance with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent and detect fraud or other irregularities.

Trustees are further responsible for the integrity and maintenance of financial information published on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from that in other jurisdictions.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and Trustees for the purpose of charity law, who served during the year and up to the date of this report were:

Helen Siphthorp (Secretary)

Pauline Sandell (Chair)

Eve Barnes (resigned in July 2024)

Philip McCabe

Derek McConnell

Matthew Skuse (Treasurer)

Nzinga Akinshegun (resigned in September 2024)

Salha Juma (appointed on 10th April 2025)

Aliza Baber (appointed on 10th April 2025)

In accordance with company law, as the charity's Trustees, we certify that:

- So far as we are aware, there is no relevant information of which the charity's Independent Examiner is unaware; and
- As the Trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Approved by the Trustee Board on 28th November 2025 and signed on its behalf by:



Helen Siphthorp, Trustee and Secretary

Independent Examiner's Report

to the Trustees of St Paul's Advice Centre ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's Trustees of the Company (and also its directors 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 ('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 your 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

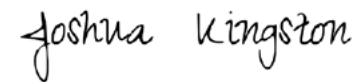
Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the

Institute of Chartered Accountants in England and Wales, 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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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).

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.



Joshua Kingston BSc FCA

Date 28th November 2025

Burton Sweet Chartered Accountants

The Clock Tower, 5 Farleigh Court, Old Weston Road ,
Flax Bourton, Bristol BS48 1UR

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2025

Income and expenditure	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and grants	2	449,887	53,369	503,256	400,532
Charitable activities	3	64,020	456	64,476	59,813
Total income		513,907	53,825	567,732	460,345
Expenditure on:					
Raising funds	5	12,036	-	12,036	13,527
Charitable activities	6	429,020	53,825	482,845	437,376
Total expenditure		441,056	53,825	494,881	450,903
Net income/(expenditure) and net movement in funds	10	72,851	-	72,851	9,442
Total funds at start of year	20	222,772	-	222,772	213,330
Total funds at end of year	20	295,623	-	295,623	222,772

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 23 to 33 form part of these financial statements.

See note 13 for fund-accounting comparative figures.

Balance Sheet

As at 31 March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	14	23,130	3,694
Investments			
		23,130	3,694
Current assets			
Debtors	15	17,611	93,335
Cash at bank and in hand		280,525	142,574
		298,136	235,909
Liabilities			
Creditors: Amounts falling due within one year	16	(25,643)	(16,831)
Net current assets or liabilities		272,493	219,078
Total assets less current liabilities		295,623	222,772
Net assets		295,623	222,772
Funds			
Unrestricted funds			
General	21	228,314	174,078
Designated	21	67,309	48,694
Restricted funds	21	-	-
Total funds		295,623	222,772

The notes on pages 23 to 33 form part of these financial statements.

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

The members have not required the company to obtain an audit of its accounts for the period 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 accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP. These financial statements were approved by the Trustees on 28th November 2025 and are signed on their behalf by:

Helen Siphthorp

H Siphthorp (Trustee and Secretary)

Company number - 03920535

Cash flow statement

Year ended 31 March 2025

	Note	2025 £	2024 £
Net cash inflow / (outflow) from operating activities	18	159,152	(54,688)
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(21,201)	(1,026)
		(21,201)	(1,026)
Net cash inflow/(outflow) for the year	19	137,951	(55,714)

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 23 to 33 form part of these financial statements.

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

Accounting Convention

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Income

Income from donations and grants is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include examination fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising costs and charitable activity costs. The apportionment has been allocated on the basis of usage and is analysed in note 8.

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Tangible fixed assets

Fixed assets are held at cost less accumulated depreciation. Assets costing less than £1,000 are not capitalised. Depreciation is calculated so as to write off the cost of an asset, less its estimated ultimate residual value, over the useful life of that asset as follows:

Furniture, fittings and equipment - 25% reducing balance

Computer equipment - 25% straight line

Website development costs and software licence costs are written off in the year incurred.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note of the financial statements.

2 Income from donations and grants

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £
Current year				
Donations		6,900	-	6,900
Grants receivable	4	442,987	53,369	496,356
		449,887	53,369	503,256

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Prior year				
Donations		5,535	-	5,535
Grants receivable	4	223,559	171,438	394,997
		229,094	171,438	400,532

Donation income in the prior year was comprised of unrestricted funds only.

3 Income from charitable activities

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £
Current year				
Contracts and commissions		63,864	456	64,320
Other income	4	156	-	156
		64,020	456	64,476

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Prior year				
Contracts and commissions		57,141	-	57,141
Other income	4	2,672	-	2,672
		59,813	-	59,813

4 Grants receivable

	Unrestricted funds £	Restricted funds £	Total funds 2025 £
Bristol City Council	100,825	-	100,825
Bristol City Council - Advice and Mental Health project	-	-	-
Citizens Advice Bristol - Household Support Fund	63,068	-	63,068
Quartet Community Foundation	23,025	5,000	28,025
Society of Merchant Venturers	-	5,000	5,000
Medlock Charitable Trust	-	5,000	5,000
The Trusthouse Charitable Foundation	-	-	-
Clarion Housing Group	53,015	-	53,015
The Henry Smith Foundation	70,000	-	70,000
Postcode Lottery Trust	-	-	-
The Nisbet Trust	15,000	-	15,000
AVIVA Foundation	74,592	-	74,592
Talking Money	-	-	-
National Benevolent Society	20,000	-	20,000
John James Bristol Foundation	8,000	-	8,000
National Lottery Community Fund	-	20,000	20,000
Society of Holy Child Jesus CIO	-	-	-
Energy Saving Trust	-	10,680	10,680
Housing Matters (Bristol) - Bristol Court Advice Network	5,937	-	5,937
Home Office	-	7,689	7,689
Other grants < £5,000	9,525	-	9,525
	442,987	53,369	496,356

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Bristol City Council	100,825	-	100,825
Bristol City Council - Advice and Mental Health project	-	27,027	27,027
Citizens Advice Bristol - Household Support Fund	10,000	-	10,000
The Trusthouse Charitable Foundation	10,000	-	10,000
Clarion Housing Group	-	51,964	51,964
The Henry Smith Foundation	-	-	-
Postcode Lottery Trust	14,583	-	14,583
The Nisbet Trust	15,000	-	15,000
AVIVA Foundation	74,501	-	74,501
John James Bristol Foundation	7,000	-	7,000
National Lottery Community Fund	-	45,366	45,366
Society of Holy Child Jesus CIO	-	15,000	15,000
Energy Saving Trust	-	18,405	18,405
Other grants < £5,000	1,650	13,676	15,326
	233,559	171,438	404,997

5 Expenditure on raising funds

	Total funds 2025 £	Total funds 2024 £
Current year		
Direct fundraising costs	12,036	13,527
	12,036	13,527

6 Expenditure on charitable activities

Current year	Staff costs £	Direct costs £	Grant funding of activities (Note 7) £	Support Costs (Note 8) £	Total funds 2025 £
Advice and information	312,867	15,572	40,542	113,864	482,845
	312,867	15,572	40,542	113,864	482,845

Prior year	Staff costs £	Direct costs £	Grant funding of activities (Note 7) £	Support Costs (Note 8) £	Total funds 2025 £
Advice and information	316,117	17,647	35,388	68,224	437,376
	316,117	17,647	35,388	68,224	437,376

7 Analysis of grants

The total grants awarded to institutions during the year was as follows

	2025 £	2024 £
Housing Matters	23,742	16,800
Bristol Citizens Advice	16,800	16,800
National Citizens Advice	-	682
South Bristol Advice Services	-	1,106
Total grants commitments made in the year	40,542	35,388

Reconciliation of grants payable

	2025 £	2024 £
Commitments brought forward	-	-
Net commitments made in the year	40,542	35,388
Payments during the year	(32,142)	(35,388)
Commitments carried forward	8,400	-

8 Support costs

Support costs are allocated to charitable activities on the basis of usage. Support costs, included in note 6, are as follows:

	2025 £	2024 £
Premises and office costs	85,316	50,797
Professional fees	22,146	10,135
Bank charges	162	332
Sundry costs	3,804	1,736
Governance costs (note 9)	2,436	5,224
	113,864	68,224

9 Governance costs

	2025 £	2024 £
Independent examiner's remuneration		
- for examination services	2,400	5,224
- for other services	36	-
	2,436	5,224

10 Net income/(expenditure) for the year

This is stated after charging:

	2025 £	2024 £
Independent examiner's remuneration		
- for examination services	2,400	5,224
- for other services	36	-
Trustees' travel, meeting and training expenses	-	-
Depreciation	1,765	2,182

No Trustees have been reimbursed for their out of pocket travel expenses (2024: none). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £nil (2024: £nil)

11 Staff costs and numbers

The aggregate payroll costs were:

	2025 £	2024 £
Wages and salaries	280,611	281,833
Social security costs	19,135	20,827
Pension contributions	13,121	13,457
	312,867	316,117

No employee received emoluments of more than £60,000.

The average weekly number of employees during the year was 12 (2024: 11), calculated on the basis of average headcount. The key management personnel of the charity comprise the Trustees and the Manager. The total employment benefits received by key management personnel including employer national insurance and employer pension were £57,497 (2024: £49,791).

12 Taxation

The charity is exempt from corporation tax on its charitable activities.

13 Statement of Financial Activities comparative figure

For the year ended 31 March 2024

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Income from:			
Donations and legacies	229,094	171,438	400,532
Charitable activities	59,813	-	59,813
Total income	288,907	171,438	460,345
Expenditure on:			
Raising funds	13,527	-	13,527
Charitable activities	265,938	171,438	437,376
Total expenditure	279,465	171,438	450,903
Net income/(expenditure) for the year and net movement in funds	9,442	-	9,442
Total funds at start of year	213,330	-	213,330
Total funds at end of year	222,772	-	222,772

14 Tangible fixed assets

	Furniture, fittings & equipment £	Total £
Cost or valuation		
At 1 April 2024	48,044	48,044
Additions	21,201	21,201
At 31 March 2025	69,245	69,245
Depreciation		
At 1 April 2024	44,350	44,350
Charge for year	1,765	1,765
At 31 March 2025	46,115	46,115
Net book value		
At 31 March 2025	23,130	23,130
At 31 March 2024	3,694	3,694

15 Debtors

	2025 £	2024 £
Due in less than one year:		
Trade debtors	-	2,165
Prepayments and accrued income	15,805	90,313
Other debtors	1,806	857
	17,611	93,335

16 Creditors

	2025 £	2024 £
Amounts falling due within one year:		
Trade creditors	5,073	2,737
Grant commitments	8,400	-
Accruals and deferred income	4,406	8,679
Other creditors	1,673	-
Other taxation and social security	6,091	5,415
	25,643	16,831

17 Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Premises rent		
Within 1 year	23,583	-
Two to five years	110,842	-
Total	134,425	-

18 Reconciliation of net movement in funds to net cash inflow from operating activities

	2025 £	2024 £
Statement of Financial Activities: Net movement in funds	72,851	9,442
Depreciation	1,765	2,182
Increase / (decrease) in creditors: current liabilities	8,812	(11,985)
Decrease / (increase) in debtors	75,724	(54,327)
Net cash inflow / (outflow) from operating activities	159,152	(54,688)

19 Analysis of changes in cash during the year

	Note	2025 £	2024 £	Change £
Cash at bank and in hand		280,525	142,574	137,951

	Note	2024 £	2023 £	Change £
Cash at bank and in hand		142,574	198,288	(55,714)

20 Movement in funds

Current year	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted funds					
Home Office	-	7,689	(7,689)	-	-
Warm and Well project	-	10,680	(10,680)	-	-
Bristol City Council – Advice and Mental Health Project	-	456	(456)	-	-
Quartet Communications Project	-	5,000	(5,000)	-	-
Society of Merchant Venturers	-	5,000	(5,000)	-	-
The Medlock Charitable Trust	-	5,000	(5,000)	-	-
The National Lottery	-	20,000	(20,000)	-	-
	-	53,825	(53,825)	-	-
Unrestricted funds					
Tangible fixed assets	3,694	-	(1,765)	21,201	23,130
Building development reserve	25,000	-	(9,850)	29,029	44,179
Revenue & Capital fundraising	20,000	-	(20,000)	-	-
General funds	174,078	513,907	(409,441)	(50,230)	228,314
	222,772	513,907	(441,056)	-	295,623
Total funds	222,772	567,732	(494,881)	-	295,623

20 Movement in funds (continued)

Restricted funds

Home Office - This funding is for an immigration advice eVisa Project.

Aashyana Project - This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Warm and Well Project - This funding enables us to deliver energy saving advice and energy debt support to inner city and east Bristol.

Bristol City Council - Advice and Mental Health Project: Provides advice to members of the BME communities in inner city and east Bristol who are experiencing financial issues and poor mental health.

Quartet Communications Project - This fund is restricted toward website development.

Society of Merchant Venturers - The fund is restricted towards Advocato volunteers offering support with benefits and reception services.

The Medlock Charitable Trust - The fund is restricted towards Advocato peer-support volunteer project.

The National Lottery - restricted towards Welfare Benefits Advice.

Designated funds

Tangible fixed assets - these funds represent the value of tangible fixed assets held in the Balance Sheet and are included within a separate designated fund to indicate that these funds are not available to be spent within general funds or free reserves without the sale of the assets.

Building development reserve - This fund was used to support the relocation of the advice centre to new premises in March 2025. The remainder of the fund is allocated to rent liabilities for the 1st year of tenancy.

Revenue & Capital Fundraising - This fund was used to support the relocation of the advice centre to new premises in March 2025 and to purchase essential office equipment.

Prior year	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted funds					
Aashyana Project	-	51,964	(51,964)	-	-
Advice and mental health project	-	30,027	(30,027)	-	-
Immigration project	-	3,963	(3,963)	-	-
The National Lottery Community fund - Cost of Living fund	-	45,366	(45,366)	-	-
Warm and Well project	-	40,118	(40,118)	-	-
	-	171,438	(171,438)	-	-
Unrestricted funds					
Tangible fixed assets	-			3,694	3,694
Building development reserve	25,000	-	-	-	25,000
Revenue & Capital fundraising	20,000	-	-	-	20,000
General funds	168,330	288,907	(279,465)	(3,694)	174,078
	213,330	288,907	(279,465)	-	222,772
Total funds	213,330	460,345	(450,903)	-	222,772

Restricted funds

Advice and Mental Health Project - This funding provides advice to members of the BME communities in inner city and east Bristol who are experiencing financial issues and poor mental health.

Immigration Project - This funding supports the provision of advice and information on immigration matters.

The National Lottery - Cost of Living Fund - This funding is for additional costs of the charity arising from the cost-of-living crisis.

21. Analysis of net assets between funds

As at 31 March 2025	Restricted funds £	Unrestricted designated funds £	Unrestricted general funds £	Total £
Tangible fixed assets	-	23,130	-	23,130
Other net assets	-	44,179	228,314	272,493
	-	67,309	228,314	295,623

As at 31 March 2024	Restricted funds £	Unrestricted designated funds £	Unrestricted general funds £	Total £
Tangible fixed assets	-	3,694	-	3,694
Other net assets	-	45,000	174,078	219,078
	-	48,694	174,078	222,772

22 Related party transactions

There are no transactions with Trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses, or organisations can support our work:

Financial support

- Make a donation at www.localgiving.org/charity/stpaulsadvicentre - or use our QR code
- Nominate us as your charity of the year
- Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time, or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity fighting poverty and inequality in St Pauls, Ashley, and East Bristol
- Follow us on LinkedIn at uk.linkedin.com/company/st-pauls-advice-centre

Contact us to find out more

1st Floor, Junction 3 Library, Baptist Mills Court, Bristol, BS5 0FJ **T** 0117 955 2981 **E** info@stpaulsadvise.org.uk

www.stpaulsadvise.org.uk

Reg. Charity No: 1083010. Ltd Co. 03920535. IAA Reg. No. N200400032

Donate



Here!

Accounts

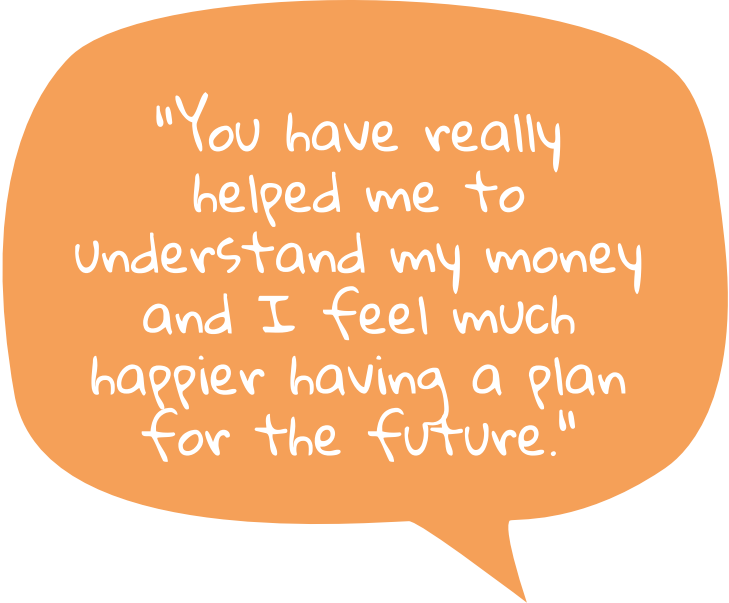


Working for a better future for all

Trustees' Annual Report and Accounts for the year ended 31 March 2024

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"You have really helped me to understand my money and I feel much happier having a plan for the future."

Chair's introduction

For over 50 years, St Pauls Advice Centre has been a trusted source of support for the diverse communities of Bristol's inner-city areas. People come to us when they are stuck, scared, or overwhelmed, and they trust us to help resolve their problems and improve their situations.

Our History

St Pauls Advice Centre opened its doors in 1972, and since then has become deeply embedded in its community, particularly in the aftermath of the 1980 St Pauls uprising. In the 1980s and 1990s, our services expanded to meet the changing needs of our community including outreach services to Black and minority ethnic groups and older individuals. The 1998 acquisition of one of Bristol's first legal aid franchises allowed us to expand our specialist benefits advice services, a significant milestone in our history, and in 2004, we launched a bilingual generalist advice service. This was followed in 2006, by the establishment of a specialist debt advice team and in 2010, we expanded our reach to East Bristol following the closure of the East Bristol Advice Service.

Our Challenge

The past few years have presented unprecedented challenges. The COVID-19 pandemic and the cost-of-living crisis compounded the difficulties faced by our already vulnerable clients. Many have experienced increasing disadvantage, particularly as services have been reduced. Despite these challenges, St Pauls Advice Centre has adapted and continued to provide crucial advice and support. Our focus has been on ensuring that we are accessible to everyone, especially those facing additional

challenges such as language barriers, disability, or mental health issues. Our work remains centred on providing holistic, person-centred services that respond to the unique needs of each client.

Our Work

St Pauls Advice Centre serves people living and working in St Pauls and East Bristol, areas marked by high urban deprivation. Many of our clients face ongoing financial hardship, and they rely on us to help them with issues such as securing benefits, managing debt, and navigating immigration processes. Our services are free, which ensures that everyone, regardless of their financial situation, can access the help they need. We work hard to ensure that those who face barriers such as language, culture, disability, or mental health challenges can still receive the support they deserve.

Our Clients

The communities of St Pauls and East Bristol are diverse, but many live in poverty, which impacts health, housing, education, employment, and mental wellbeing. Many of our clients also face inequalities and discrimination due to race, religion, mental health, disability, sexual orientation, or gender identity.

Effects of harsh welfare, legal aid, and immigration reforms have disproportionately impacted our client group, making our work even more critical.

Our client demographic for 2023 includes:

43% with a disability or chronic ill-health

17% with mental health issues

58% over the age of 50

78% from Black, Asian, and Minority Ethnic (BAME) communities

69% who speak English as a second language

These figures reflect the diverse needs of our clients and highlight the importance of providing specialized and culturally competent support.

Our Future

As we move forward, St Pauls Advice Centre remains dedicated to being a vital resource for our community. The Trustees and management at St Pauls Advice Centre are committed to adapting our services to meet the evolving needs of our clients and ensuring that everyone has access to the support they need to navigate their challenges. This annual report reflects on our achievements over the past year and outlines how we continue to serve those who need us most. We are grateful for the continued trust and support of our community, and we look forward to another year of making a meaningful difference in the lives of the people we serve.

Pauline Sandell, Chair of Trustees

Director's report

Although last year's gradual fall in inflation offered some relief after a very tough economic period, members of the communities we serve still felt enormous pressure in simply trying to keep afloat.

Child poverty

Child poverty rates were worryingly high last year. 12% of Bristol's children were struggling due to the benefit cap and two-child cap – limits placed on the amount of benefits families can access. In Lawrence Hill – one of England's top 10% most deprived wards (IMD, 2019) – a third of children were growing up in income-deprived households. It's no surprise, then, that foodbank reliance has more than doubled over the past four years.

People fight every day to get through financial hardship, but without professional support, this process can feel impossible. So last year, at St Pauls Advice Centre, we were as committed as ever to our longstanding role in the community: fighting poverty and inequality through providing specialist advice, whilst upskilling clients to take control of their situations over the long term.

We're proud that, from April 2023 to March 2024, we supported nearly 900 clients through their benefits, debt, and immigration stresses. We helped them access over £1 million in extra income, helping them find a more stable platform for themselves and their families. We advised clients with £200,000+ worth of debt issues.

