



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.



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.

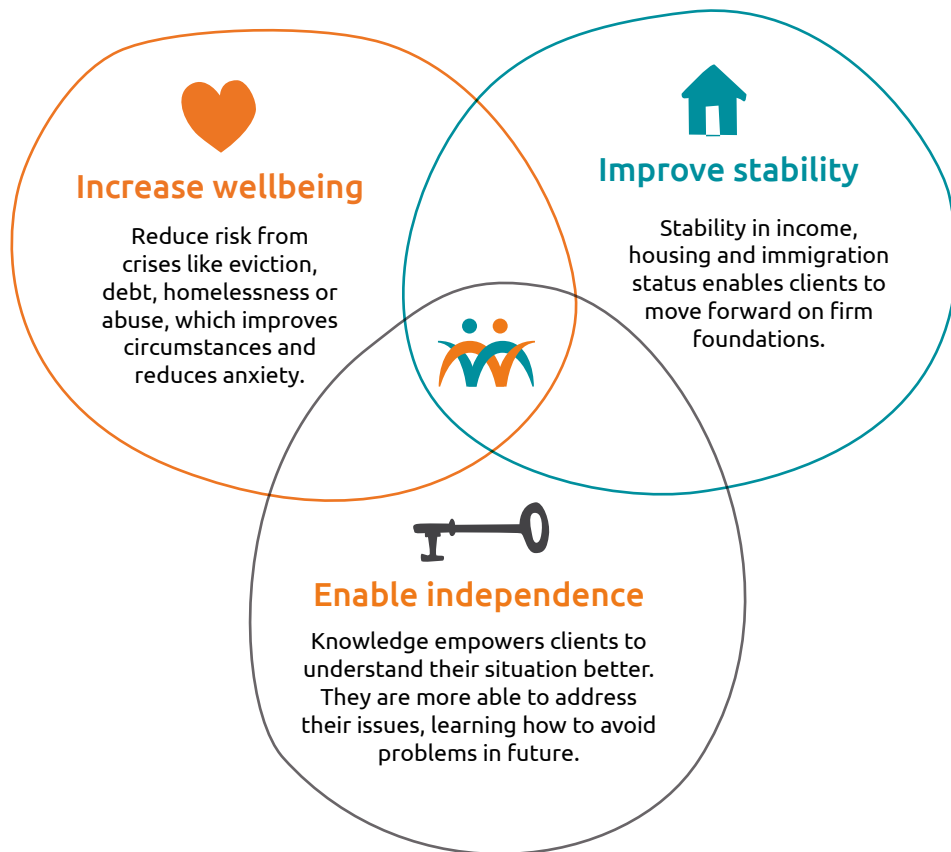
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

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

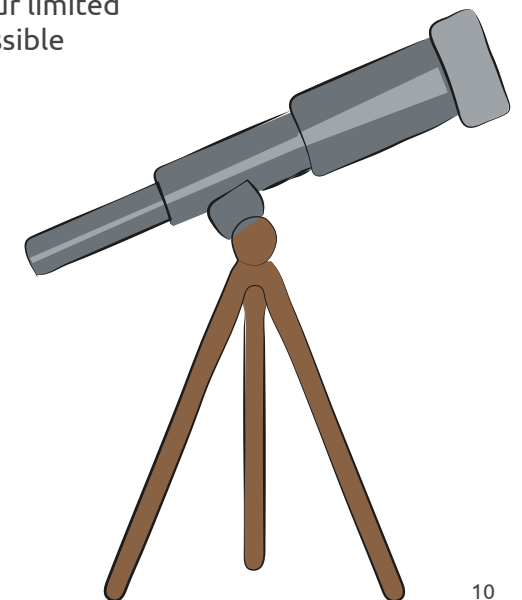
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

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.

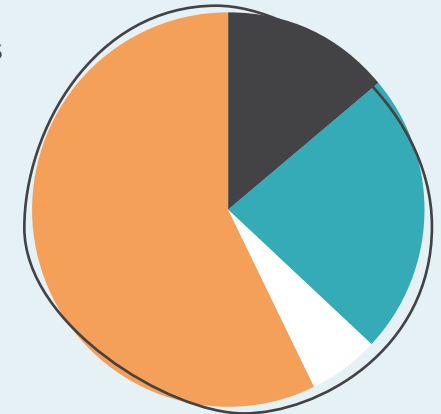


THE NISBET TRUST

Trusthouse Charitable Foundation

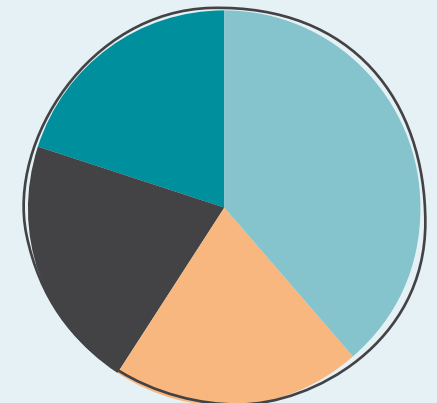
Income £434,016

- 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

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www.stpaulsadvice.org.uk

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