

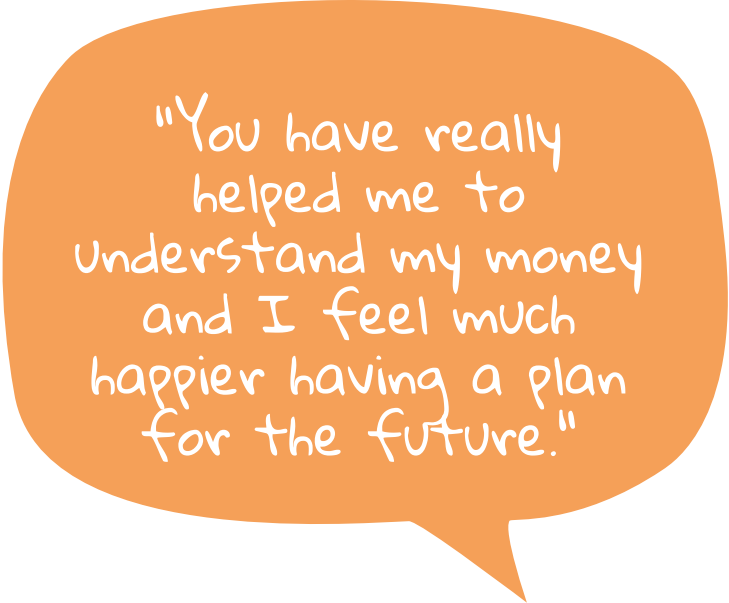


Working for a better future for all

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.

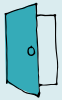
Susan was very grateful for our help.

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

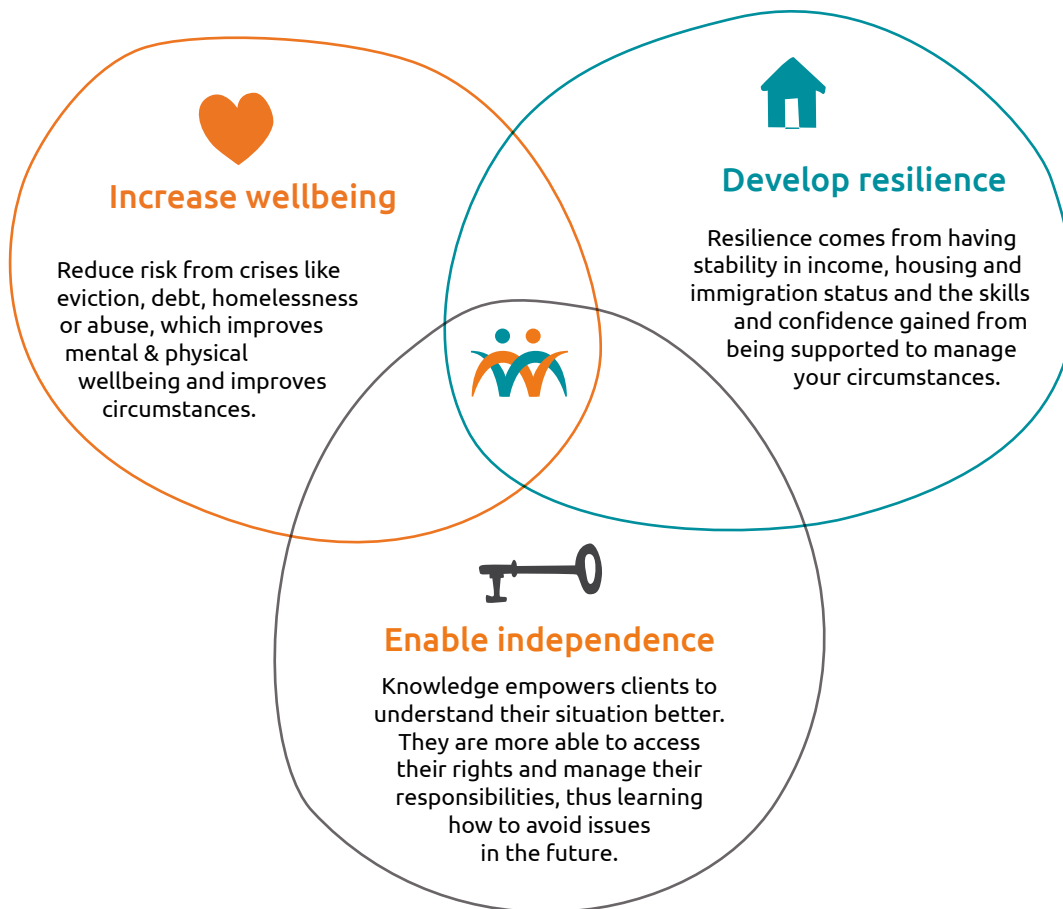
We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

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

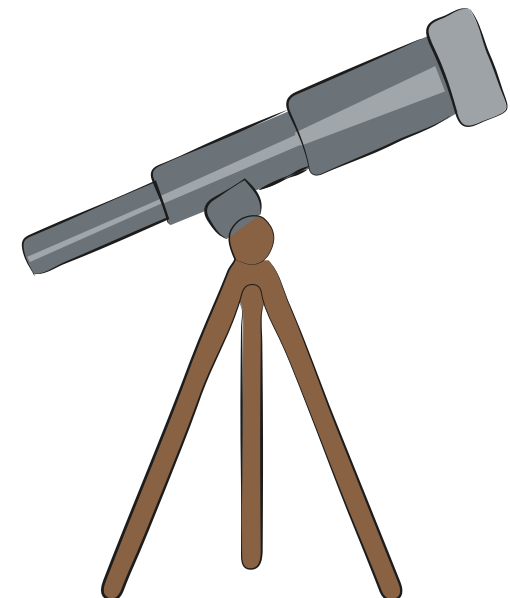
We have three key aims when we think about outcomes for our clients, that are focuses on a strength based holistic approach that believes that if we empower clients, they will be better placed to meet their own needs in the future.

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

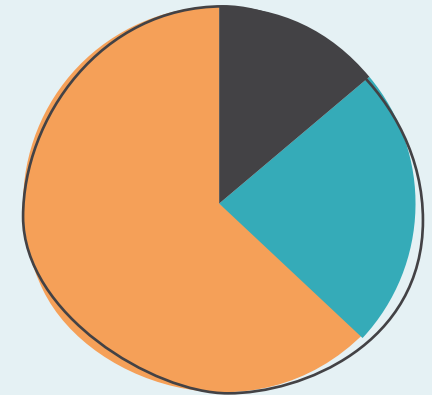
Supporters and partners

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.



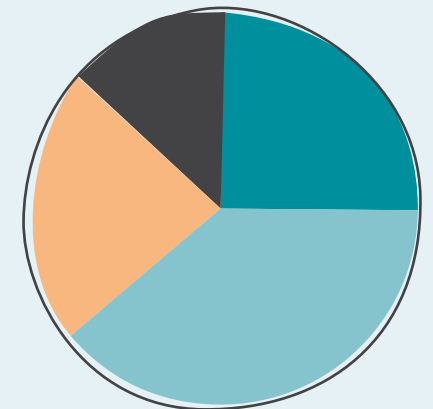
Income £460,345

- 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 (2023: £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