Whole Person Whole Community

Clients continued to thrive under our "Whole Person, Whole Community" approach to advice. Rarely do people have a simple problem with a simple solution. They have complex, unique lives – influenced by emotion, culture, self-esteem, and so much more. Through this approach, we take the time to understand the "bigger picture" of clients' issues, where their strengths lie, and what skills they could benefit from. The increased investment of time quickly pays off when clients become more self-sufficient, reducing the number of times they return for help.

Over the year we were able to advise 248 clients using our Whole Person approach. These clients were given welfare rights advice and were helped to gain the knowledge, confidence and skills they needed to improve their financial independence and resilience. With our advice and support these clients were able to secure £976,692 in financial gain.

ADVOCATO Volunteers

Our Advocato Volunteers have lived experience of benefits, debt, or immigration issues. They support clients with simpler tasks, freeing up our Advisers to focus on more challenging cases. Last year, the volunteers helped 121 people and secured clients £250,000+ in unclaimed benefits and charity grants.

Nurul's Story

Nurul is 65 and lives alone in a rented flat in East Bristol. He is from Bangladesh but has lived in Bristol for many years.

Nurul came to us because he had been forced to give up work due to failing health and he was struggling to pay his bills. The strain was affecting his mental health. We took time to listen and to understand what was most important to Nurul. He wanted to be able to stay in flat but was afraid that he wouldn't be able to keep paying rent and bills.

Nurul was receiving Employment & Support Allowance (ESA) but his health was very poor so we supported him to apply for a Personal Independence Payment (PIP). Once he received this we advised him to apply to have the Severe Disability Premium (SDP) added to his ESA as he was disabled, lived alone and had no-one to care for him. Nurul did this, but he did not receive a reply from the ESA Office.

Nurul asked us to help with this so we wrote to them, but once again there was no reply. We raised a complaint and eventually sought the support of his MP.

Six months after Nurul contacted the ESA Office they confirmed that he was eligible, which gave him an additional £76 a week, and he received a backdated payment of over £350.

Nurul told us "without your help I would have given up – and who knows where I might be now."

Energy Advice

At 13.8%, the proportion of Bristol households living in fuel poverty is higher than the national average. To address this issue, we recruited and trained an Energy Awareness Adviser last year.

And – as fuel poverty is often accompanied by housing stress – we partnered with local housing advice charity, Housing Matters, to provide holistic, “one-stop” support with both issues.

Through the partnership, our Energy Awareness Adviser helped 232 households, helping them gain almost £92,000 financially e.g., in the form of energy grants, water assistance grants, or reductions in energy debt.

Debt and Mental Health

The spiral of debt and declining mental health is devastating to fall into. After receiving NHS funding, we supported 182 people from racially minoritised communities to break free from these cycles. This client group had very complex needs: 21% struggled with their mental health, 15% had a physical disability, and 18% had a long-term illness. We helped them access £123,000+ in extra income. Equally importantly, we equipped them with the knowledge, skills, and confidence needed to become financially resilient.

Immigration Advice

Bristol is proud of its status as a City of Sanctuary and we are delighted to be one of the few charities in Bristol able to offer free immigration advice. This has been a year of transition for us as we have recruited a new immigration advisor who will enable us to advise clients in cases with increased complexity. Our new immigration supervisor also means that we will be able to begin building an immigration team which will increase our capacity to give immigration advice.

Rob France, Director

Susan's Story

We met Susan at an energy advice drop-in session that we were delivering. Susan is 60 and had been out of work since COVID because she was struggling with her mental health.

Susan had lived in her one-bedroom flat for ten years and had prided herself on being able to make ends meet. She had been referred to us by her GP as she was worried about being made homeless. She explained that she was behind on rent, council tax and energy bills.

Our energy adviser helped Susan understand her bills; applied for a grant for the arrears; and helped her get on the priority services register.

Next, our specialist Welfare Rights adviser supported Susan over the phone as she was nervous, and then Susan was able to attend an in person drop-in session where a peer support volunteer helped her complete a Personal Independence Payment (PIP) application. The volunteer also helped Susan to ask her GP for her recent medical history and prescriptions in support of her application.

Our debt and mental health adviser met with Susan at the drop-in session and supported her to complete an application for a Discretionary Housing Payment (DHP). They also helped her to agree an affordable payment plan with her landlord and Bristol City Council.

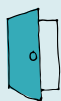
Susan was very grateful for our help.

Our impact in numbers

We ask all clients to give feedback. Not all respond, but the responses received demonstrate a high level of satisfaction with the service we provide.

There are many ways that we monitor our impact, including client feedback surveys, client comments and case studies.

The majority of clients visit, call or write emails and receive information and advice, but make no further contact on the same issue. This means that it is common for us to not know the ultimate outcome and/or impact of our interventions.



We helped 870 people and advised them on 1078 legal issues



42% of clients described themselves as disabled or long term sick



86% of clients found the information given easy to understand



57% of clients are over 50, and 24% are over 65

"Absolutely brilliant staff"



80% of clients were from local BAME communities



31% of clients were in full or part-time work



55% of clients were from Ashley or Lawrence Hill



We increased household incomes by £1,094,660



86% of clients felt they had a better understanding of their legal rights*



72% said they were still no longer worried about the issue



95% of clients were satisfied with our service



Advocato volunteers secured £256,674 in Benefits and awards.



17% of clients who came to us had mental health concerns



100% of clients felt we listened to what they had to say

Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for them. We challenge discrimination and disadvantage, and tackle systemic inequality.



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically and openly with clients, colleagues and partners. We are consistent in our actions, principles, expectations and outcomes.



Expertise

We are professional, organised and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

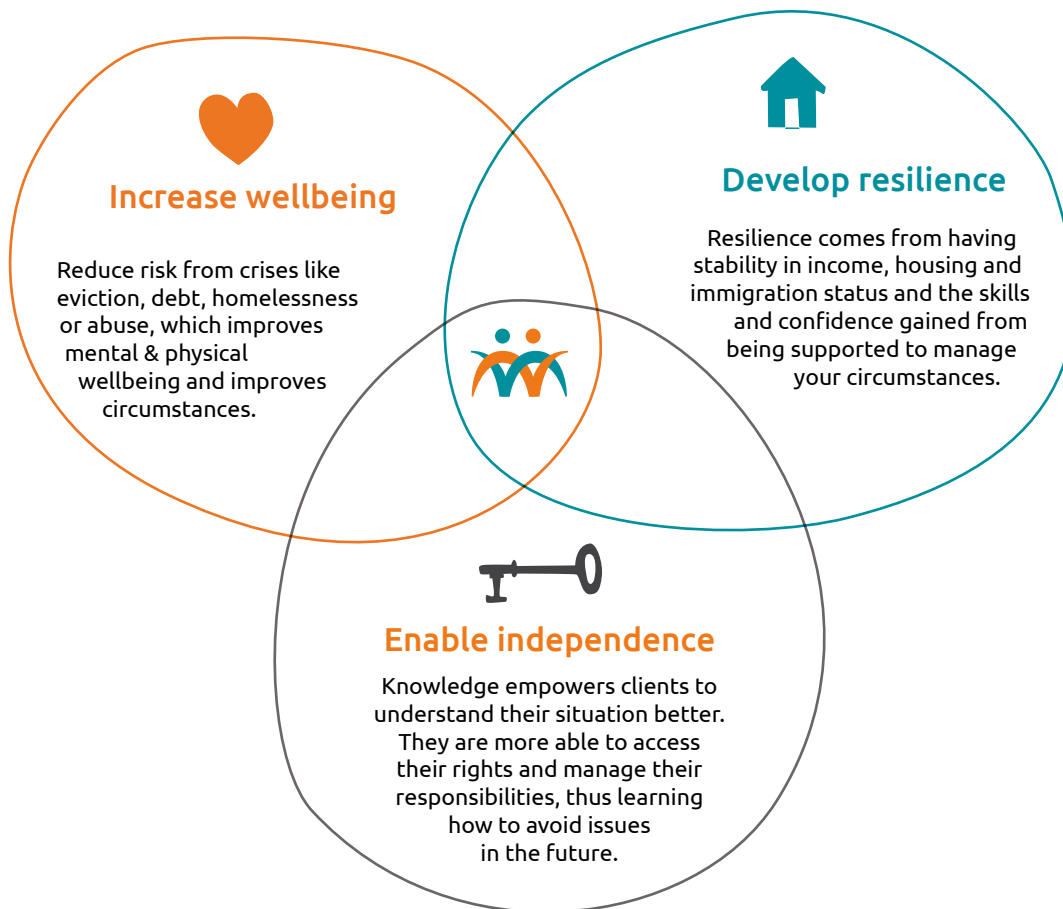
We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

2024-26 Strategic plan

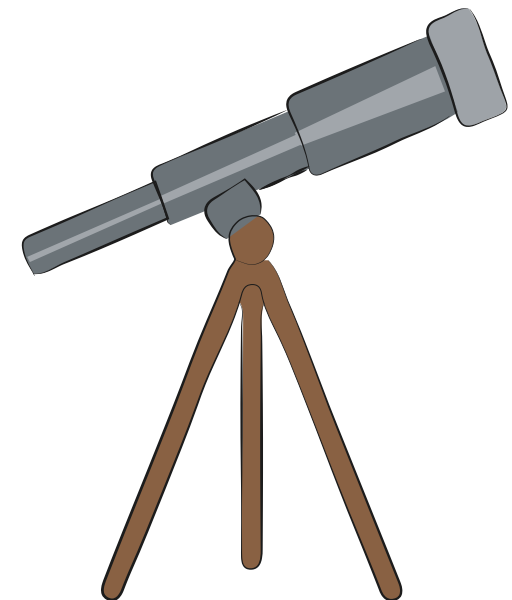
We have three key aims when we think about outcomes for our clients, that are focuses on a strength based holistic approach that believes that if we empower clients, they will be better placed to meet their own needs in the future.

Key aims



Focused objectives

- Inclusive and Person Centred
- Local and Collaborative
- Robust and Sustainable
- Voice and Influence



Our objectives in detail

Inclusive and Person Centred

This objective aims to embed an inclusive and person-centred approach to advice work whilst preserving our identity as a community-based organisation and our advice specialisms.

- To embed a holistic approach to advice giving across the whole organisation whilst maintaining advice specialisms.
- To review and maintain structures and systems that support inclusive and holistic working.
- To continue our development as an inclusive organisation that champions the rights of all the members of our diverse communities.

Local and Collaborative

The objective here is to strengthen our partnerships within our local communities and to be more proactive in seeking opportunities for joint working and co-designing of services.

- To identify local opportunities that create new and sustainable funding pathways which St Pauls Advice Centre can collaborate in.
- To engage with local initiatives at early stages that ensure that St Pauls Advice Centre can influence co-designing of services and activities.
- To continue our work in and with local community organisations through asset-based approaches that recognise the strengths of our clients and community networks.

Robust and Sustainable

This objective is to deliver a successful transition to a new way of working within our communities as well as a robust, sustainable and agile advice agency.

- Manage the transition into a new way of working in a new office space and create a new identity in line with our existing identity that supports our transition to a new way of working within our communities.

- To develop clear lines of communication with our partners and communities to provide confidence and continuity through this period.
- To build a high-functioning, inclusive and supported staff and volunteer team.
- Increase partnership working to access more funding and structural opportunities.
- Maintain quality standards and robust policies and procedures for governance and operation.
- Deliver a multi-year strategic funding plan.

Voice and Influence

The purpose of this is to ensure that St Pauls Advice Centre continues to advocate for the most vulnerable in our communities and work to create opportunities for system change with our partners and stakeholders.

- To be a champion for the minoritised and disadvantaged within our diverse communities and ensure their voices are heard on local key strategic groups.
- To work with partners in BAP and others to develop clear data pathways and agreed shared social impact analysis that promote the value of community advice in Bristol.
- Create opportunities to influence partners and stakeholders in the benefits and processes of holistic working.
- To contribute to independent strategies and reports on wider issues of social injustice and to collaborate with wider VCSE organisations and agencies to highlight the impact of social injustice within communities.

Finance summary

Supporters and partners

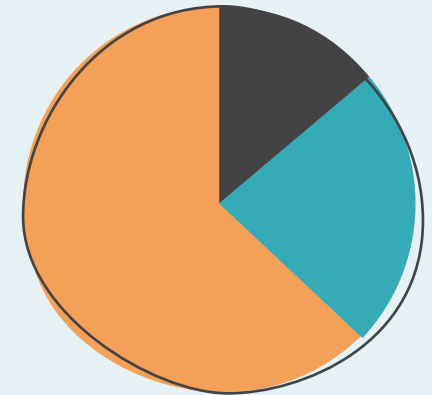
We extend our thanks to the many organisations, local and national grant makers, project partners and individuals that work with us to support the communities of St Pauls and East Bristol.



THE NISBET TRUST

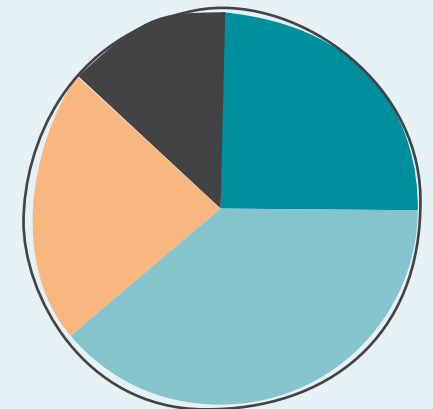
Income £460,345

- 12% Money and Pensions Service (MAPS)
- 22% Bristol City Council
- 66% Voluntary income including grants



Expenditure £450,903

- 26% Welfare Benefits
- 39% Debt Advice
- 22% Generalist Advice
- 13% Immigration Advice



Trustees' report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The company has taken advantage of the exemption to not have to prepare a strategic report in accordance with "The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013".

Our Purposes and Activities

The company's objects and principle activities are to:

- Relieve poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means; and
- To raise awareness within the community of legal rights and entitlements.

The company's vision is to be the advice centre that best understands and serves the needs of local people. What drives us is to improve lives and communities, and to provide high quality,

independent advice services that are trusted, in an environment where people feel welcome.

The main objectives for the year continued to focus on the delivery of legal and generalist advice services to the community. Strategies employed to meet these objectives include the following:

- Deliver a professional legal advice service;
- Provide an accessible and approachable service that respects the needs of our clients;
- Make a positive difference to the lives of local people and their communities;
- Maintain and expand our existing services and develop new services;
- Lobby for social change.

The main objectives for the year focus on:

- Providing a range of advice services that are reflective of quality standards and address the advice needs of the local community;
- Maximising income and accessing benefit and other entitlements for individuals and their families;
- Providing representation at tribunals and raising issues of social policy;

- Working in partnership with other organisations and agencies to improve services to match the needs of client population.

Achievements and Performance

Despite the gradual fall in inflation bringing some respite to our struggling communities, this has still been a very challenging year. Many in the communities we support, especially those in Ashley and Lawrence Hill, continue to experience extreme poverty and face the daily challenge of staying in their homes, feeding themselves and their families, and keeping warm. Child poverty is particularly concerning with 12% of Bristol's children impacted by the benefit cap and two child limit on Child Benefit, including one in three children in Lawrence Hill living in income deprived households. This is undoubtedly why foodbank usage has doubled over the last four years and demand for our service has increased significantly over the year.

St Pauls Advice Centre continues to work hard to advise and support the poorest in our communities and we are proud of the impact of our work over the year. In total we advised 870 clients about 1078 matters and helped clients to secure £1,094,660 in financial gain and advised clients with £219,988 of debt.

We did this through working in our community in St Pauls and in partnership with other community organisations such as Beehive Community Centre, Easton Community Centre, Air Balloon GP Surgery, Hillfields Community Centre, Nilaari Mental Health and the Vassal Centre.

Whole Person Whole Community

We continued to develop our holistic approach to advice and worked to create space for clients to be supported towards financial independence and resilience. This meant that as well as giving them free independent advice they were also supported to develop the knowledge, skills and confidence they needed to manage their own finances.

ADVOCATO Volunteers

Our peer-support volunteers are a key part of how we make a difference in our communities. The volunteers work alongside our advisors and support people to complete application forms for benefits and grant payments. Over the year our Advocato peer-support volunteers supported 121 people and helped them to secure £256,674 in Benefit payments and grants.

Energy Advice

In 2024 we recruited and trained an Energy Awareness Advisor in response to the growing demand (13.8% of all households in Bristol are living in fuel poverty, higher than the national average).

Working in partnership with an adviser from Housing Matters, we were able to deliver advice and support to 232 households including one-off advice about energy usage, efficiency and

heating tariffs or casework involving energy debt and housing conditions. As a result of the support given to these clients, they made a total financial gain of £91,903. This included Energy Grants, Water assist grants and further support with their energy debts.

Debt and Mental Health

At the start of the year, we received some funding from Thrive to work in partnership with Nilaari to offer joined up specialist debt and mental health advice to people in the BME communities of inner city and east Bristol. This funding enabled us to recruit and train a debt adviser who, working in partnership with a caseworker from Nilaari, was able to support 182 clients with debt advice. The total financial gain for these clients was £149,823.22 including £52,224 of debt managed and £47,495 of debt written off.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the Centre should undertake and confirm that all the Centre's activities are undertaken to further our charitable purposes for the public benefit.

Financial Review

The charity made a net profit of £9,442 in the year ended 31 March 2024 (2023: deficit of £9,393). The charity had net assets of £222,772 at 31 March 2024 (2023: £213,330). These include £45,000 of designated reserves as set out in note 13 to the accounts. Details of the movements on restricted funds are given in note 12 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, The Money and Pensions Service (MaPS), Clarion Housing Group and the National Lottery Community Fund.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed.

A risk report framework has been established and is reviewed 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 strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to the centre. The Legal Services Commission Specialist Quality Mark ensures a consistent quality of delivery for all operational aspects of the charity.

The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year. Charity procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Reserves Policy

The Management Committee has examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Management Committee have established a policy whereby free reserves (unrestricted funds not committed or investment in tangible fixed assets) held by the charity should be at a minimum of 4 months running costs and workers' salary costs. This has been calculated to be approximately £155,000.

This provides the charity with the working capital that it needs to operate effectively, and also provides a buffer to enable the charity to find further income if it either loses significant funding streams or faces a significant increase in costs.

As at 31 March 2024 "free reserves" totalled £174,078 (2024: £163,480).

The Trustees can confirm that the charity's assets are available and adequate to fulfil its obligations on a fund-by-fund basis.

Plans for Future Periods

The next year marks the beginning of a new set of strategic objectives that will help to shape the future of St Paul's Advice Centre. There are four objectives:

Inclusive and Person Centred

Our aim is to embed an inclusive and person-centred approach to advice work whilst preserving our identity as a community-based organisation and our advice specialisms.

Local and Collaborative

The work here will build on our improved reach into our communities to strengthen our partnerships within our local communities and to be more proactive in seeking opportunities for joint working and co-designing of services.

Robust and Sustainable

As we further develop our Whole Person, Whole Community approach, and our identity as an Advice Agency, we will deliver a successful transition to a new way of working within our communities as well as a robust, sustainable and agile advice agency.

Voice and Influence

We work with some of most vulnerable members of our local communities, and we will work to create opportunities to improve the lives of those in our communities through effective system change with our partners and stakeholders.

We will do all this whilst maintaining our core debt, welfare benefits and immigration advice service. It should be an exciting year.

Structure, Governance & Management

The organisation is a charitable company limited by guarantee, incorporated and registered as a charity in 2000. It has been in operation since 1972. 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.

Recruitment and Appointment of the 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. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

Due to the nature of advice work and the area of benefit (St Paul's and East Bristol) much of the charity's work inevitably focuses on the local diverse population. The Management Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity promotes itself through local newsletters and networking with local users who would be willing to become members of the centre and use their experience to assist the charity.

General and traditional business skills are well represented on the Management committee. In an effort to maintain a broad skill mix, members are requested to provide a list of their skills and in the event of particular skills being lost individuals with those skills are approached to offer themselves for election to the management committee.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity having being encouraged to take up a visit to the advice centre and attend the annual planning day.

Additionally, new trustees are provided with the following background information relating to the work of the charity:

- The history of the charity, its work and the context within which it operates;
- The main documents that set out the operational framework of the charity;
- The Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Organisational Structure

St Paul's Advice Centre currently has a Management Committee of 8 members as of 31 March 2024 which meets at least 6 times a year and is responsible for the strategic direction and policy of the charity.

The Management Committee members are from a variety of backgrounds including previous users of the service who have a service user insight into the operation of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of services rest with the Manager. The Manager is responsible for ensuring the charity delivers the services specified and the key performance indicators are met. The Manager is also responsible for the day-to-day operational management of the centre, including supervision and development. The Advice Supervisors are

responsible for overseeing and monitoring the quality of casework produced by the adviser team and ensuring compliance with Quality Mark standards.

Related Parties

In so far as it is complementary to the charity's objectives, the charity is guided by both local and national policy. At a national level legal advice is steered by Advice UK. At a local level it is steered by the Bristol City Council Advice Services Joint Planning Board and ACFA: Advice Network. St Paul's Advice Centre is a member of ACFA, this being a network of advice agencies who work together to share good practice, raise awareness on social policy issues, discuss policy developments and ensure nonduplication of funding applications.

During the year ended 31 March 2024 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Reference and administrative information

Charity Name: St Paul's Advice Centre

Charity Registration Number: 1083010

Company Registration Number: 03920535

Registered Office and Operational Address:
146 Grosvenor Road, St Paul's, Bristol BS2 8YA

Management Committee

Nzinga Akinshegun (appointed 29/01/24)

Matthew Skuse

Helen Siphthorp (Secretary)

Garima Jhamb (resigned 17/09/23)

Pauline Sandell

Eve Barnes

Philip McCabe

Derek McConnell

Executive Director

Dr Robert France

Bankers

Unity Bank, Nine Brindleplace, 4 Oozels Square,
Birmingham B1 2HB

The Co-operative Bank p.l.c., 1 Balloon Street,
Manchester, M4 4BE

Responsibilities of the Management Committee

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Management Committee 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. They 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.

The Management Committee trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 6.

In accordance with company law, as the charities trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Independent Examiner is unaware; and
- As the trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Approved by the Trustee Board on and signed on its behalf by:



Helen Siphthorp, Trustee and Secretary

Date 12th December 2024

Independent Examiner's Report

to the Trustees of St Paul's Advice Centre (limited by guarantee)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors 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 ('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 your 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 Company'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, 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts 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
- the accounts 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)].

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.



Stephen Burnside, FCA

Date 16th December 2024

Relevant professional qualification or body: ICAEW

Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2024

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies		5,535	-	5,535	1,119
Income from charitable activities:					
Grants receivable	3	223,559	171,438	394,997	365,384
Contracts and commissions		57,141	-	57,141	61,773
Other income		2,672	-	2,672	5,740
Total income		288,907	171,438	460,345	434,016
Expenditure on:					
Fundraising		13,527	-	13,527	12,060
Charitable activities		265,938	171,438	437,376	431,349
Total expenditure	4	279,465	171,438	450,903	443,409
Net income/(expenditure)	6	9,442	-	9,442	(9,393)
Transfers between funds		-	-	-	-
Net movement in funds		9,442	-	9,442	(9,393)
Reconciliation of funds:					
Total funds brought forward		213,330	-	213,330	222,723
Total funds carried forward		222,772	-	222,772	213,330

The notes on pages 19 to 26 form part of these accounts.

Balance Sheet

As at 31 March 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible assets	7	3,694	4,850
Current assets			
Debtors & prepayments	8	93,335	39,008
Cash at bank and in hand		142,574	198,288
		235,909	237,296
Creditors			
Amounts falling due within one year	9	(16,831)	(28,816)
Net current assets		219,078	208,480
Total assets less current liabilities		222,772	213,330
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	177,772	168,330
Designated	13	45,000	45,000
Total charity funds		222,772	213,330

The notes on pages 19 to 26 form part of these accounts.

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the directors and authorised for issue on 10th December 2024, and are signed on their behalf by:



H Siphthorp (Trustee and Secretary)

Company number - 03920535

Notes to the financial statements

For the year ended 31 March 2024

1. Accounting policies

(a) Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Paul's Advice Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

At 31 March 2024, the charity had total funds of £222,772 (2023 - £213,330). Restricted funds amounted to £nil (2023 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £174,078 (2023 - £163,480). The target for free reserves is to hold 4 months of running costs, which currently equates to around £155,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2025 which shows the charity making a forecast deficit, excluding forecast designated expenditure, of around £47,000. This would be funded by free reserves brought forward.

The management committee therefore have a reasonable expectation that the Centre will be in operation 12 months from the date of approval

of these accounts and that the charity remains a going concern. The accounts have therefore been prepared on a going concern basis.

(c) Income

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) Expenditure and irrecoverable VAT

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity.

Support costs have been apportioned to each specific activity based on the staff time spent on each activity.

(e) Tangible fixed assets

The cost of tangible fixed assets is capitalised and written-off by equal annual instalments over their expected useful lives as follows:

Furniture, fittings and equipment - 25% reducing balance

Computer Equipment - 25% straight line

Website development costs and software licence costs are written off in the year incurred.

(f) Funds accounting

Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

2. Prior Period Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from:			
Donations and legacies	1,119	-	1,119
Income from Charitable activities:			
Grants receivable	226,142	139,242	365,384
Contracts and commissions	61,773	-	61,773
Other income	5,740	-	5,740
Total income	294,774	139,242	434,016
Expenditure on:			
Fundraising	12,060	-	12,060
Charitable activities	292,107	139,242	431,349
Total expenditure	304,167	139,242	443,409
Net income/(expenditure)	(9,393)	-	(9,393)

3. Grants receivable

During the year the following grants have been received from the following organisations:

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Bristol City Council	100,825	-	100,825	100,825
Bristol City Council Advice and Mental Health project	-	27,027	27,027	-
Citizens Advice Bristol – HSF	10,000	-	10,000	-
Wessex Water	1,650	-	1,650	900
The Trusthouse Charitable Foundation	10,000	-	10,000	10,000
Clarion Housing Group	-	51,964	51,964	49,708
The Henry Smith Charity	-	-	-	60,000
Postcode Local Trust	14,583	-	14,583	10,417
The Nisbet Trust	15,000	-	15,000	13,000
EUSS	-	3,963	3,963	25,574
AVIVA Foundation	74,501	-	74,501	63,960
Swan Mountain Trust	-	-	-	6,000
Quartet Community Foundation	-	-	-	7,500
29th May 1961 Charitable Trust	-	-	-	5,000
John James Bristol Foundation	7,000	-	7,000	6,000
National Lottery Community Fund	-	45,366	45,366	-
Society of Holy Child Jesus CIO	-	15,000	15,000	-
Energy Saving Trust	-	18,405	18,405	-
Other grants <£5,000	-	9,713	9,713	6,500
	223,559	171,438	394,997	365,384

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fundraising	12,060	-	12,060	-
Advice and information	292,107	139,242	431,349	400,639
	304,167	139,242	443,409	400,639

	Staff costs £	Other direct costs £	Total 2024 £	Total 2023 £
Fundraising	-	13,527	13,527	12,060
Advice and information	316,117	121,259	437,376	431,349
Charitable activities	316,117	134,786	450,903	400,639

Other Direct Costs

	2024 £	2023 £
Fundraising costs	13,527	12,060
Distribution of funds	35,388	40,350
Premises & office costs	50,797	55,020
Accounting & independent examination fees	5,224	4,470
Other professional fees	10,135	8,679
Interpreting fees and medical reports	1,908	1,910
Training, courses and conferences	4,969	4,481
Books, library and subscriptions	6,375	3,355
Staff and volunteer expenses	2,379	1,329
Recruitment expenses	2,016	2,154
Bank charges	332	365
Sundry costs	1,736	1,321
	135,494	135,494

5. Staff costs and trustees' remuneration

Staff costs	2024 £	2023 £
Wages and salaries	281,833	269,160
Social security costs	20,827	25,598
Employer pension contributions	13,457	13,157
	316,117	307,915

Particulars of employees

The average number of staff employed by the charity during the financial year, including part time staff, amounted to:

	2024	2023
Number of paid staff	11	11

No member of staff was paid £60,000 or more.

No trustee received any remuneration from the charity during the year. Trustees received reimbursed expenses of £Nil (2023 - £Nil).

The key management personnel of the charity comprise the trustees and the Manager. The total employee benefits of the key management personnel of the charity during the year were £49,791

(2023 - £43,588).

6. Net income/(expenditure) for the year

This is stated after charging:

	2024 £	2023 £
Depreciation	2,182	2,259
Accounting & Independent Examination fees	5,224	4,470

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2023	47,018
Additions	1,026
Disposals	-
At 31 March 2024	48,044
Depreciation	
At 1 April 2023	42,168
Charge for year	2,182
Eliminated on disposal	-
At 31 March 2024	44,350
Net book value	
At 31 March 2024	3,694
At 31 March 2023	4,850

8. Debtors & prepayments

	2024 £	2023 £
Trade debtors	2,165	-
Other debtors	857	456
Prepayments and accrued income	90,313	38,552
	93,335	39,008

9. Creditors

	2024 £	2023 £
Amounts falling due within one year:		
Trade creditors	2,737	4,537
Deferred income	-	14,583
Other taxation and social security	5,415	2,507
Other creditors and accruals	8,679	7,189
	16,831	28,816

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2024 to March 2024.

	2024 £	2023 £
Balance as at 1 April 2023	14,583	10,000
Amount released to income from charitable activities	(14,583)	(10,000)
Amount deferred in year	-	14,583
Balance as at 31 March 2024	-	14,583

11. Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Due within 1 year	-	1,203
Due 1-2 years	-	-
	-	1,203

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	51,964	(51,964)	-	-
Advice and Mental Health Project	-	30,027	(30,027)	-	-
Immigration Project	-	3,963	(3,963)	-	-
The National Lottery Community Fund - Cost of Living Fund	-	45,366	(45,366)	--	-
Warm and Well Project	-	40,118	(40,118)	-	-
	-	171,438	(171,438)	-	-

Purpose of funds

Aashyana Project

This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Immigration Project

This funding supports the provision of advice and information on immigration matters.

Warm and Well Project

This funding enables us to deliver energy saving advice and energy debt support to inner city and east Bristol.

The National Lottery - Cost of Living Fund

This funding is for additional costs of the charity arising from the cost-of-living crisis.

Advice and Mental Health Project

This funding provides advice to members of the BME communities in inner city and east Bristol who are experiencing financial issues and poor mental health.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	25,000	-	-	-	25,000
Revenue & Capital fundraising	20,000	-	-	-	20,000
Total designated funds	45,000	-	-	-	45,000
General funds	168,330	288,907	(279,465)	-	177,772
Total unrestricted funds	213,330	288,907	(279,465)	-	222,772

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building development. The condition of our premises is very poor, and access is limited. This fund is retained to meet the cost of providing modern accessible premises from which to deliver advice to our communities.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs. A professional fundraiser was engaged in 2022/23, and their work is ongoing.

General funds

This receives all revenue which is not restricted by the funder or donor and is used for core services. Where funds are restricted, and the entire costs are not met by the funders some revenue is used to supplement the restricted funds.

14. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	3,694	-	-	3,694
Cash at bank and in hand	97,574	45,000	-	142,574
Other net current assets	76,504	-	-	76,504
	177,772	45,000	-	222,772

15. Related party transactions

There are no related party transactions that require disclosure in the financial statements.

St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses or organisations can support our work:

Financial support

- Nominate us as your charity of the year
- Make a donation at www.stpaulsadvice.org.uk/support-us
 - Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity who needs local support

Contact us to find out more

146 Grosvenor Road, St Pauls, Bristol BS2 8YA **T** 0117 955 2981 **E** enquiry@stpaulsadvice.org.uk

www.stpaulsadvice.org.uk

Reg. Charity No: 1083010. Ltd Co. 03920535. OISC Reg. No. N20040032

Accounts



Whole person, whole family, whole community

Trustees' Annual Report and Accounts for the year ended 31 March 2023

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"You have really helped me to understand my money and I feel much happier having a plan for the future."



Chair's introduction: a year of growth

Welcome to the Annual Report for St Pauls Advice Centre. We provide free, professional advice to people living in St Pauls and East Bristol. We are located in the heart of the community and have been here doing what we do best since 1972.

Rob has been Director for over a year and has continued to grow and develop the work of the advice centre. We have welcomed new staff to the centre as well as saying goodbye to some long standing members of the team; we have grown our trustee board to support the work of the Advice Centre.

The cost of living crisis is causing great hardship to our clients with the increase in fuel costs I am pleased that we have been able to support clients who are living in fuel poverty with the help and support they need to access grants and write off debts.

Rents and the cost of living have continued to rise, whilst benefits and wages have not kept pace, leaving many people struggling to afford rent and other essential payments. We have been able to attend court once a month to help clients who are at risk of losing their homes due to rent arrears. Having access to professional advice at a critical time has allowed vulnerable people to remain in their homes and avoid homelessness.

Using the Whole Person approach across all of our work means that support is more client-centred. We listen to clients and understand their whole family circumstances in order to ensure that they get the help they need.

In order to continue the work we do we have developed relationships with a diverse range of funders to enable us to support the people of St Pauls and East Bristol for many years to come. I am proud to support the team at St Pauls Advice Centre and look forward to working with them in future years.

Pauline Sandell, Chair of Trustees

“The greatest thing in this world is not so much where we stand as in what direction we are moving.”

Johann Wolfgang von Goethe

Director's report: the cost of living crisis

It is an overused cliché to state that we live in unprecedented times, but it is nearly two generations since we have seen such a squeeze on the cost of living.

From March 2022 to March 2023, domestic gas prices increased by 129% and domestic electricity prices by 67%. Inflation, measured by the Consumer Price Index (CPI), peaked in October 2022 at 11.1%, the highest Inflation figure for 41 years, and remained at 10.1% in March 2023. Alongside this, the basic interest rate has increased from 0.1% in December 2022 to 4.25%, raising the cost of borrowing, and Council Tax increased by 5% and Council rents by 7%.

Underneath the headline figure the cost of food has risen by over 19% (the highest since 1977) and the most common items have risen by even more, for example, the price of some staple foods such as milk, eggs and cheese have gone up by nearly 30% and bread and sausages by up to 80%.

Low income families continue to be the ones who pay the greatest price for the cost-of-living crisis. According to the Financial Conduct Authority (FCA) 3.1 million more people faced difficulties in January 2023 than they did six months before and 11% of adults had missed a bill or loan payment in at least three of the previous six months.

The report from the Office for National Statistics (ONS) is even starker with 62% spending less on food than they did a year ago, 43% of renters, and 28% mortgage holders, reported that it was

difficult to afford their monthly payments, and 5% of adults reported running out of food and not having enough money to buy any more.

At St Pauls Advice Centre this year we have spoken to nearly two thousand people in our Communities who tell us each and every day how hard this is for them. In every community and from all ages we are seeing people who are struggling to make ends meet, and this includes people who would previously never have even thought that they would need help from an organisation like us.

The cost of living crisis has brought more and more people to the edge of what they can manage, and taken many of them beyond this into debt. These people used to be "just about managing" but now they feel afraid and out of control.

We make sure people are getting all the benefits that they are entitled to; we show them how to understand their income and their expenditure; we apply for energy grants and other grants when they are available; we work with them and their creditors to either defer debts, agree affordable payment plans, or, sometimes, have the debt written off; but often the greatest difference we make is to let them know that they are not alone.

Rob France, Director

"No man can be a good citizen unless he has a wage more than sufficient to cover the bare cost of living."

US President
Theodore Roosevelt
August 1910

Our work in 2023

Our Community

Despite the increasing demand from the cost-of-living crisis we continue to be a local advice service with 52% of our clients coming from Ashley and Lawrence Hill and the remainder living in Easton, Eastville, St. George, Fishponds and Hillfields. These are particularly disadvantaged communities within Bristol with the majority of neighbourhoods within Ashley, Easton and Lawrence Hill in the 20% most deprived in the UK, with some in the top 10%.

Black, Asian and Minoritised ethnic groups continue to be disproportionately affected by socio-economic deprivation, so it is no surprise that 74% of our clients were from local BAME communities. Of these clients, 47% were over 50, 24% described themselves as disabled or long term sick, 14% had mental health concerns and 75% were in receipt of benefits.

Working alongside our clients

Welfare Benefit advice and support is a core part of our work in our communities and our peer-support volunteers from the Advocato project continue to offer a vital service to those who are struggling to complete applications for welfare benefits. These volunteers all have lived-experience of the benefit system and have a beautifully gentle way of working alongside people to make sure that they are able to fill in their benefit applications.

Despite losing our volunteer coordinator in November 2023, our extraordinary volunteers supported 96 clients in 108 cases and secured £65,025 in Benefit payments.

Tackling Energy debt

As expected with the cost of living crisis the number of enquiries for support with energy debt more than doubled in the second half of the year. In total, 19% of clients who came to us for debt advice were in energy debt. Our debt adviser worked hard to find new ways of helping

people who were in energy debt including securing grants and write-offs from utility companies.

We were also proud to be part of the Bristol One-City cost-of-living response and we worked with other advice agencies across Bristol to offer debt and welfare benefit support to the Warm Spaces and Hubs within our communities.

Irina's Story

Irina was very worried when she received a letter from a credit agency about her energy debt.

Irina is 62 and lives in a one bedroom flat in Ashley and although ill-health had forced her to give up work she had always prided herself on being able to make ends meet.

Our Adviser met with Irina and we took the time to listen to her and to understand her situation. She had a number of letters from her energy company that had confused her and a letter from a credit agency that frightened her. We checked that she was receiving the correct benefits and got her permission to speak to her energy company.

Our adviser was able to negotiate with the energy company and they agreed to reduce her arrears to make the debt more manageable. We also worked with Irina to help her to understand her income and expenditure so that she was able to see for herself that she could afford her energy bills and pay a little more each month to clear her arrears.

Irina was very grateful for our help and left feeling much more confident that she was able to manage her finances.

Supporting the Whole Person

“We cannot solve our problems with the same thinking we used when we created them.”

Albert Einstein

One of our key strategic developments over the last three years has been the development of our “Whole Person Whole Community” approach.

At the heart of this new approach is recognising that our clients are not problems to be solved but real, complicated and connected individuals with complex and challenging needs. We hope to create a new relationship between our clients and ourselves and are pleased that over the year 98% felt we listened; 96% felt they were treated fairly; and 85% said they were no longer worried about the issue after coming to us.

Our Principles for the Whole Person Whole Community work

- We will focus on building a relationship of trust with you and work with you in a personal and caring way.
- We will ask you what is most important to you, both now and in the future and use this to shape how we work with you.
- We will work to make a difference in your life.
- We will provide a spectrum of help depending on what you need.
- We will work jointly with you so that you can choose how to move forward.
- We will build on your strengths so that you are empowered to have control over your life.

Over this year we have worked hard to support more clients in this way so that we could practice listening more to the needs of our clients and continue to develop the principles that drive this work. This year our Whole Person Advisers worked with 103 clients to support them with 167 matters. As befits the nature of this work, much of this is ongoing (59 of these cases are still open and active) but, so far, these clients have been supported to gain £85,735.

This year saw the start of the transition from a pilot project to working as a whole organisation and we have been applying these principles to our culture and organisational structures.

Yusuf's Story

Yusuf was 69 and had lived and worked in the UK all his adult life until he retired due to his failing health and with the rising cost of living they were struggling to make ends meet.

Under our Whole Person approach we spent time listening to Yusuf and Fatima to make sure that we understood their circumstances and their needs. Our Welfare Benefit advisor was able to determine that they were receiving the right pension income but we also learned that they had not claimed a Council Tax Reduction or applied for any other benefits.

We supported Yusuf to apply for a Council Tax Reduction and made sure that he was on the best tariff with his energy suppliers and was on the Priority Services Register.

One of our Advocato volunteers also supported Yusuf to apply for Attendance Allowance as his health meant that he needed additional support. Once this had been granted we then supported Fatima to apply for Carer's Allowance, which gave her a little extra income on top of her pension.

We helped Yusuf and Fatima to reduce their bills and to increase their income by over £5,000 a year. They were proud of their financial independence and very grateful that we were able to help them keep on top of their finances.

Saira's story - a new type of client

Saira is typical of a new type of client. People who – up until now – have been just about managing. But the ever increasing challenge of rising prices means that people like Saira worry about falling behind with basics like rent and energy bills.

Saira came to Bristol from India in 2023 on a skilled worker's visa, bringing her husband and three dependent children with her. Saira works full time for the NHS as a staff Nurse and prides herself on being self-sufficient.

As part of our Whole Person approach we spent time to get to know Saira and to understand her family's whole situation. Saira knew that their immigration status meant that they had no recourse to public funds, but she was confused about whether she could apply for support with her rent or Council Tax and wondered if there was any other financial help available to her and her family.

We explained to Saira that she could not apply for any benefits as it would jeopardise her immigration status, but we were able to

help her to apply for the £400 cost of living energy grant and the £150 cost of living Council Tax rebate, which they hadn't yet received.

Under the Whole Person approach we also looked at the needs of the whole family. Saira's eleven year old disabled child requires full time care, and her husband was his carer. We helped Saira to contact her local authority to ask for an assessment for her son as this might lead to additional support and might enable him to attend school. We also helped Saira's husband to access an English language course and explained what support was available to help him into work should their son be able to attend school.

Times are hard, but we were able to help Saira to understand what support was available to her, and worked with her to create a plan that will help her and her family continue to be financially independent.

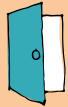


Our impact in numbers

We ask all clients to give feedback. Not all respond, but the responses received demonstrate a high level of satisfaction with the service we provide.

There are many ways that we monitor our impact, including client feedback surveys, client comments and case studies.

The majority of clients visit, call or write emails and receive information and advice, but make no further contact on the same issue. This means that it is common for us to not know the ultimate outcome and/or impact of our interventions.



We helped 620 people and advised them on 749 legal issues

"Keep doing what you're doing - a fantastic job"



92% felt they were given information that was easy to understand



89% felt they had a better understanding of their legal rights



98% of clients would recommend our service



98% of clients were satisfied with our service

"I left with a feel of respect and dignity"



24% of clients describe themselves as disabled or long term sick.



We increased household incomes by £435,000

"Very good service, couldn't be better"



52% of client were from Ashley or Lawrence Hill



47% of clients are over 50

Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for them. We challenge discrimination and disadvantage, and tackle systemic inequality.



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically and openly with clients, colleagues and partners. We are consistent in our actions, principles, expectations and outcomes.



Expertise

We are professional, organised and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

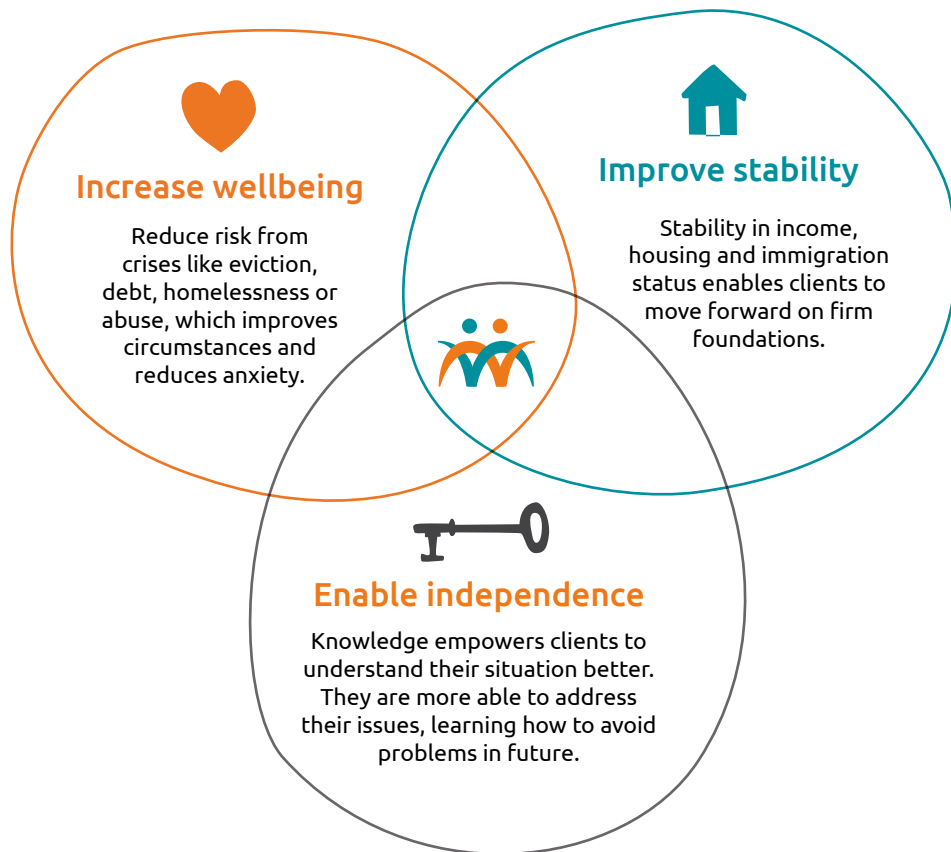
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

2019-24 Strategic plan

Our strategic plan steers us through to 2024.

The plan is built upon three key aims that centre on the belief that if we empower clients they will be better placed to meet their own needs in the future. Progress is measured against objectives related to four clear goals that guide all activities.

Key aims



Goals

Goal 1- Person centred

Putting people at the heart of our service

Goal 2 - Reach

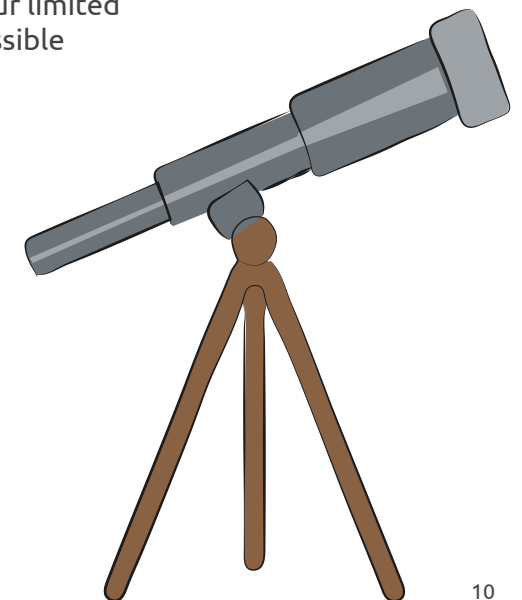
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

Goal 3 - Challenge and Influence

Campaign in a strategic way, using our limited resources to deliver the greatest possible changes for the most beneficiaries

Goal 4 - Resilience and sustainability

Be a robust organisation equipped to respond to change



Progress against our strategic plan

Below we reflect on key achievements against our goals over the last year, and priorities for the coming year.

Key Progress in 2022/23

Goal 1: Person centred

- More clients were given debt, welfare benefit and immigration advice that the previous year.
- We used the lessons learned from the Whole Person, Whole Communities project to shape our organisational philosophy so that we could start to work together as a whole organisation.
- Advocato volunteers were recruited, trained and supported to provide vital form filling support services

Goal 2: Reach

- Continued to offer a bi-lingual advice service to build relationships with members of the Somali and Asian community.
- Delivered advice services for the South Asian community through our partnership in the Aashyana Advice Project.
- Debt and Welfare benefit advice sessions have been delivered at Community centres in Easton, Beehive and Hillfields.

Goal 3: Challenge and influence

- Worked with Advice UK to share learning from Whole Person, Whole Communities project nationally
- Contributed to Bristol City Council's "Once City" plan for community resourcing and development
- Collaborated with other agencies in the Bristol Advice Partnership and the Wellbeing consortium to influence the relationship between funders, Advice, and the communities we support

Goal 4: Resilience and sustainability

- Recruited new and highly skilled Trustees to complement our existing Trustees and take the Centre forward
- Maintained the Advice Quality Standard (AQS) in Debt and Welfare

Benefits and OISC registration for Immigration and Asylum

- Engaged with Bristol Council and key stakeholders about the potential future development of the Centre to meet client and community needs

Priorities for 2023/24

Goal 1: Person Centred

- To recruit a new team of Advocato volunteers to continue and extend our volunteer provision
- To develop and organisation that supports a client centred holistic approach to advice work

Goal 2: Reach

- To recruit outreach workers to extend our outreach into East Bristol in the areas of debt and energy advice
- To develop new partnerships with local health and wellbeing providers to create more opportunities for vulnerable clients to access our services and receive holistic support

Goal 3: Challenge and influence

- To develop ways of sharing the learning from the Whole Person, Whole Community project with Advice and Community partners
- To work with Bristol City Council and other stakeholders to effect system change in support of our clients

Goal 4: Resilience and sustainability

- To ensure that the Governance, Fundraising and Administration of St Pauls Advice Centre serves its strategic purpose and is organised in-line with its emerging way of working.
- To maintain our Advice Quality Mark and our quality Advice provision in Debt, Welfare Benefits and Immigration.
- To maintain our Advice Quality Mark and our quality Advice provision in Debt, Welfare Benefits and Immigration.

Finance summary

Supporters and partners

We extend our thanks to the many organisations, local and national grant makers, project partners and individuals that work with us to support the communities of St Pauls and East Bristol.

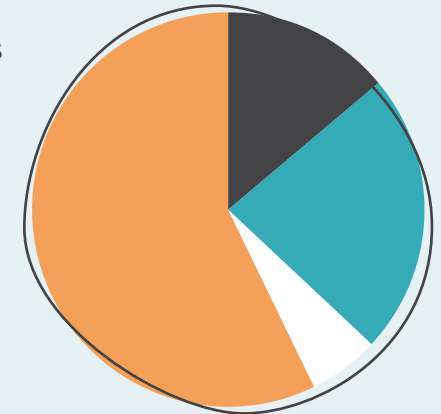


THE NISBET TRUST

Trusthouse Charitable Foundation

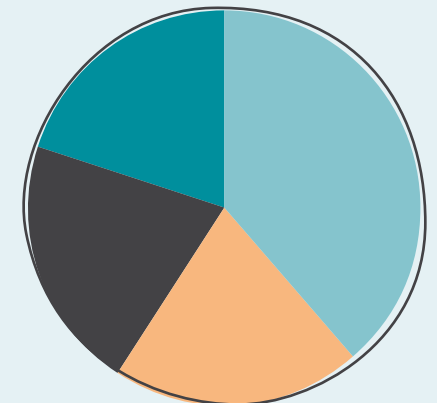
Income £434,016

- 14% Money and Pensions Service (MAPS)
- 23% Bristol City Council
- 6% EUSS
- 57% Voluntary income including grants



Expenditure £443,409

- 39% Welfare Benefits
- 21% Debt Advice
- 21% Generalist Advice
- 20% Immigration Advice



Trustees' report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The company's objects and principle activities are to:-

- Relieve poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means; and
- Raise awareness within the community of legal rights and entitlements.

The company's vision is to be the advice centre that best understands and serves the needs of local people. What drives us is to improve lives and communities, and to provide high quality, independent advice services that are trusted, in an environment where people feel welcome.

The main objectives for the year continued to focus on the delivery of legal and generalist advice services to the community. Strategies employed to meet these objectives include the following:

- Deliver a professional legal advice service;
- Provide an accessible and approachable service that respects the needs of our clients;
- Make a positive difference to the lives of local people and their communities;
- Maintain and expand our existing services and develop new services;

- Lobby for social change.
- The main objectives for the year focus on:
- Providing a range of advice services that are reflective of quality standards and address the advice needs of the local community;
- Maximising income and accessing benefit and other entitlements for individuals and their families;
- Providing representation at tribunals and raising issues of social policy;
- Working in partnership with other organisations and agencies to improve services to match the needs of client population.

Achievements and Performance

For many in our local communities this has been another challenging year. The cost of living crisis followed on the back of the COVID pandemic to put even further strain on people's finances and resilience. As the cost of living crisis grew people found that so many of the community organisations that they used to rely on were now either not there, or working in a very different way. This made it even more important that we were open and accessible to all members of our community.

St Pauls Advice Centre was proud to be part of the Bristol "One City" response to the cost of living crisis and we worked to provide free and confidential debt, immigration and welfare benefit advice from our office and through our local Welcome Centre and Community Hubs. We also saw our work expand as we returned to providing outreach services to Inner City and East Bristol, enabling more people who couldn't get to us, to access the support and advice they needed.

This has also been a year of success for our Whole Person Whole Community project as we began to scale up this exciting work from a pilot project with a few clients to a fast moving impactful piece of work that supported dozens and dozens of clients over the year. We were also able to share some of the benefits of this way of working with other organisations within our community and within the Bristol Advice world and we are looking forward to having a real influence on the way that advice is accessed, delivered and funded across Bristol.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the Centre should undertake and confirm that all the Centre's activities are undertaken to further our charitable purposes for the public benefit.

Financial Review

The charity made a net deficit of £9,393 in the year ended 31 March 2023 (2022: surplus of £30,033). The charity had net assets of £213,330 at 31 March 2023 (2022: £222,723). These include £45,000 of designated reserves as set out in note 13 to the accounts. Details of the movements on restricted funds are given in note 12 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, the Money Advice Service, Clarion Housing Group, Henry Smith Charity, and AVIVA Foundation.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk report framework has been established and is reviewed 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 strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to the centre. The Legal Services Commission Specialist Quality Mark ensures a consistent quality of delivery for all operational aspects of the charity. The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year.

Charity procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Reserves Policy

The Management Committee has examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Management Committee have established a policy whereby free reserves (unrestricted funds not committed or investment in tangible fixed assets) held by the charity should be at a minimum of 4 months running costs and workers' salary costs. This has been calculated to be approximately £147,000. This provides the charity with the working capital that it needs to operate effectively, and also provides a buffer to enable the charity to find further income if it either loses significant funding streams or faces a significant increase in costs.

As at 31 March 2023 "free reserves" totalled £163,480 (2022: £172,809).

The Trustees can confirm that the charity's assets are available and adequate to fulfil its obligations on a fund-by-fund basis.

Plans for Future Periods

Being part of Bristol's "One City" response to the cost of living crisis reminded us of the benefits of proactively engaging with our communities. At St Pauls Advice Centre we have always worked hard to meet the needs of our immediate community but in the year to come we will also take this work out into our community through the appointment of a Debt and Mental Health outreach worker.

It has long been recognised that debt and poor mental health often go hand in hand so our outreach worker will work with local mental health charities to offer targeted and intensive support. Their role will be to enable those from other communities to access support and advice and to train community workers and local volunteers to offer support and guidance to those in financial need.

We are also going to be proactive when it comes to supporting people with their energy bills and their energy debts. We are going to appoint an Energy Outreach Worker who will go out into our communities and offer drop-in sessions and training on energy efficiency as well as to support clients with energy debt.

We will do all this whilst maintaining our core debt, welfare benefits and immigration advice service and developing a whole organisation model for our Whole Person, Whole Community approach. It should be an exciting year.

Structure, Governance & Management

The organisation is a charitable company limited by guarantee, incorporated and registered as a charity in 2000. It has been in operation since 1972. 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.

Recruitment and Appointment of the 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. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

Due to the nature of advice work and the area of benefit (St Paul's and East Bristol) much of the charity's work inevitably focuses on the local diverse population. The Management Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the Trustee body. To enhance the potential pool of Trustees, the charity promotes itself through local newsletters and networking with local users who would be willing to become members of the centre and use their experience to assist the charity.

General and traditional business skills are well represented on the Management committee. In an effort to maintain a broad skill mix, members are requested to provide a list of their skills and in the event of particular skills being lost individuals with those skills are approached to offer themselves for election to the management committee.

Trustee Induction and Training

Most Trustees are already familiar with the practical work of the charity having being encouraged to take up a visit to the advice centre and attend the annual planning day.

Additionally, new Trustees are provided with the following background information relating to the work of the charity:-

- The history of the charity, its work and the context within which it operates;
- The main documents that set out the operational framework of the charity;
- The Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Organisational Structure

St Paul's Advice Centre currently has a Management Committee of 8 members as of 31 March 2023 which meets at least 6 times a year and is responsible for the strategic direction and policy of the charity. The Management Committee members are from a variety of backgrounds including previous users of the service who have a service user insight into the operation of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of services rest with the Executive Director. The Executive Director is responsible for ensuring the charity delivers the services specified and the key performance indicators are met.

The Executive Director is also responsible for the day-to-day operational management of the centre, including supervision and development. The Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the Adviser team and ensuring compliance with Quality Mark standards.

Related Parties

In so far as it is complementary to the charity's objectives, the charity is guided by both local and national policy. At a national level legal advice is steered by Advice UK. At a local level it is steered by the Bristol City Council Advice Services Joint Planning Board and ACFA: Advice Network. St Paul's Advice Centre is a member of ACFA, this being a network of advice agencies who work together to share good practice, raise awareness on social policy issues, discuss policy developments and ensure non-duplication of funding applications.

During the year ended 31 March 2023 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Administrative information

Charity Name: St Paul's Advice Centre

Charity Registration Number: 1083010

Company Registration Number: 03920535

Registered Office and Operational Address:
146 Grosvenor Road, St Paul's, Bristol BS2 8YA

Responsibilities of the Management Committee

Company law requires the charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Management Committee 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. They 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.

The Management Committee Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and Trustees for the purpose of charity law, who served during the year and up to the date of this report are set out below.

Management Committee

Sam Ward (resigned 05/09/2022)
Anna Hill (resigned 05/09/2022)
Sarah Crookes (resigned 05/09/2022)
Abdi Omer (resigned 05/09/2022)
Helen Siphthorp (Secretary)
Garima Jhamb
Pauline Sandell (Chair)
Dr Eve Barnes
Philip McCabe
Derek McConnell
Matthew Skuse (Treasurer)

Executive Director

Dr Robert France: (in post from 22/08/2022)

Independent Examiner

Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ

Bankers

Unity Bank, Nine Brindleplace, 4 Oozels Square, Birmingham B1 2HB

In accordance with company law, as the charities Trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Independent Examiner is unaware; and
- As the Trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Approved by the Trustee Board on 11th December 2023 and signed on its behalf by:



Helen Siphthorp, Trustee and Secretary

Date 11th December 2023

Independent Examiner's Report

to the Trustees of St Paul's Advice Centre (limited by guarantee)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors 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 ('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 your 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 Company'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, 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts 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
- the accounts 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)].

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.



Mark Pooley, FCA

Date 11th December 2023

Relevant professional qualification or body: ICAEW
Burnside Chartered Accountants, 61 Queen Square,
Bristol BS1 4JZ

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2023

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies		1,119	-	1,119	626
Income from charitable activities:					
Grants receivable	3	226,142	139,242	365,384	353,491
Contracts and commissions		61,773	-	61,773	71,608
Other income		5,740	-	5,740	4,947
Total income		294,774	139,242	434,016	430,672
Expenditure on:					
Fundraising		12,060	-	12,060	-
Charitable activities		292,107	139,242	431,349	400,639
Total expenditure	4	304,167	139,242	443,409	400,639
Net income/(expenditure)	6	(9,393)	-	(9,393)	30,033
Transfers between funds		-	-	-	-
Net movement in funds		(9,393)	-	(9,393)	30,033
Reconciliation of funds:					
Total funds brought forward		222,723	-	222,723	192,690
Total funds carried forward		213,330	-	213,330	222,723

The notes on pages 20 to 27 form part of these accounts.

Balance Sheet

As at 31 March 2023

	Note	2023 £	2022 £
Fixed Assets			
Tangible assets	7	4,850	4,914
Current assets			
Debtors & prepayments	8	39,008	12,908
Cash at bank and in hand		198,288	234,315
		237,296	247,223
Creditors			
Amounts falling due within one year	9	(28,816)	(29,414)
Net current assets		208,480	217,809
Total assets less current liabilities		213,330	222,723
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	168,330	177,723
Designated	13	45,000	45,000
Total charity funds		213,330	222,723

The notes on pages 20 to 27 form part of these accounts.

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the directors and authorised for issue on 11th December 2023, and are signed on their behalf by:



H Siphthorp (Trustee and Secretary)

Company number - 03920535

Notes to the financial statements

For the year ended 31 March 2023

1. Accounting policies

(a) Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Paul's Advice Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

At 31 March 2023, the charity had total funds of £200,505 (2022 - £222,723). Restricted funds amounted to £nil (2022 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £150,655 (2022 - £172,809). The target for free reserves is to hold 4 months of running costs, which currently equates to around £147,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2024 which shows the charity not making a deficit for the year.

The management committee therefore have a reasonable expectation that the Centre will be in operation 12 months from the date of approval of these accounts and that the charity remains a going concern. The accounts have therefore been prepared on a going concern basis.

(c) Income

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) Expenditure and irrecoverable VAT

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff time spent on each activity.

(e) Tangible fixed assets

The cost of tangible fixed assets are capitalised and are written-off by equal annual instalments over their expected useful lives as follows:

Furniture, fittings and equipment: 25% reducing balance

Computer Equipment: 25% straight line

Website development costs and software licence costs are written off in the year incurred.

(f) Funds accounting

Funds held by the charity are:

- Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

2. Prior Period Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income from			
Donations and legacies	626	-	626
Income from Charitable activities:			
Grants receivable	199,653	153,838	353,491
Contracts and commissions	71,608	-	71,608
Other income	4,947	-	4,947
Total income	276,834	153,838	430,672
Expenditure on:			
Charitable activities	247,487	153,152	400,639
Total expenditure	247,487	153,152	400,639
Net income/(expenditure)	29,347	686	30,033

3. Grants receivable

During the year the following grants have been received from the following organisations:

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Bristol City Council	100,825	-	100,825	100,825
Wessex Water	900	-	900	2,779
The Trusthouse Charitable Foundation	10,000	-	10,000	10,000
Clarion Housing Group	-	49,708	49,708	49,645
The Henry Smith Charity	60,000	-	60,000	60,000
Postcode Local Trust	10,417	-	10,417	-
The Nisbet Trust	13,000	-	13,000	10,000
EUSS	-	25,574	25,574	41,539
National Lottery Community Fund		-	-	-
- Awards for All	-	-	-	10,000
AVIVA Foundation	-	63,960	63,960	61,968
Swan Mountain Trust	6,000	-	6,000	-
Quartet Community Foundation	7,500	-	7,500	-
29th May 1961 Charitable Trust	5,000	-	5,000	-
John James Bristol Foundation	6,000	-	6,000	5,000
Other grants <£5,000	6,500	-	6,500	1,735
	226,142	139,242	365,384	353,491

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Fundraising	12,060	-	12,060	-
Advice and information	292,107	139,242	431,349	400,639
	304,167	139,242	443,409	400,639

	Staff costs £	Other direct costs £	Total 2023 £	Total 2022 £
Fundraising	-	12,060	12,060	-
Advice and information	307,915	123,434	431,349	400,639
Charitable activities	307,915	135,494	443,409	400,639

Other Direct Costs

	2023 £	2022 £
Fundraising costs	12,060	-
Distribution of funds	40,350	49,100
Premises & office costs	55,020	29,862
Accounting & independent examination fees	4,470	3,620
Other professional fees	8,679	4,360
Interpreting fees and medical reports	1,910	2,203
Training, courses and conferences	4,481	5,216
Books, library and subscriptions	3,355	4,368
Staff and volunteer expenses	1,329	1,946
Recruitment expenses	2,154	565
Irrecoverable VAT	-	1,892
Bank charges	365	370
Sundry costs	1,321	2,054
Bad debts	-	3,750
	135,494	109,306

5. Staff costs and trustees' remuneration

Staff costs	2023 £	2022 £
Wages and salaries	269,160	256,511
Social security costs	25,598	22,482
Employer pension contributions	13,157	12,340
	307,915	291,333

Particulars of employees

The average number of staff employed by the charity during the financial year, including part time staff, amounted to:

	2023	2022
Number of paid staff	11	11

No member of staff was paid £60,000 or more.

No trustee received any remuneration from the charity during the year. Trustees received reimbursed expenses of £Nil (2022 - £Nil).

The key management personnel of the charity comprise the trustees and the Executive Director.

6. Net income/(expenditure) for the year

This is stated after charging:

	2023 £	2022 £
Depreciation	2,259	1,924
Accounting & Independent Examination fees	4,470	3,620

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2022	44,823
Additions	2,195
Disposals	-
At 31 March 2023	47,018
Depreciation	
At 1 April 2022	39,909
Charge for year	2,259
Eliminated on disposal	-
At 31 March 2023	42,168
Net book value	
At 31 March 2023	4,850
At 31 March 2022	4,914

8. Debtors & prepayments

	2023 £	2022 £
Other debtors	456	279
Prepayments and accrued income	38,552	12,629
	11,600	12,908

9. Creditors

	2023 £	2022 £
Amounts falling due within one year:		
Trade creditors	4,537	7,568
Deferred income	14,583	10,000
Other taxation and social security	2,507	7,273
Other creditors and accruals	7,189	4,573
	28,816	29,414

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2023 to March 2023.

	2023 £	2022 £
Balance as at 1 April 2022	10,000	25,000
Amount released to income from charitable activities	(10,000)	(25,000)
Amount deferred in year	14,583	10,000
Balance as at 31 March 2023	14,583	10,000

11. Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Due within 1 year	1,203	2,405
Due 1-2 years	-	1,203
	1,203	3,608

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	49,708	(49,708)	-	-
Immigration Project	-	25,574	(25,574)	-	-
Whole Person, Whole Communities Project	-	63,960	(63,960)	-	-
	-	139,242	139,242	-	-

Purpose of funds

Aashyana Project

This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Immigration Project

This funding supports the provision of advice and information on immigration matters.

Whole Person, Whole Communities Project

This funding supports the strategic development of client focussed and outcome driven services.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	25,000	-	-	-	25,000
Revenue & Capital fundraising	20,000	-	-	-	20,000
Total designated funds	45,000	-	-	-	45,000
General funds	177,723	294,774	(304,167)	-	168,330
Total unrestricted funds	222,723	294,774	(304,167)	-	213,330

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building development. The current condition of our premises is poor, and our plan includes upgrading the physical environment of our premises to better meet the future needs of our service users and staff. In addition, redevelopment plans provide opportunities for potential income generation, which will contribute our longer-term sustainability. The onset of the pandemic in 2020 has delayed our plans to develop our current building, however, we plan to progress asset transfer from Bristol City Council in 2023/24.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs. A professional fundraiser was engaged in 2022/23.

General funds

This receives all revenue which is not restricted by the funder or donor and is used for core services. Where funds are restricted, and the entire costs are not met by the funders some revenue is used to supplement the restricted funds.

14. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	4,850	-	-	4,850
Cash at bank and in hand	153,288	45,000	-	198,288
Other net current assets/ (liabilities)	10,192	-	-	10,192
	168,330	45,000	-	213,330

15. Related party transactions

There are no related party transactions that require disclosure in the financial statements.

St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses or organisations can support our work:

Financial support

- Nominate us as your charity of the year
- Make a donation at www.stpaulsadvice.org.uk/support-us
 - Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity who needs local support

Contact us to find out more

146 Grosvenor Road, St Pauls, Bristol BS2 8YA T 0117 955 2981 E enquiry@stpaulsadvice.org.uk

X [@stpaulsadvice](https://twitter.com/stpaulsadvice) f [/stpaulsadvice](https://facebook.com/stpaulsadvice)

www.stpaulsadvice.org.uk

Reg. Charity No: 1083010. Ltd Co. 03920535. OISC Reg. No. N20040032

Accounts



Annual review 2021-22

Incorporating the Trustees' annual report and
examined accounts for the year ended 31 March 2022

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"Involving me in my situation, discussing things with me, updating me on what actions is suitable and the likely outcome, gave me confidence in you and made me understand my situation better."

Whole person, Whole Communities client

A time of change and focus

Welcome to the Annual Report for St Pauls Advice Centre. We provide free, professional advice to people living in St Pauls and East Bristol. We are located in the heart of the community and have been here doing what we do best since 1972.

A time of change

Just like the rest of the world, St Pauls Advice Centre and the community have been learning what the 'new normal' looks like since Covid arrived. We continue to offer some of our services by phone, which we have discovered can make us more accessible for some people. However, we are so pleased that we have also been able to open our doors once again and hear the familiar buzz of conversations taking place that have the potential to change what the future looks like for people in St Pauls and East Bristol.

The changing world has also created new opportunities for several long-standing Trustees and staff members who we have wished a fond farewell to during 2022. We thank them all for their time and commitment to the advice centre. Not least of all Steve, who stepped down in July 2022 after 13 years of providing calm and compassionate leadership as our Director.

A time for focus

We have had several new people join as volunteers, staff members and Trustees, including Rob who replaces Steve as our new Director.

With new perspectives and ideas comes a renewed energy to focus on our strategy and ensure that we are delivering the best possible outcomes.

Challenges such as the cost-of-living crisis are knocking at our door and our client outcomes of increased wellbeing, improved stability and enabled independence are more relevant than ever. As we move forwards, we want to build on our 'whole person, whole community' approach and see how the learning from this project could and should influence our broader approach. We continue to challenge ourselves to adapt as needed while ensuring that we remain true to our values, providing client focused expertise with respect and integrity.

Alongside this we are ensuring our sustainability by diversifying our funding streams so that we are here to support the St Pauls and East Bristol community for another 50 years and beyond. We hope that you will join us in wishing everyone involved in St Pauls Advice Centre a very 'happy birthday'.

Helen Siphthorp

On behalf of the board of trustees

"We have a wonderful history behind us... and it is going to inspire us to greater achievements"

Carter. G Woodson

A year of recovery

It was a year of recovery for our Community and for St Pauls. Concerns remained throughout much of the year about how COVID might impact on service delivery but we were pleased to remain open and to continue to engage with our community.

Our Context

We are a local advice service with most of our clients coming from St Pauls (34%) and Lawrence Hill (30%) with the remainder living in Easton, Eastville, St. George, Fishponds and Hillfields. And this is a particularly disadvantaged community with the majority of neighbourhoods within Ashley, Easton and Lawrence Hill in the 20% most deprived in the UK, with some in the top 10%.

This is reflected in the clients that use our service, as the majority would be described as either vulnerable or disadvantaged. For example, 72% of our clients were from local BAME communities; 28% of clients described themselves as disabled or long term sick and 15% of clients who came to us had mental health concerns.

At the same time, only 23% of clients were in full or part-time employment and just 6% were homeowners.

Our Work

Throughout the year, we continued to develop our "Whole Person Whole Community" approach and were pleased to see a growing number of clients supported towards financial independence in this way.

Our aim in this approach is to look beyond the 'presenting problem', to get to know people seeking our help, building a relationship of trust so that we can understand their wider family circumstances and provide the advice and support they need to achieve lasting positive change and move forward with their lives.

Almost always this includes providing advice and advocacy in the areas of debt, benefits and immigration but the focus is on hearing from the client what matters to them most. Our hope is that this approach will enable us to move away from the traditional 'revolving door' of advice provision to an approach that builds on the strengths of our clients to develop financial resilience and grow in stability and independence.

Under the Whole Person Whole Community approach we worked intensively with 21 clients across the year, each of whom had been chosen for their complexity and who each presented a number of cases. At the end of the year the work with 6 of these clients was ongoing but, so far, this work has produced a financial gain of £52,344.

Our Advocato Volunteer Project also continued into its fourth year. The team were able to help 43

clients with form filling for Personal Independence Payment (PIP) and other benefits vital for disabled people or those who are long term sick and secured £34,132 in Benefit payments.

Our Advocato volunteers are a key part of how we work as they are able to spend time alongside our clients, building relationships with them and supporting them to make essential applications whilst also freeing up advisor capacity.

Work to support clients under the European Union Settlement Scheme (EUSS) continued, despite the passing of the registration deadline on June 30th 2021. Our specialist Immigration advisor saw a steady flow of clients throughout the year, and more cases with increasing complexity as the deadline passed.

It was a challenging year working with the Money and Pensions Service (MaPS) but despite this we continued to offer a Debt advice service and have every expectation that we will quickly build this work back up to capacity.

Rob France
Director

Our impact in numbers

We ask all clients to give feedback. Not all respond, but the responses received demonstrate a high level of satisfaction with the service we provide.

There are many ways that we monitor our impact, including client feedback surveys, client comments and case studies.

The majority of clients visit, call or write emails and receive information and advice, but make no further contact on the same issue. This means that it is common for us to not know the ultimate outcome and/or impact of our interventions.



Advocato volunteers secured £34,132 in Benefit payments.



94% of clients would recommend our service to others



We increased household incomes by £430,000

"Your team were amazing and very informative"



92% of clients felt they were given information that was easy to understand



6% of clients were homeowners

"Just keep what you are doing - it is of great help"



47% of clients are over 50, and 15% are over 65



15% of clients who came to us had mental health concerns



78% of clients felt they had a better understanding of their legal rights*



72% of clients were from local BAME communities



28% of clients described themselves as disabled or long term sick



We helped 497 people and advised them on 760 legal issues



23% of clients were in full or part-time employment



73% of clients said they felt they were struggling some or all of the time

Client stories

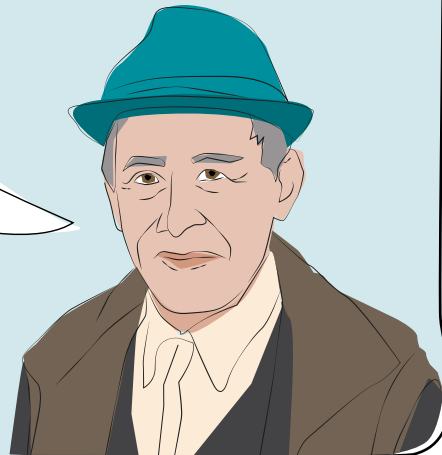
Advocato case study

James is in his 80s, he and his wife had been struggling with money for a number of years. In 2017, they applied for Pension Credit but this was refused as their income was 80 pence a week too high.

James's health got worse in 2017 and his wife started caring for him. In 2021 they approached a local advice centre to ask about Attendance Allowance. That advice centre signposted him to us for help applying. One of our Advocato volunteers helped him fill in his application form. 8 weeks later, James was awarded the highest rate, an extra £89 a week in income plus £700 in backdated benefit.

After getting Attendance Allowance, one of our adviser checked his benefits and worked out that, because his wife was now entitled to benefits as a carer, they could get Pension Credit of £12 a week. Furthermore, as his wife has disabilities herself, she could claim Attendance Allowance and, if this were awarded, they'd get an even higher amount of Pension Credit.

"It's wonderful to think that there are people out there who can help. I can't thank you enough. Getting your advice and support has really turned things around for us."



Whole person whole community case study

Fawzia is a single mother of five. She escaped an abusive relationship and was working two part-time jobs, but some of her benefits were stopped and she fell into debt.

Fawzia was confused by letters that she was receiving – including from a debt collection agency – and was at risk of eviction. We worked with Fawzia in her own language to understand her situation, and helped her prioritise utility bills, rent and council tax.

Fawzia had lost her Housing Benefit and Council Tax reduction because she hadn't understood that Bristol City Council needed information from her in order for these benefits to continue. We helped her to apply for a mandatory reconsideration and ensured that all the necessary supporting information was sent.

With our support Fawzia had her Housing Benefit reinstated, so she was able to clear her rent arrears, ending the risk of eviction. Council Tax Reduction was also reinstated which meant that her Housing Benefit now fully covered her rent.

We also helped Fawzia to work with the utility companies to agree a manageable payment plan, so that she will be able to clear all her debt within two years.

"Thankyou so much... I was very confused before, now I understand everything about my benefits and situation."



Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for them. We challenge discrimination and disadvantage, and tackle systemic inequality.



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically and openly with clients, colleagues and partners. We are consistent in our actions, principles, expectations and outcomes.



Expertise

We are professional, organised and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

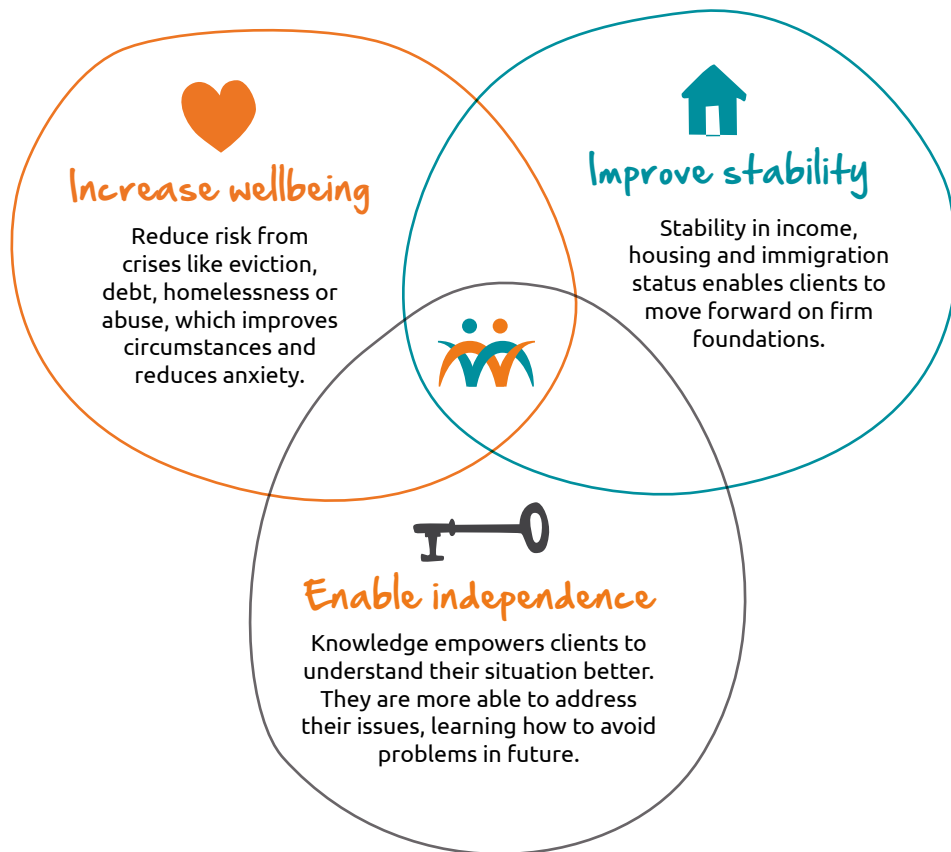
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

2019 - 24 Strategic plan

Our strategic plan steers us through to 2024.

The plan is built upon three key aims that centre on the belief that if we empower clients they will be better placed to meet their own needs in the future. Progress is measured against objectives related to four clear goals that guide all activities.

Key aims



Goals

Goal 1- Person centred

Putting people at the heart of our service

Goal 2 - Reach

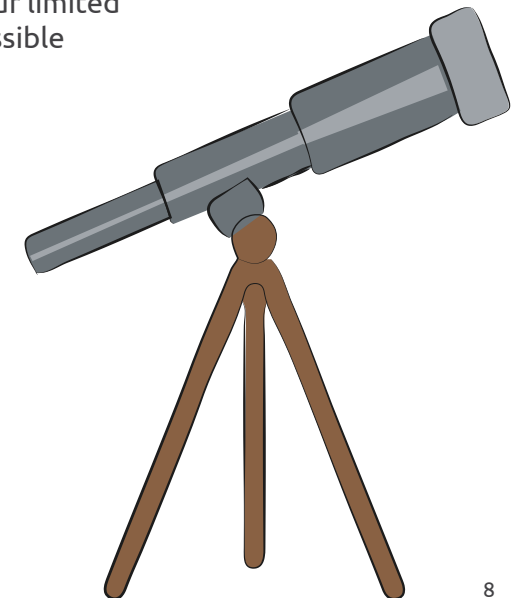
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

Goal 3 - Challenge and Influence

Campaign in a strategic way, using our limited resources to deliver the greatest possible changes for the most beneficiaries

Goal 4 - Resilience and sustainability

Be a robust organisation equipped to respond to change



Progress against our strategic plan

Below we reflect on key achievements against our goals over the last year, and priorities for the coming year.

Key Progress in 2021/22

Goal 1: Person centred

- Benefits, Debt and Immigration advice at the forefront of our offer
- Learnings from the Whole Person, Whole Communities project helped us understand how to more effectively listen and communicate with clients
- Advocato volunteers provided vital form filling support services

Goal 2: Reach

- Continued to offer a bi-lingual advice service to build relationships with members of the Somali and Asian community
- Delivered advice services for the South Asian community through our partnership in the Aashyana Advice Project
- Participated in the Bristol Advice Partnership, funded by Bristol City Council, to provide advice services to Bristol communities

Goal 3: Challenge and influence

- Worked with Advice UK to share learning from Whole Person, Whole Communities project nationally
- Contributed to Bristol City Council's Covid Recovery plan and the whole city response to the cost of living crisis
- Collaborated with other agencies, contributing to policy discussions relating to resources access to Level 2 Immigration advice across Bristol

Goal 4: Resilience and sustainability

- Maintained and supported a team of qualified advisors to provide a quality advice service in Welfare benefits, Debt and Immigration
- Strengthened existing partnership based funding projects to help maintain a diverse funding portfolio
- Re-engaged with key stakeholders across Bristol to strengthen networks that had been disrupted by Covid

Priorities for 2022/23

Goal 1: Person Centred

- To recruit a new team of Advocato volunteers to continue and extend our volunteer provision
- To develop an inclusive way of working in line with the principles that we have learned from the Whole Person Whole Community Project that enables our whole organisation to move forward together

Goal 2: Reach

- To re-establish our outreach work into East Bristol, particularly in the areas of Debt and Welfare Benefit advice
- In partnership with CHAS Housing Advice Bristol and Bristol Citizens Advice, to strengthen our engagement with the South Asian community through the Clarion funded Aashyana Advice Project

Goal 3: Challenge and influence

- To utilise the partnerships we have (such as ACFA and the BAP) to exert greater influence on local and National social policy
- To contribute to Bristol City Council's Cost of Living response and partner with the Hubs and Welcome Spaces created to support those in our Community most affected by the rising cost of living

Goal 4: Resilience and sustainability

- To ensure that the Governance, Fundraising and Administration of St Pauls Advice Centre serves its strategic purpose and is organised in-line with its emerging way of working.
- To maintain our Advice Quality Mark and our quality Advice provision in Debt, Welfare Benefits and Immigration.

Our finances

Supporters and partners

We extend our thanks to the many organisations, local and national grant makers, project partners and individuals that work with us to support the communities of St Pauls and East Bristol.

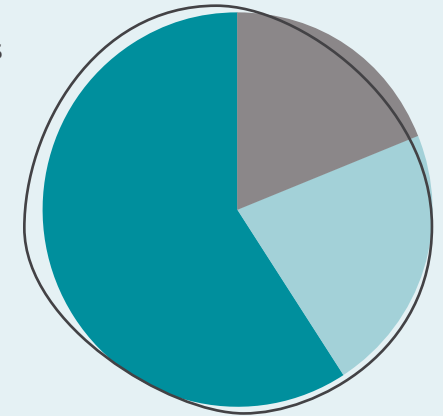


THE NISBET TRUST

Trusthouse Charitable Foundation

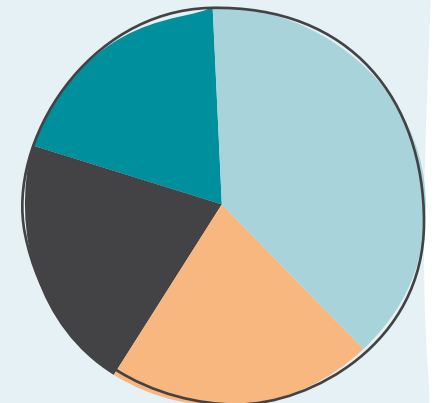
Income €430,672

- 17% Money and Pensions Service (MAPS)
- 23% Bristol City Council
- 60% Voluntary income including grants



Expenditure €400,639

- 39% Welfare Benefits
- 22% Debt Advice
- 21% Generalist Advice
- 18% Immigration Advice



Trustee's report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The company has taken advantage of the exemption to not have to prepare a strategic report in accordance with "The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013".

Our Purposes and Activities

The company's objects and principle activities are to:-

- Relieve poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means; and
- To raise awareness within the community of legal rights and entitlements.

The company's vision is to be the advice centre that best understands and serves the needs of local people. What drives us is to improve lives and communities, and to provide high quality,

independent advice services that are trusted, in an environment where people feel welcome.

The main objectives for the year continued to focus on the delivery of legal and generalist advice services to the community. Strategies employed to meet these objectives include the following:

- Deliver a professional legal advice service;
- Provide an accessible and approachable service that respects the needs of our clients;
- Make a positive difference to the lives of local people and their communities;
- Maintain and expand our existing services and develop new services;
- Lobby for social change.

The main objectives for the year focus on:

- Providing a range of advice services that are reflective of quality standards and address the advice needs of the local community;
- Maximising income and accessing benefit and other entitlements for individuals and their families;
- Providing representation at tribunals and raising issues of social policy;
- Working in partnership with other organisations and agencies to improve services to match the needs of client population.

Achievements and Performance

These are certainly "interesting times" and whether that is a blessing or a curse we have had to grow and adapt as our circumstances have evolved. After a year of consolidation our systems of work are now fully embedded and clients can switch seamlessly from in-person to remote support as they prefer.

We don't yet know what the new normal is following COVID but our community, our street and our advisors are certainly busier now than they were a year ago. We are seeing more people in our offices, and we are open for longer and on more days of the week.

Throughout the year we have continued to offer Debt, Immigration and Welfare Benefits support to our clients, many of whom have complex and multiple needs.

We have also had another year of learning for our "Whole Person Whole Community" approach and we are definitely seeing the benefit of investing time in people to help them and us to understand what really matters to them, and how to help them make lasting change for them and their families.

The same is true for our Advocato volunteers. Until you have seen and heard it in action you can never truly appreciate the benefit of peer

support. Our Advisors are all experts in their field who do a brilliant job giving advice and support to our clients, but our volunteers are able to come alongside the clients and walk with them through the process. It's a beautiful thing and it makes a real difference to the clients that are supported this way.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the Centre should undertake and confirm that all the Centre's activities are undertaken to further our charitable purposes for the public benefit.

Financial Review

The charity made a net surplus of £30,033 in the year ended 31 March 2022 (2021: £52,990). The charity had net assets of £222,723 at 31 March 2022 (2021: £192,690). These include £45,000 of designated reserves as set out in note 13 to the accounts. Details of the movements on restricted funds are given in note 12 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, the Money Advice Service, Clarion Housing Group, Henry Smith Charity, and AVIVA Foundation.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk report framework has been established and is reviewed 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 strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to the centre. The Legal Services Commission Specialist Quality Mark ensures a consistent quality of delivery for all operational aspects of the charity.

The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year. Charity procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Reserves Policy

The Management Committee has examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Management Committee have established a policy whereby free reserves (unrestricted funds not committed or investment in tangible fixed assets) held by the charity should be

at a minimum of 4 months running costs and workers' salary costs. This has been calculated to be approximately £134,000. This provides the charity with the working capital that it needs to operate effectively, and also provides a buffer to enable the charity to find further income if it either loses significant funding streams or faces a significant increase in costs.

As at 31 March 2022 "free reserves" totalled £172,809 (2021: £145,203).

The Trustees can confirm that the charity's assets are available and adequate to fulfil its obligations on a fund-by-fund basis.

Plans for Future Periods

The task for the year to come is to build on the solid performance of the last twelve months. We need to continue to learn the lessons of the "Whole Person Whole Community" approach and to start the process of incorporating this new way of working within a one-organisation approach that blends mainstream advice delivery with holistic thinking.

At the same time we need to recruit a new team of Advocato volunteers to continue and extend our volunteer provision and to reconnect with our community, especially those parts that don't naturally relate to St Pauls.

It's also going to be an important year for our partnerships, particularly as we continue the important work of the Aashyana project with CHAS Housing Advice Bristol and Bristol Citizens Advice and as we work with our other partners in the Bristol Advice Partnership and ACFA to develop a 'One-City' approach to advice provision across Bristol.

And it's going to be a challenging year. These are tough financial times for all of us, and it is going to be a hard year for St Pauls. We have some wonderful funding partners, many of whom have supported us for many years, but we are going to need to develop a more sustainable funding plan if we want to continue to offer the broad and deep quality advice service that we currently provide.

Structure, Governance & Management

The organisation is a charitable company limited by guarantee, incorporated and registered as a charity in 2000. It has been in operation since 1972. 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.

Recruitment and Appointment of the 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. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

Due to the nature of advice work and the area of benefit (St Paul's and East Bristol) much of

the charity's work inevitably focuses on the local diverse population. The Management Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity promotes itself through local newsletters and networking with local users who would be willing to become members of the centre and use their experience to assist the charity.

General and traditional business skills are well represented on the Management committee. In an effort to maintain a broad skill mix, members are requested to provide a list of their skills and in the event of particular skills being lost individuals with those skills are approached to offer themselves for election to the management committee.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity having being encouraged to take up a visit to the advice centre and attend the annual planning day.

Additionally, new trustees are provided with the following background information relating to the work of the charity:-

- The history of the charity, its work and the context within which it operates;
- The main documents that set out the operational framework of the charity;
- The Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Organisational Structure

St Paul's Advice Centre currently has a Management Committee of 5 members as of 31 March 2022 which meets at least 6 times a year and is responsible for the strategic direction and policy of the charity. The Management Committee members are from a variety of backgrounds including previous users of the service who have a service user insight into the operation of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of services rest with the Manager. The Manager is responsible for ensuring the charity delivers the services specified and the key performance indicators are met. The Manager is also responsible for the day-to-day operational management of the centre, including supervision and development. The Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the adviser team and ensuring compliance with Quality Mark standards.

Related Parties

In so far as it is complementary to the charity's objectives, the charity is guided by both local and national policy. At a national level legal advice is steered by Advice UK. At a local level it is steered by the Bristol City Council Advice Services Joint Planning Board and ACFA: Advice Network. St Paul's Advice Centre is a member of ACFA, this being a network of advice agencies who work together to share good practice, raise awareness on social policy issues, discuss policy developments and ensure non-duplication of funding applications.

During the year ended 31 March 2022 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Administrative information

Charity Name: St Paul's Advice Centre

Charity Registration Number: 1083010

Company Registration Number: 03920535

Registered Office and Operational Address:
146 Grosvenor Road, St Paul's, Bristol BS2 8YA

Management Committee

Laura Corballis (resigned 17/01/2022)

Sam Ward (resigned 05/09/2022)

Ken Dolbear (resigned 02/07/2021)

Anna Hill (resigned 25/04/2022)

Sarah Crookes (resigned 17/01/2022)

Abdi Omer (resigned 05/09/2022)

Helen Siphthorp (appointed 25/10/2021)

Garima Jhamb (appointed 13/12/2021)

Pauline Sandell (appointed 25/04/2022)

Dr Eve Barnes (appointed 17/10/2022)

Philip McCabe (appointed 17/10/2022)

Derek McConnell (appointed 17/10/2022)

Secretary

Helen Siphthorp (appointed 25/10/2021)

Management Team

Executive Director

Steve Woodcock (resigned 31/07/2022)

Dr Robert France: (in post from 22/08/2022)

Responsibilities of the Management Committee

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Management Committee 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. They 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.

The Management Committee trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 14.

In accordance with company law, as the charities trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Independent Examiner is unaware; and
- As the trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Independent Examiner

Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ

Bankers

Unity Bank, Nine Brindleplace, 4 Oozels Square, Birmingham B1 2HB

Approved by the Trustee Board on 19/12/22 and signed on their behalf by:



Helen Siphthorp, Trustee and Secretary

Independent Examiner's Report

to the Trustees of St Paul's Advice Centre (limited by guarantee)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors 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 ('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 your 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 Company'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, 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts 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

- the accounts 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)].

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.



Mark Pooley, FCA

20/12/22

Relevant professional qualification or body: ICAEW
Burnside Chartered Accountants, 61 Queen Square,
Bristol BS1 4JZ

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2022

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies		626	-	626	462
Income from charitable activities:					
Grants receivable	3	199,653	153,838	353,491	374,026
Contracts and commissions		71,608	-	71,608	81,085
Other income		4,947	-	4,947	4,564
Total income		276,834	153,838	430,672	460,137
Expenditure on:					
Charitable activities		247,487	153,152	400,639	407,147
Total expenditure	4	247,487	153,152	400,639	407,147
Net income/(expenditure)	6	29,347	686	30,033	52,990
Transfers between funds		(686)	-	-	-
Net movement in funds		30,033	-	30,033	52,990
Reconciliation of funds:					
Total funds brought forward		192,690	-	192,690	139,700
Total funds carried forward		222,723	-	222,723	192,690

The notes on pages 18 to 25 form part of these accounts.

Balance Sheet

At 31 March 2022

	Note	2022 £	2021 £
Fixed Assets			
Tangible assets	7	4,914	2,487
Current assets			
Debtors & prepayments	8	12,908	29,492
Cash at bank and in hand		234,315	215,203
		247,223	244,695
Creditors			
Amounts falling due within one year	9	(29,414)	(54,492)
Net current assets		217,809	190,203
Total assets less current liabilities		222,723	192,690
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	177,723	147,690
Designated	13	45,000	45,000
Total charity funds		222,723	192,690

The notes on pages 18 to 25 form part of these accounts.

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the directors and authorised for issue on 19/12/22, and are signed on their behalf by:



H Siphthorpe (Trustee and Secretary)

Company number - 03920535

Notes to the financial statements

For the year ended 31 March 2022

1. Accounting policies

(a) Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Paul's Advice Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

At 31 March 2022, the charity had total funds of £222,723 (2021 - £192,600). Restricted funds amounted to £nil (2021 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £172,809 (2021 - £145,203). The target for free reserves is to hold 4 months of running costs, which currently equates to around £134,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2023 which shows the charity not making a deficit for the year.

The management committee therefore have a reasonable expectation that the Centre will be in

operation 12 months from the date of approval of these accounts and that the charity remains a going concern. The accounts have therefore been prepared on a going concern basis.

(c) Income

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) Expenditure and irrecoverable VAT

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff time spent on each activity.

(e) Tangible fixed assets

The cost of tangible fixed assets are capitalised and are written-off by equal annual instalments over their expected useful lives as follows:

Furniture, fittings and equipment: 25% reducing balance

Computer Equipment: 25% straight line

Website development costs and software licence costs are written off in the year incurred.

(f) Funds accounting

Funds held by the charity are:

- Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

(f) Funds accounting

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Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

2. Prior Period Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from			
Donations and legacies	462	-	462
Income from Charitable activities:			
Grants receivable	207,088	166,938	374,026
Contracts and commissions	81,085	-	81,085
Other income	4,564	-	4,564
Total income	293,199	166,938	460,137
Expenditure on:			
Charitable activities	240,361	166,786	407,147
Total expenditure	240,361	166,786	407,147
Net income/(expenditure)	52,838	152	52,990

3. Grants receivable

During the year the following grants have been received from the following organisations:

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Bristol City Council	100,825	-	100,825	100,825
Wessex Water	2,779	-	2,779	2,700
National Lottery Community Fund	-	-	-	10,000
Trusthouse	10,000	-	10,000	-
Clarion Housing Group	-	49,645	49,645	50,000
Henry Smith Charity	60,000	-	60,000	60,000
Nisbet Trust	10,000	-	10,000	10,000
Singer Foundation	-	-	-	5,000
EUSS	-	41,539	41,539	36,199
National Lottery Community Fund				
- Building Lives in Bristol	-	-	-	15,000
- CCAP – Covid funding	-	-	-	8,368
- Awards for All	10,000	-	10,000	-
AVIVA Foundation	-	61,968	61,968	46,116
Quartet	-	-	-	5,700
John James Charitable Trust	5,000	-	5,000	-
Other grants <£5,000	1,049	686	1,735	24,118
	199,653	153,838	353,491	374,026

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Advice and information	247,487	153,152	400,639	407,147
	247,487	153,152	400,639	407,147

	Staff costs £	Other direct costs £	Total 2022 £	Total 2021 £
Advice and information	291,333	109,306	400,639	407,147
Charitable activities	291,333	109,306	400,639	407,147

Other Direct Costs

	2022 £	2021 £
Distribution of funds	49,100	50,900
Premises & office costs	29,862	28,176
AGM and trustees' costs	-	130
Accounting & independent examination fees	3,620	3,550
Other professional fees	4,360	4,475
Interpreting fees and medical reports	2,203	999
Training, courses and conferences	5,216	5,182
Books, library and subscriptions	4,368	3,252
Staff and volunteer expenses	1,946	2,364
Recruitment expenses	565	1,668
Irrecoverable VAT	1,892	2,347
Bank charges	370	378
Sundry costs	2,054	2,720
Bad debts	3,750	-
	109,306	106,141

5. Staff costs and trustees' remuneration

Staff costs	2022 £	2021 £
Wages and salaries	256,511	267,918
Social security costs	22,482	23,267
Employer pension contributions	12,340	13,373
	291,333	304,558

Particulars of employees

The average number of staff employed by the charity during the financial year, including part time staff, amounted to:

	2022	2021
Number of paid staff	11	13

No member of staff was paid £60,000 or more.

No trustee received any remuneration from the charity during the year. Trustees received reimbursed expenses of £Nil (2021 - £Nil).

The key management personnel of the charity comprise the trustees and the Manager. The total employee benefits of the key management personnel of the charity during the year were £35,336 (2021 - £34,728).

6. Net income/(expenditure) for the year

This is stated after charging:

	2022 £	2021 £
Depreciation	1,924	1,180
Accounting & Independent Examination fees	3,620	3,040

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2021	40,472
Additions	4,351
Disposals	-
At 31 March 2022	44,823
Depreciation	
At 1 April 2021	37,985
Charge for year	1,924
Eliminated on disposal	-
At 31 March 2022	39,909
Net book value	
At 31 March 2022	4,914
At 31 March 2021	2,487

8. Debtors & prepayments

	2022 £	2021 £
Accounts receivable	-	12,118
Other debtors	279	1,083
Prepayments and accrued income	12,629	16,291
	12,908	29,492

9. Creditors

	2022 £	2021 £
Amounts falling due within one year:		
Trade creditors	7,568	20,651
Deferred income	10,000	25,000
Other taxation and social security	7,273	5,851
Other creditors and accruals	4,573	2,990
	29,414	54,492

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2022 to March 2023.

	2022 £	2021 £
Balance as at 1 April 2021	25,000	27,700
Amount released to income from charitable activities	(25,000)	(27,700)
Amount deferred in year	10,000	25,000
Balance as at 31 March 2022	10,000	25,000

11. Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Due within 1 year	2,405	2,405
Due 1-2 years	1,203	2,405
Due 2-5 years	-	1,203
	3,608	6,013

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	49,645	(49,645)	-	-
Immigration Project	-	41,539	(41,539)	-	-
Whole Person, Whole Communities Project	-	61,968	(61,968)	-	-
Access to Work	-	686	-	(686)	-
	-	153,838	(153,152)	(686)	-

Purpose of funds

Aashyana Project

This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Immigration Project

This funding supports the provision of advice and information on immigration matters.

Whole Person, Whole Communities Project

This funding supports the strategic development of client focussed and outcome driven services.

Access to Work

Funding to help employees with disabilities at work.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	25,000	-	-	-	25,000
Revenue & Capital fundraising	20,000	-	-	-	20,000
Total designated funds	45,000	-	-	-	45,000
General funds	147,690	276,834	(247,487)	686	177,723
Total unrestricted funds	192,690	276,834	(247,487)	686	222,723

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building development. The current condition of our premises is poor, and our plan includes upgrading the physical environment of our premises to better meet the future needs of our service users and staff. In addition, redevelopment plans provide opportunities for potential income generation, which will contribute our longer-term sustainability. The onset of the pandemic in 2020 has delayed our plans to develop our current building, however, we plan to progress asset transfer from Bristol City Council in 2022/23.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs. A professional fundraiser was engaged in 2022/23.

General funds

This receives all revenue which is not restricted by the funder or donor and is used for core services. Where funds are restricted, and the entire costs are not met by the funders some revenue is used to supplement the restricted funds.

14. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	4,914	-	-	4,914
Cash at bank and in hand	189,315	45,000	-	234,315
Other net current assets/ (liabilities)	(16,506)	-	-	(16,506)
	177,723	45,000	-	222,723

15. Related party transactions

There are no related party transactions that require disclosure in the financial statements.

St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses or organisations can support our work:

Financial support

- Nominate us as your charity of the year
- Make a donation at www.stpaulsadvice.org.uk/support-us
 - Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity who needs local support

Contact us to find out more

146 Grosvenor Road, St Pauls, Bristol BS2 8YA T 0117 955 2981 E enquiry@stpaulsadvice.org.uk

 @stpaulsadvice  /stpaulsadvice

www.stpaulsadvice.org.uk

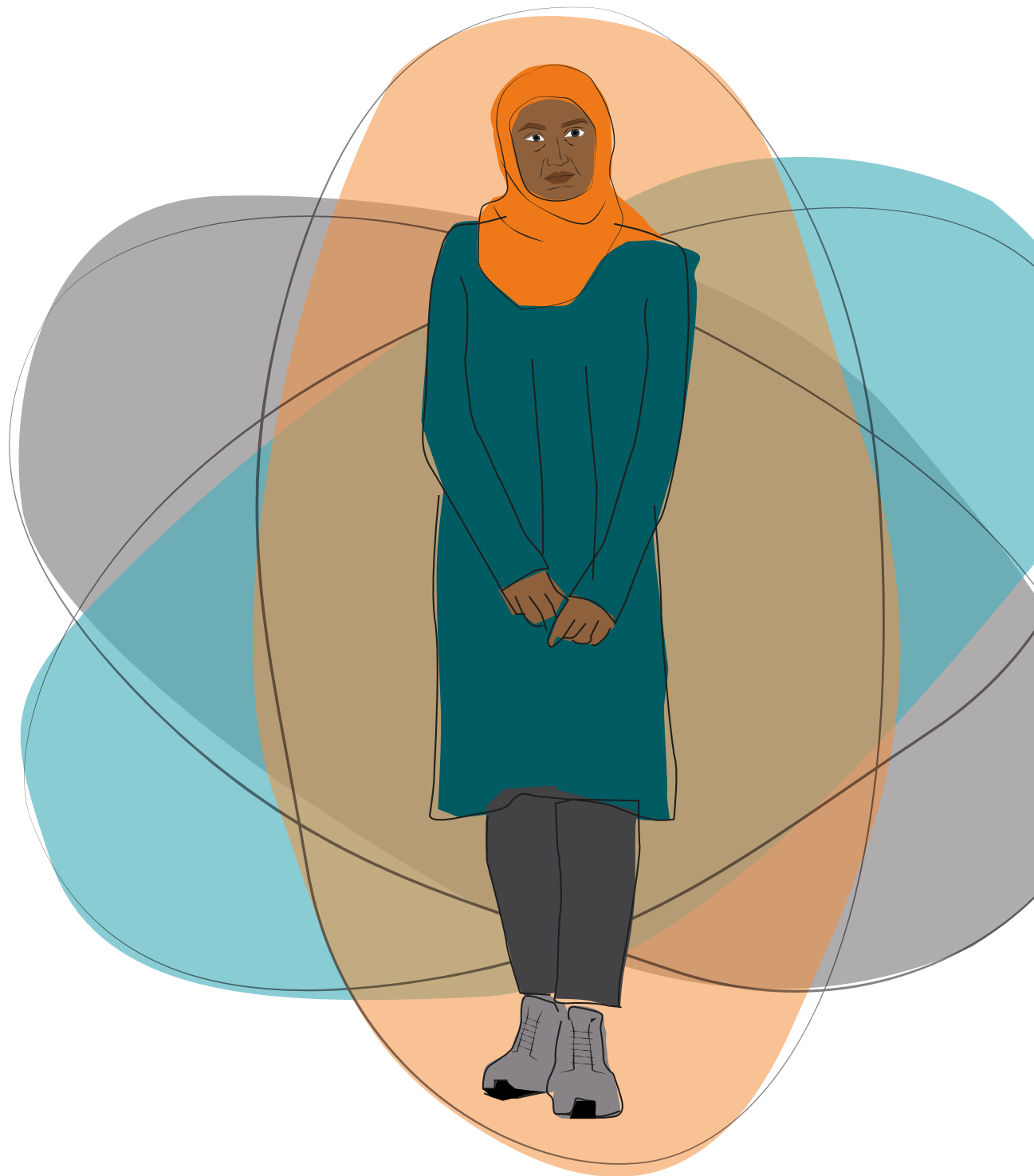
Reg. Charity No: 1083010. Ltd Co. 03920535. OISC Reg. No. N20040032

Accounts

Whole person, whole
community – a new
approach to advice

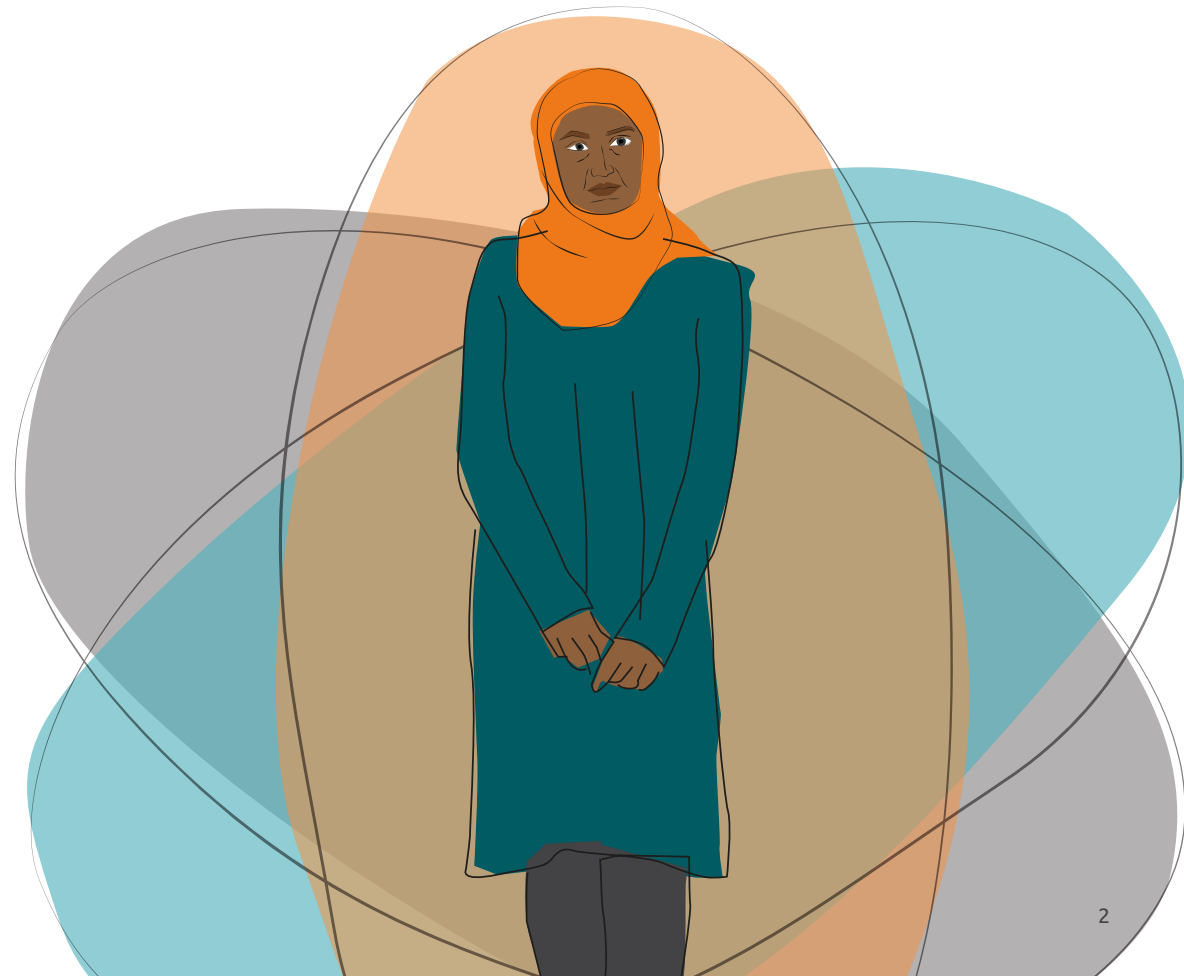
Annual review 2020-21

Incorporating the Trustees' annual report and examined
accounts for the year ended 31 March 2021



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Innovation and pure hard work

Presented with unprecedented challenges, we worked successfully to adapt to the emerging pandemic environment.

Following government guidance, we were forced to repeatedly close our face-to-face services and ask staff to work remotely.

We consulted with staff, trustees and our clients to understand what type of service people would feel confident and comfortable using. We were able to learn from this, and from early mistakes, and improve service development through the pandemic.

Much of our work moved from face-to-face to telephone or digital advice provision. However, we were also able to maintain a limited reception service and offer appointments in person when essential for the client to progress their case. Nevertheless, the number of clients accessing our services fell, largely due to client confidence and their shifting priorities.

The pandemic affected demand for advice from our community as well as how it can be delivered. In partnership with other agencies, we coordinated promotional activities to combat the impact that the pandemic was having on client confidence. We advertised services in local publications, online and delivered leaflets door to door.

Complying with government guidelines and putting into place processes and procedures to ensure the safety of our staff, volunteers, trustees and our clients has demanded huge amounts of our time and resources. However, we have managed to continue to deliver services to our community and have even begun new projects, which we believe will make a difference to the people who come to us for help.

Laura Corballis

On behalf of the board of trustees

"Despite enormous pressures, the centre has continued to deliver high quality advice services, and has innovated new ways to meet client need. We are so proud and grateful to this amazing team."



The future's looking bright

Despite all the challenges of managing during the pandemic, we made time to plan and develop our work to meet emerging need and for our future sustainability.

Leading and training

The European Union Settlement Scheme (EUSS) continued to be a major focus for us. All EU citizens who wished to remain in the UK needed to register before the deadline in June 2021. As the lead agency in partnership with other Bristol community advice agencies, we coordinated service provision designed to help the most vulnerable to apply. We also ran webinars to community organisations in the wider Bristol area to help them to support their clients' needs in this area.

Growing our Advocato service

We recruited and trained new volunteers for the Advocato Project. They are helping clients with form filling for Personal Independence Payment (PIP) and other benefits vital for disabled people or those who are long term sick. Through the pandemic, these volunteers were offering virtual appointments for clients to complete benefit and charity applications. In late 2020, we recruited a debt advice trainee as part of a national Money and Pensions Service initiative. She received comprehensive and specialist training in debt advice and gained valuable experience of dealing with an array of debt issues.

Whole person, whole community

Our greatest success this year has been starting an ambitious new project, despite the difficult environment. Its purpose is to experiment with new systems and delivery methods, to make SPAC a truly holistic, person-centred service. We are running it in partnership with Talking Money and Advice UK, with a view to sharing our learning nationally.

Using systems thinking methodology enables better understanding of the experience of both clients and staff and how we deliver our service. This could mean working with clients more intensively, identifying holistic needs, exploring aspirations, understanding relationships and what's important to them. This approach also builds reflexivity into our casework processes so that advisers can share expertise and evolve their practice in order to deliver more effective solutions.

Having piloted this method, we plan to move the organisation more in this direction in the coming year and fully adopt what we are calling our 'Whole Person, Whole Community' approach. We hope that it will better help people and the communities we serve to become more resilient.

Steve Woodcock

Executive Director

"Our Whole Person Whole Community project is helping us to deliver more effective, longer lasting outcomes for the people we help."



Whole Person, Whole Community

A new person-centred and holistic approach to advice

Thanks to Dal Warburton (Advice UK) and Kerryn Bell (Talking Money) for their contributions to this report.

An exciting new project, to scope out a new, more holistic and sustainable way to offer advice, was set to begin just as Covid-19 arrived. We decided that this project was so fundamentally important, that we could not allow the pandemic to delay it's start.

Funded by the Aviva Foundation and in partnership with Talking Money and Advice UK, our first task was to rewrite our project plan and adapt our approach to meet the new and changing context around us and within our communities.

Project aims

- 1) Understand how advice services currently work. Explore how to redesign services to develop longer-term financial wellbeing for people and communities.
- 2) Disseminate this learning to community-based social welfare advice and support providers across the UK, along with other key stakeholders.

Our approach

Our focus was to listen to what clients felt was important in their lives. We involved clients in looking at their whole situation rather than just the presenting issue. We wanted to understand actual needs and goals, so that we could fit our advice around clients, rather than trying to fit clients into our pre-defined advice categories - housing, benefits, debt and so on.

To do this, we developed a more open form of dialogue to enable us to challenge our assumptions, see issues that we can't usually see, and understand more about what really matters to people. Communicating in the client's own language, and having a mutual understanding of cultural background was important to build trust.

Alongside this, we embarked on a systematic study of service demand and the systems we use to meet it. We investigated previous cases, plotting client journeys to and through our advice service. We have created a client story on the next pages, to illustrate how we used this new approach.

Key outcomes

1. Being experts is getting in the way

We assume that if we get technical advice right, everything else will slot into place. Whilst important, without trust and motivation technical advice can be very limited.

Current approaches to triage often miss crucial context. We that assume that the things people want help with will fit boxes designed by providers and funders (e.g. this is a debt problem, this is a welfare benefits problem).

Client and case management systems are not being used to capture key information about what people want, in their own terms. We are not using systems effectively to understand and improve the journeys that people have taken to get advice.

The language we use and the way we frame advice conversations is crucial. We risk disempowering people by telling them what to do and what the problem is, rather than asking them where they want to go.

2. Let's rewrite the boxes

How we frame the conversation matters. A helpful place to be is having informal, trusted, wide-ranging conversations: "Have I understood you?", "What would a good outcome look like for you?" This is a joint effort and builds shared purpose and ownership.

An unhelpful place to be is having formal, narrowly-focused, brittle conversations: "I'm the expert and this is what you should do" or "I need the answers to the following questions".

We need to understand how people make decisions and take actions, and how this is impacted by experience and circumstance. We need to understand motivations, strengths, resources, expectations and emotions. This takes time and effort.

Sadiya and Ahmed's story

Our whole-client approach in action

Sadiya and Ahmed lived with their 10 children in a severely overcrowded two bedroomed flat. They were not receiving enough benefits to live on and were surviving on overdrafts and borrowing.

From our first meeting, we took time to establish a trust-based working relationship. We worked with Sadiya and Ahmed at their pace, in their own language, to fully understand their situation and abilities.

We adapted how we worked to meet the couple's unique needs. We aimed to work with rather than for them, enabling them to resolve issue themselves if possible. We aimed to help them understand their situation, the law, their responsibilities and potential solutions.

Sadiya described feelings of injustice; everything was against them and nobody was helping them. She felt like she was being treated as dishonest, and was experiencing anxiety and other health issues.



We need to understand how to make a difference over time, and how our advice and support helps to create strong communities over time. We also need to invest in giving advisers time, to reflect and learn – not just about technical advice, but also how to build trust, motivation and shared ownership.

We need to understand people's journeys end-to-end; how these journeys can be improved; and understand what is happening when people revisit services over longer periods of time.

We should build capacity to do the things that clients ask us to do – if we need boxes, the boxes should make sense to the person being helped. For example, "I need help understanding a letter" is a typical thing we get asked to do.

Sadiya and Ahmed's story continued

Sadiya was most worried about her overdraft and bank charges and the impact this had on her credit score, but less worried about priority debts like rent, council tax or water. Moving was not possible due to Homechoice suspension because of rent arrears.

How we helped

Once we had understood all of their needs and issues, we presented the couple's situation visually to them, so that it was easier to understand the whole picture. This helped to dispel the feelings of injustice.

We discovered that Sadiya's UC was subject to a benefit cap because the couple didn't understand how UC worked - despite receiving advice on the issue from a number of agencies over the last two years.

We helped them understand how the cap could be lifted - especially how Ahmed's work impacted on their benefits.

We worked with Shelter to lift the Homechoice suspension so Sadiya could bid for a larger property. We helped Sadiya apply for credit reference reports in order to reassure her about her credit score. We explained the importance of paying priority debts such as water charges, rent and council tax.

3. Listening reaps rewards

Our pilot project shows us the value of listening broadly and carefully, early on, with the intention of understanding motivations, strengths, resources, expectations and emotions.

This early attention to what really matters to clients and to how they see things, appears to reduce the number of times people return for help with the same issue, and empowers them to deal with recurring problems themselves.

You make me understand what I have the right and what I don't have the right for. You helped me from the beginning to the end. The heaviness that was on my shoulders, the burden, is easier now.

The old system - a revolving door

Under our old system, our adviser would ask for relevant information and provide advice on the presenting issue. They would undertake work to progress the matter without contact with the couple. The adviser would close the case after an outcome or loss of contact.

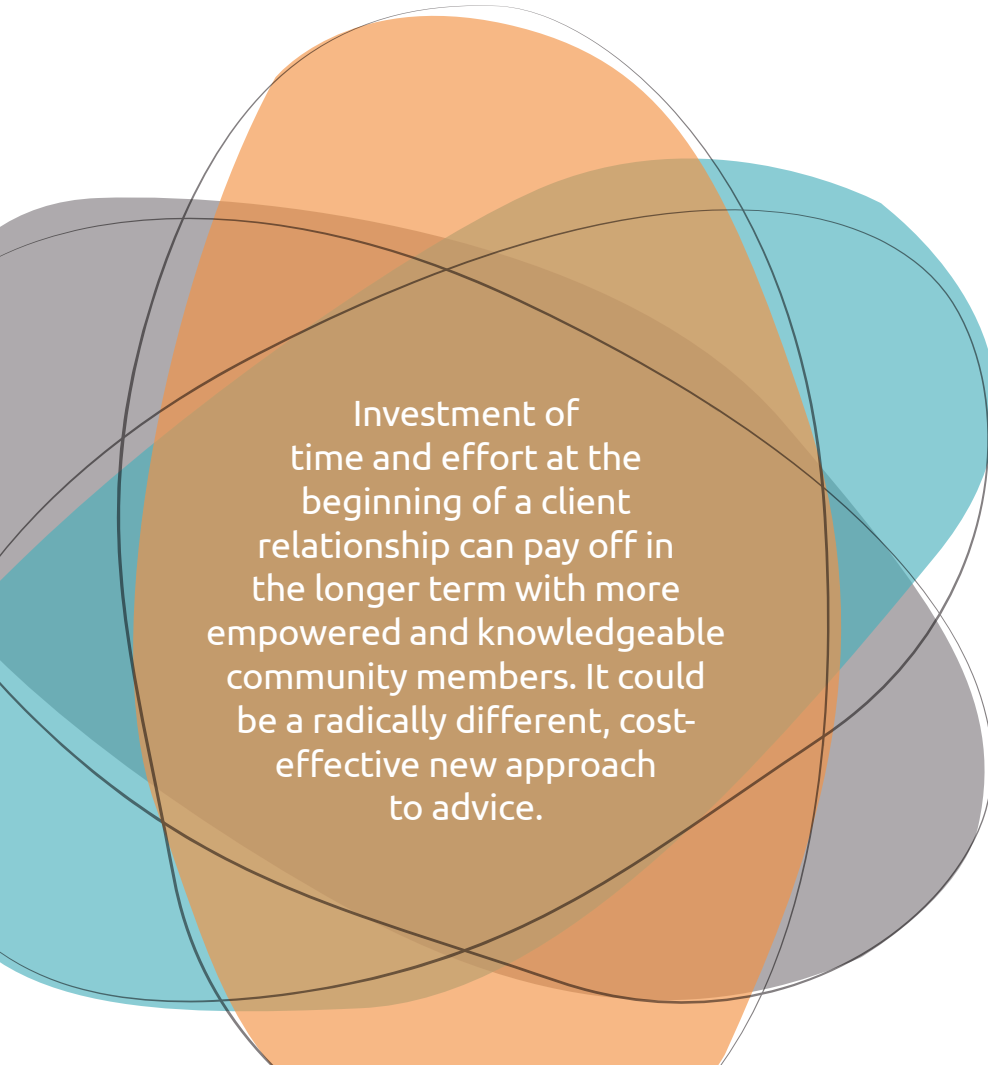
This funder-driven, target-driven approach does not allow any time to understand the client's wider context, to check understanding of the advice given and ability to follow the advice.

Sadiya and Ahmed had been seeking advice for their issues for over 6 years, mainly from other agencies but also from us. From 2010 to 2019 SPAC alone opened 7 cases with them, yet the issues were not resolved despite many adviser hours over many years.

What we do next

Learnings from this pilot will inform us in redesigning our community-based advice service and will gather momentum organically over time. Our learning is already being shared with other advice agencies across the country via Advice UK.

Once we are confident that we are getting effective results, we can begin to scale up. This means testing with larger volumes of clients, resources and staff, preserving effectiveness whilst introducing efficiency.



Investment of time and effort at the beginning of a client relationship can pay off in the longer term with more empowered and knowledgeable community members. It could be a radically different, cost-effective new approach to advice.

Sadiya and Ahmed's story continued

What we have learned

- Investing time to understand what's important to a client, their concerns, skills, abilities and aspirations allows for a more holistic view of client need
- Adapting our strategy to meet clients' needs and abilities improves effectiveness of the advice provided for both advisers and the client
- Checking the level of understanding improves the chance of clients acting on that advice
- Establishing a relationship based on trust improves communication
- Responding appropriately to language and cultural needs helps build trust and understanding
- A holistic approach prevents clients returning for the same issues, which saves resources and helps build organisation credibility.
- Empowering clients to deal with things themselves improves resilience
- Working jointly on cases improves effectiveness, reduces pressure and opens opportunities to learn new ways of working
- Reflecting on casework improves strategies and gets better outcomes

The best thing that you did is because of my old debt. It was something that was on my shoulders and I couldn't take it. You make it right. You make it easy.

Our impact

We monitor the impact of our work in formal and informal ways, collecting both quantitative and qualitative feedback from client feedback surveys, client comments, conversations and case studies.

We ask all clients to give feedback. Not all respond, but the responses received demonstrate a high level of satisfaction with the service we provide. The majority of our clients receive information and advice, but make no further contact on the same issue so in many cases we do not learn the ultimate outcome and/or impact of our intervention.



We helped 520 people and advised them on 888 legal issues



96% of clients felt they were given information that was easy to understand



85% of people said they were no longer worried about the issue they came to us about



95% of clients would recommend our service to others



72% of clients were from local BAME communities.



85% of clients felt they had a better understanding of their legal rights*



We increased household incomes by €756,000



85% of benefit appeals we help with are successful

Client voice

Here is a selection of enquiries and feedback from clients this year.

"I got a letter about my benefits and I do not understand what it says. Please can you call me to explain in my own language. Thank you."

"You have helped many so keep doing what you do best."

"Bailiffs came to my house today for a debt collection. I am not working and won't be able to pay anything. I am scared and very stressed. Please can someone advise me what to do."

"Just keep doing what you are all doing, a good job...thank you."

"St. Paul's advice centre is very good for our neighbourhood."

"I am a refugee and I need help with applying for Indefinite Leave to Remain in the UK. Please call me back. Thank you."

"We found St Paul's Advice Centre went above and beyond to help us and we are very grateful."

"All the benefit I am paid, I am giving to people I owe money to. I do not have any electric. Please call me back, as I am hungry as well."

"My EUSS application has been rejected. I am very confused as I have been living here for so long. Please help."

"I was so impressed with your service and results you got. Thank you so much. I'm very grateful."

"I couldn't have asked for better!"

"My daughter helped me to appeal against a decision about my Personal Independence Payment. Now I have received the appeal papers and I don't know what to do. I need help with the appeal. Thank you."

Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for them. We challenge discrimination and disadvantage, and tackle systemic inequality.



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically and openly with clients, colleagues and partners. We are consistent in our actions, principles, expectations and outcomes.



Expertise

We are professional, organised and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

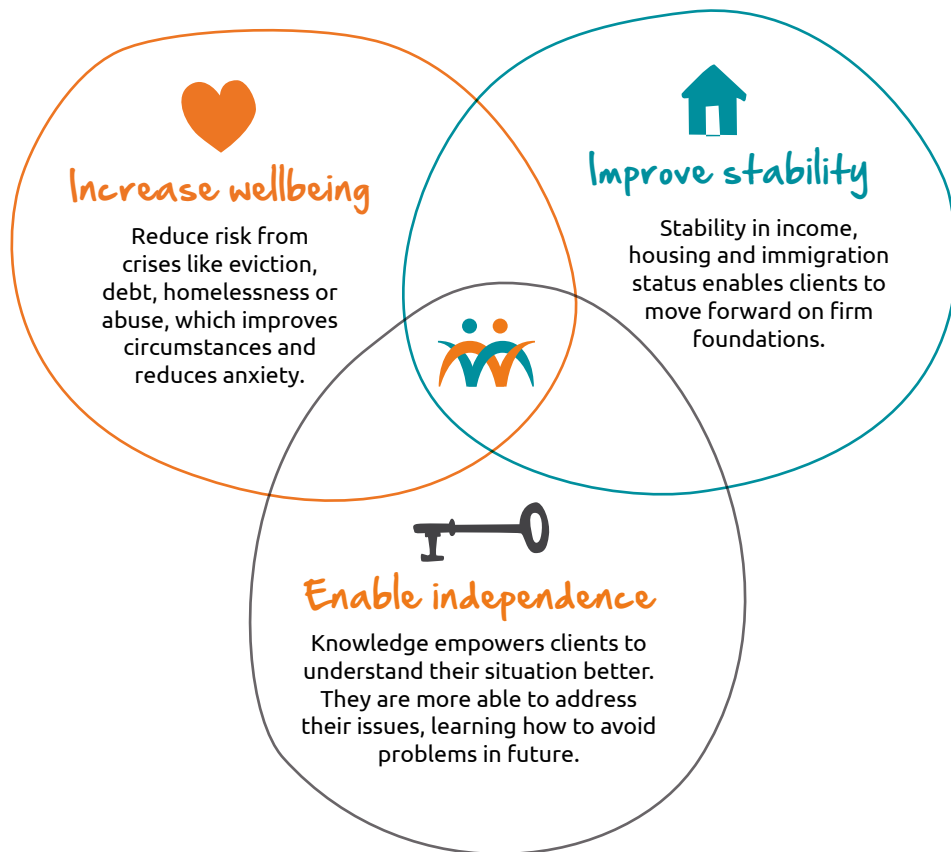
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

Friendly, local and fit for the future

Our strategic plan steers us towards our 50th anniversary year in 2024.

The plan is built upon three key aims that centre on the belief that if we empower clients they will be better placed to meet their own needs in the future. Progress is measured against objectives related to four clear goals that guide all activities.

Key aims



Goals

Goal 1- Person centred

Putting people at the heart of our service

Goal 2 - Reach

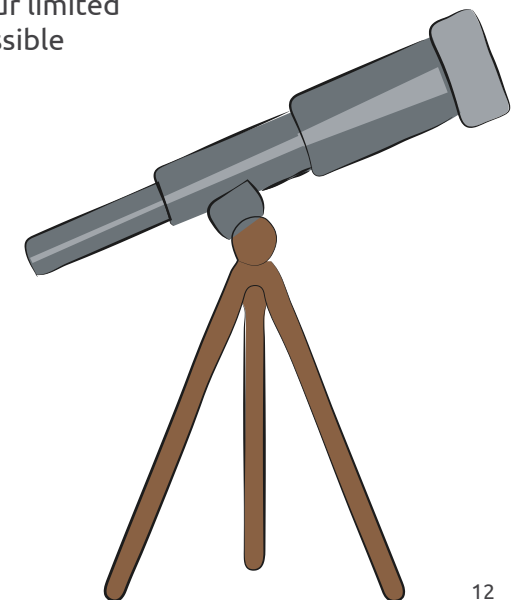
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

Goal 3 - Challenge and Influence

Campaign in a strategic way, using our limited resources to deliver the greatest possible changes for the most beneficiaries

Goal 4 - Resilience and sustainability

Be a robust organisation equipped to respond to change



Progress against strategic priorities 2020-21

Below we reflect on some key achievements against our goals over the last year.

Goal 1: Person centred

- Whole Person, Whole Communities project focuses on what is important to people and on understanding client need more holistically
- Advocato volunteers have provided vital form filling support services
- Benefits, Debt and Immigration advice continued to be at the forefront of our offer
- Alongside Good Things Foundation we supported people to lodge benefit appeals through Her Majesty's Courts & Tribunal Service (HMCTS) digital service
- In response to the pandemic we:
 - adapted face-to-face services to so that they were safe for clients, staff and volunteers
 - recruited key staff to maintain provision
 - utilised digital solutions and expanded our telephone service to improve access

Goal 2: Reach

- Whole Person, Whole Communities approach enables advisers to avoid future issues by identifying clients' strengths and improving relevance of the advice we give
- Aashyana Advice Service continued to deliver advice services for the South Asian community.
- We led a partnership of Bristol Advice Services to help Bristol's EU citizens apply for status under the EU Settlement Scheme

- We deliver specialist debt advice services as part of the MaPS funded partnership: Debt Free South West
- In partnership with The Matthew Tree Project, we supplied benefits and debt advice to the Building Lives In Bristol Project
- Participated in the Bristol Advice Partnership, funded by Bristol City Council, to provide advice services to Bristol communities
- Targeted deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks
- In response to the pandemic we:
 - consulted clients about how they want to access services during the pandemic
 - delivered of advice in clients' first language and respected cultural background
 - delivered the Covid Community Advice Project to increase engagement with hard to reach communities, along with CHAS

Goal 3: Challenge and influence

- Raised awareness of the EU Settlement Scheme, running workshops and disseminating information through meetings, leaflets, social media and advertising.
- Worked alongside other members of ACFA to promote and co-ordinate free advice services throughout the pandemic

- Worked with Advice UK to share learning from Whole Person, Whole Communities project nationally.
- Contributed to the Inclusive Cities Taskgroup on social and economic inclusion
- informed and consulted on Bristol City Council's One City Plan
- Collaborated with other agencies, contributing to policy discussions relating to claimants who have No Recourse to Public Funds
- Took part in policy discussions with other advice providers and Bristol City council with the aim of preventing homelessness as a result of the pandemic
- Represented ACFA at the Gypsy, Roma Traveller Strategic Partnership Forum which aims to raise awareness and improve support to GRT Communities

Goal 4: Resilience and sustainability

- Whole Person, Whole Communities approach provides an opportunity for investment from future funders
- maintained our Advice Quality Mark and passed audits related to our OISC regulation.
- responded quickly to the pandemic, consulting with clients, staff and trustees and utilising our limited resource to ensure that safe working was in place.
- maintained a diverse funding portfolio, creating and maintaining partnership based funding projects.

Emerging Challenges faced by our Community

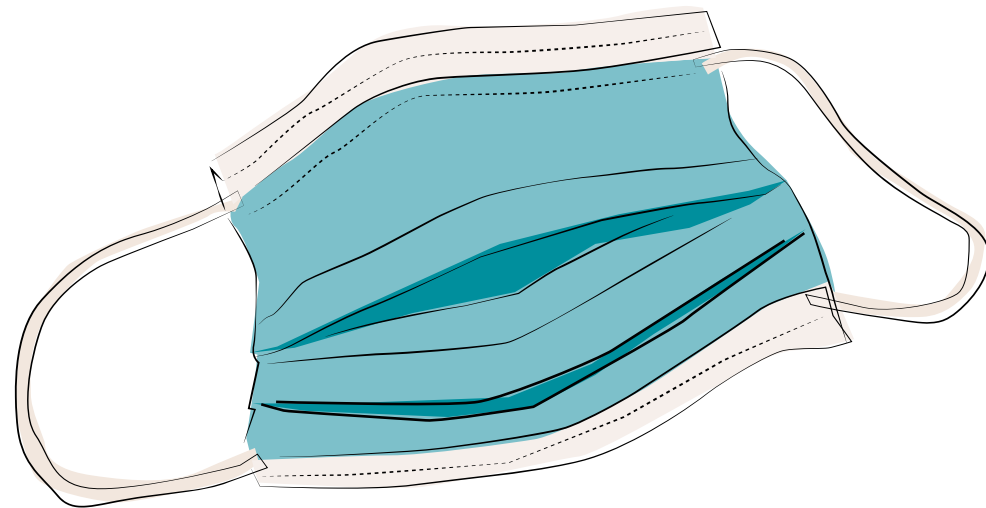
The Covid-19 pandemic has led to significant challenges for our community.

Many of our clients rely on multiple jobs in low paid, zero-hour, often part time or temporary contracts. They have been disproportionately affected by the pandemic, with jobs at risk and people laid off or made redundant. Many are self-employed and have struggled to survive on reduced incomes. On the other hand, government initiatives, such as the stay on possession proceedings, meant that priority debts like rent arrears were no longer so urgent. Focus for many households has shifted to keeping jobs, maintaining income, and managing furlough and childcare.

This has led to changes in the issues people are needing our help with. Debt enquiries have fallen dramatically and benefit enquiries have shifted to helping with tax credits or moving onto Universal Credit.

Brexit has also impacted many households in our community. The government launched the EU Settlement Scheme, which secures the status of EU citizens in the UK after leaving the EU. Without it, EU citizens would no longer have the right to live, work, access benefits or free health care in the UK post 30.6.21. Many of our clients are refugees, particularly from Somalia, having travelled to the UK on EU passports where they originally sought asylum.

Many people struggle to make applications or understand the rules and requirements. We have worked in partnership with other community advice services to help vulnerable people navigate the Settlement Scheme. Helping those who need assistance to apply to secure their right to remain in the UK also builds their future financial resilience.



Our finances

Supporters and partners

We extend our thanks to the many organisations, local and national grant makers, project partners and individuals that work with us to support the communities of St Pauls and East Bristol.

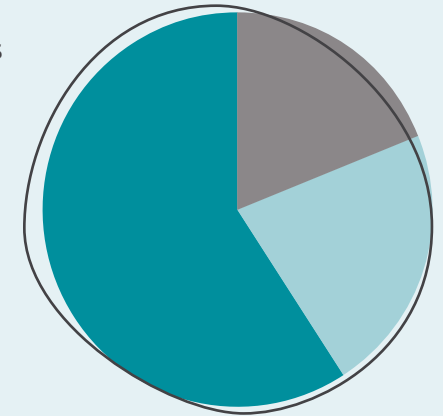


THE NISBET TRUST

Trusthouse Charitable Foundation

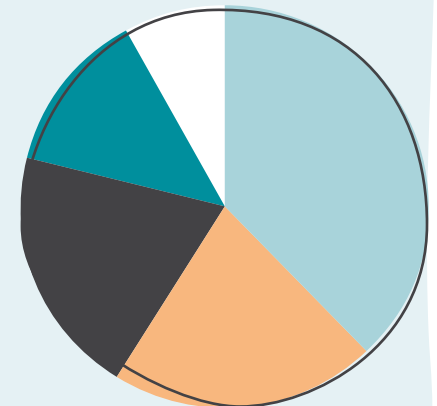
Income €460,137

- 19% Money and Pensions Service (MAPS)
- 22% Bristol City Council
- 59% Voluntary income including grants



Expenditure €407,147

- 38% Welfare Benefits
- 21% Debt Advice
- 20% Generalist Advice
- 13% Immigration Advice
- 8% Fundraising



Trustee's report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The company has taken advantage of the exemption to not have to prepare a strategic report in accordance with "The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013".

Our Purposes and Activities

The company's objects and principle activities are:

- Relieve poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means
- Raise awareness within the community of legal rights and entitlements.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the Centre should undertake and confirm that all the Centre's activities are undertaken to further our charitable purposes for the public benefit.

Financial Review

The charity made a net surplus of £52,990 in the year ended 31 March 2021 (2020: £7,665). The charity had net assets of £192,690 at 31 March 2021 (2020: £139,700). These include £45,000 of designated reserves as set out in note 13 to the accounts. Details of the movements on restricted funds are given in note 12 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, the Money Advice Service, Clarion Housing Group, Henry Smith Charity, AVIVA Foundation and The National Lottery Community Fund.

Risk Management

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk report framework has been established and is reviewed 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 strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to the centre. The Legal Services Commission Specialist Quality Mark ensures a consistent quality of delivery for all operational aspects of the charity.

The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year. Charity procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Reserves Policy

The Management Committee has examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Management Committee have established a policy whereby free reserves (unrestricted funds not committed or investment in tangible fixed assets) held by the charity should be at a minimum of 4 months running costs and workers' salary costs. This has been calculated to be approximately £136,000. This is considered sufficient if required to wind up a charity should it be felt necessary.

As at 31 March 2021 "free reserves" totalled £145,203 (2020: £113,863). The trustees aim to secure further financial support to ensure that the minimum reserves target continues to be met, and that funds are available to cover future capital expenditure or unexpected costs.

The Trustees can confirm that the charity's assets are available and adequate to fulfil its obligations on a fund-by-fund basis.

Structure, Governance & Management

The organisation is a charitable company limited by guarantee, incorporated and registered as a charity in 2000. It has been in operation since 1972. 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.

Recruitment and Appointment of the 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. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

Due to the nature of advice work and the area of benefit (St Paul's and East Bristol) much of the charity's work inevitably focuses on the local diverse population. The Management Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity promotes itself through local newsletters and networking with local users who would be willing to become members of the centre and use their experience to assist the charity.

General and traditional business skills are well represented on the Management committee. In an effort to maintain a broad skill mix, members are requested to provide a list of their skills and in the event of particular skills being lost

individuals with those skills are approached to offer themselves for election to the management committee.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity having being encouraged to take up a visit to the advice centre and attend the annual planning day.

Additionally, new trustees are provided with the following background information relating to the work of the charity:-

- The history of the charity, its work and the context within which it operates;
- The main documents that set out the operational framework of the charity;
- The Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Organisational Structure

St Paul's Advice Centre currently has a Management Committee of 8 members as of 31 March 2021 which meets at least 6 times a year and is responsible for the strategic direction and policy of the charity. The Management Committee members are from a variety of backgrounds including previous users of the service who have a service user insight into the operation of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of services rest with the Executive Director. The Executive Director is responsible for ensuring the charity

delivers the services specified and the key performance indicators are met. The Executive Director is also responsible for the day to day operational management of the centre, including supervision and development. The Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the adviser team and ensuring compliance with Quality Mark standards.

Related Parties

In so far as it is complementary to the charity's objectives, the charity is guided by both local and national policy. At a national level legal advice is steered by Advice UK. At a local level it is steered by our strategic partnerships and ACFA. St Paul's Advice Centre is a member of ACFA, this being a network of advice agencies who work together to share good practice, raise awareness on social policy issues, discuss policy developments and ensure non-duplication of funding applications.

During the year ended 31 March 2021 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Responsibilities of the Management Committee

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The Management Committee 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. They 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.

The Management Committee trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page x.

In accordance with company law, as the charities trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Independent Examiner is unaware; and
- As the trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Approved by the Trustee Board on 13/12/21 and signed on its behalf by:



L Corballis (Trustee and Secretary)

Administrative information

Management Committee

Laura Corballis

Sam Ward

Ken Dolbear (resigned 02/07/2021)

Anna Hill

Sarah Crookes

Abdi Omer

Iffie Opene (resigned 05/08/2020)

Secretary

Laura Corballis

Executive Director

Steve Woodcock

Independent Examiner

Burnside

Chartered Accountants

61 Queen Square

Bristol

BS1 4JZ

Bankers

Unity Bank

Nine Brindleplace

4 Oozels Square

Birmingham B1 2HB



Independent Examiner's Report

to the Trustees of St Paul's Advice Centre

(limited by guarantee)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors 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 ('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 your 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 Company'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, 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts 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

- the accounts 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)].

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.



Mark Pooley, FCA

13/12/2021

Relevant professional qualification or body: ICAEW
Burnside Chartered Accountants, 61 Queen Square,
Bristol BS1 4JZ

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2021

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies		462	-	462	450
Income from charitable activities:					
Grants receivable	3	207,088	166,938	374,026	311,069
Contracts and commissions		81,085	-	81,085	87,531
Other income		4,564	-	4,564	3,000
Total income		293,199	166,938	460,137	402,050
Expenditure on:					
Charitable activities	4	240,361	166,786	407,147	394,385
Total expenditure		240,361	166,786	407,147	394,385
Net income/(expenditure)	6	52,838	152	52,990	7,665
Transfers between funds		152	(152)	-	-
Net movement in funds		52,990	-	52,990	7,665
Reconciliation of funds:					
Total funds brought forward		139,700	-	139,700	132,035
Total funds carried forward		192,690	-	192,690	139,700

The notes on pages xx to xx form part of these accounts.

Balance Sheet

At 31 March 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets	7	2,487	837
Current assets			
Debtors & prepayments	8	29,492	18,399
Cash at bank and in hand		215,203	165,868
		244,695	184,267
Creditors			
Amounts falling due within one year	9	(54,492)	(45,404)
Net current assets		190,203	138,863
Total assets less current liabilities		192,690	139,700
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	147,690	114,700
Designated	13	45,000	25,000
Total charity funds		192,690	139,700

The notes on pages xx to xx form part of these accounts.

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the directors and authorised for issue on 13/12/21, and are signed on their behalf by:



L Corballis (Trustee and Secretary)

Company number - 03920535

Notes to the financial statements

For the year ended 31 March 2020

1. Accounting policies

(a) Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Paul's Advice Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

At 31 March 2021, the charity had total funds of £192,690 (2020 - £139,700). Restricted funds amounted to £nil (2020 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £145,203 (2020 - £113,863). The target for free reserves is to hold 4 months of running costs, which currently equates to around £136,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2022 which shows the charity not making a deficit for the year.

The management committee therefore have a reasonable expectation that the Centre will be in operation 12 months from the date of approval of these accounts and that the charity remains a going concern. The accounts have therefore been prepared on a going concern basis.

(c) Income

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) Expenditure and irrecoverable VAT

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff time spent on each activity.

(e) Tangible fixed assets

The cost of tangible fixed assets are capitalised and are written-off by equal annual instalments over their expected useful lives as follows:

Furniture, fittings and equipment: 25% reducing balance

Computer Equipment: 25% straight line

Website development costs and software licence costs are written off in the year incurred.

(f) Funds accounting

Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

2. Prior Period Comparatives

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from			
Donations and legacies	450	-	450
Income from Charitable activities:			
Grants receivable	174,491	136,578	311,069
Contracts and commissions	87,531	-	87,531
Other income	3,000	-	3,000
Total income	265,472	136,578	402,050
Expenditure on:			
Charitable activities	257,807	136,578	394,385
Total expenditure	257,807	136,578	394,385
Net income/(expenditure)	7,665	-	7,665

3. Grants receivable

During the year the following grants have been received from the following organisations:

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Bristol City Council	100,825	-	100,825	105,270
Wessex Water	2,700	-	2,700	9,000
National Lottery Community Fund	-	10,000	10,000	10,000
Trusthouse	-	-	-	10,000
Clarion Housing Group	-	50,000	50,000	50,680
Henry Smith Charity	60,000	-	60,000	25,900
Nisbet Trust	10,000	-	10,000	-
Singer Foundation	5,000	-	5,000	9,000
EUSS	-	36,199	36,199	39,998
National Lottery Community Fund				
- Building Lives in Bristol	-	15,000	15,000	15,000
- CCAP – Covid funding	-	8,368	8,368	-
AVIVA Foundation	-	46,116	46,116	-
Quartet	5,700	-	5,700	4,784
Other grants <£5,000	22,863	1,255	24,118	31,437
	207,088	166,938	374,026	311,069

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Advice and information	240,361	166,786	407,147	394,385
	240,361	166,786	407,147	394,385

	Staff costs £	Other direct costs £	Total 2021 £	Total 2020 £
Advice and information	304,558	102,589	407,147	394,385
Charitable activities	304,558	102,589	407,147	394,385

General advice services include advice on a wide range of issues including Welfare benefits, Housing, Employment, Immigration and Consumer Law.

Other Direct Costs

	2021 £	2020 £
Distribution of funds	49,196	50,900
Premises & office costs	26,153	28,177
AGM and trustees' costs	-	130
Accounting & independent examination fees	3,040	3,550
Other professional fees	8,350	4,475
Interpreting fees and medical reports	1,580	999
Training, courses and conferences	1,770	5,182
Books, library and subscriptions	4,145	3,252
Staff and volunteer expenses	2,881	2,364
Recruitment expenses	-	1,668
Irrecoverable VAT	3,358	2,347
Bank charges	388	378
Sundry costs	1,728	2,719
	102,589	106,141

5. Staff costs and trustees' remuneration

Staff costs	2021 £	2020 £
Wages and salaries	267,918	253,958
Social security costs	23,267	22,033
Employer pension contributions	13,373	12,253
	304,558	288,244

Particulars of employees

The average number of staff employed by the charity during the financial year, including part time staff, amounted to:

	2021	2020
Number of paid staff	13	13

No member of staff was paid £60,000 or more.

No trustee received any remuneration from the charity during the year. Trustees received reimbursed expenses of £Nil (2020 - £Nil).

The key management personnel of the charity comprise the trustees and the Executive Director. The total employee benefits of the key management personnel of the charity during the year were £34,728 (2020 - £33,799).

6. Net income/(expenditure) for the year

This is stated after charging:

	2021 £	2020 £
Depreciation	1,180	3,482
Accounting & Independent Examination fees	3,040	3,550

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2020	37,642
Additions	2,830
Disposals	-
At 31 March 2021	40,472
Depreciation	
At 1 April 2020	36,805
Charge for year	1,180
Eliminated on disposal	-
At 31 March 2021	37,985
Net book value	
At 31 March 2021	2,487
At 31 March 2020	837

8. Debtors & prepayments

	2021 £	2020 £
Accounts receivable	12,118	7,500
Other debtors	1,083	778
Prepayments and accrued income	16,291	10,121
	29,492	18,399

9. Creditors

	2021 £	2020 £
Amounts falling due within one year:		
Trade creditors	20,651	7,853
Deferred income	25,000	27,700
Other taxation and social security	5,851	7,051
Other creditors and accruals	2,990	2,800
	54,492	45,404

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2021 to March 2022.

	2021 £	2020 £
Balance as at 1 April 2020	27,700	16,000
Amount released to income from charitable activities	(27,700)	(16,000)
Amount deferred in year	25,000	27,700
Balance as at 31 March 2021	25,000	27,700

11. Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Due within 1 year	2,405	2,405
Due 1-2 years	2,405	2,405
Due 2-5 years	1,203	3,608
	6,013	8,418

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	50,000	(50,000)	-	-
Immigration Project	-	36,199	(36,199)	-	-
Advocato Project	-	11,255	(11,103)	(152)	-
Whole Person, Whole Communities Project	-	46,116	(46,116)	-	-
Building Lives in Bristol	-	15,000	(15,000)	-	-
Emergency Covid funding	-	8,368	(8,368)	-	-
	-	166,938	(166,786)	(152)	-

Purpose of funds

Aashyana Project

This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Immigration Project

This funding supports the provision of advice and information on immigration.

Advocato Project

This funding supports the development of a volunteer advocate project.

Whole Person, Whole Communities Project

This funding supports the strategic development of client focussed and outcome driven services.

Building Lives in Bristol

Funding from the National Lottery Community Fund to support the people of St. Pauls.

Emergency Covid funding

Emergency Covid-19 funding from The National Lottery Community Fund CCAP.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	10,000	-	-	15,000	25,000
Revenue & Capital fundraising	15,000	-	(27,066)	32,066	20,000
Total designated funds	25,000	-	(27,066)	47,066	45,000
General funds	114,700	316,567	(263,729)	(46,914)	147,690
Total unrestricted funds	139,700	316,567	(263,729)	152	192,690

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building development. The current condition of our premises are poor and our plan includes upgrading the physical environment of our premises to better meet the future needs of our service users and staff. In addition, redevelopment plans provide opportunities for potential income generation, which will contribute our longer term sustainability. The onset of the pandemic in 2020 has delayed our plans to develop our current building, however, we plan to progress asset transfer from Bristol City Council in 2022.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs.

General funds

This receives all revenue which is not restricted by the funder or donor and is used for core services. Where funds are restricted and the entire costs are not met by the funders some revenue is used to supplement the restricted funds.

14. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	2,487	-	-	2,487
Cash at bank and in hand	170,203	45,000	-	215,203
Other net current assets/ (liabilities)	(25,000)	-	-	(25,000)
	147,690	45,000	-	192,690

15. Related party transactions

There are no related party transactions that require disclosure in the financial statements.



St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses or organisations can support our work:

Financial support

- Nominate us as your charity of the year
- Make a donation at www.stpaulsadvice.org.uk/support-us
 - Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity who needs local support

Contact us to find out more

146 Grosvenor Road, St Pauls, Bristol BS2 8YA T 0117 955 2981 E enquiry@stpaulsadvice.org.uk



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