



Transformation and resilience in challenging times

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

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A note from the Chair of Trustees

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

Transformation and resilience

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

Partnership

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

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

Continuing challenging times for clients

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

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

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

Pauline Sandell, Chair of Trustees

**St Pauls Advice Centre
has delivered its most
impactful year to date.
Overall, we put around
£2.7 million back into
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A new home for St Pauls Advice Centre

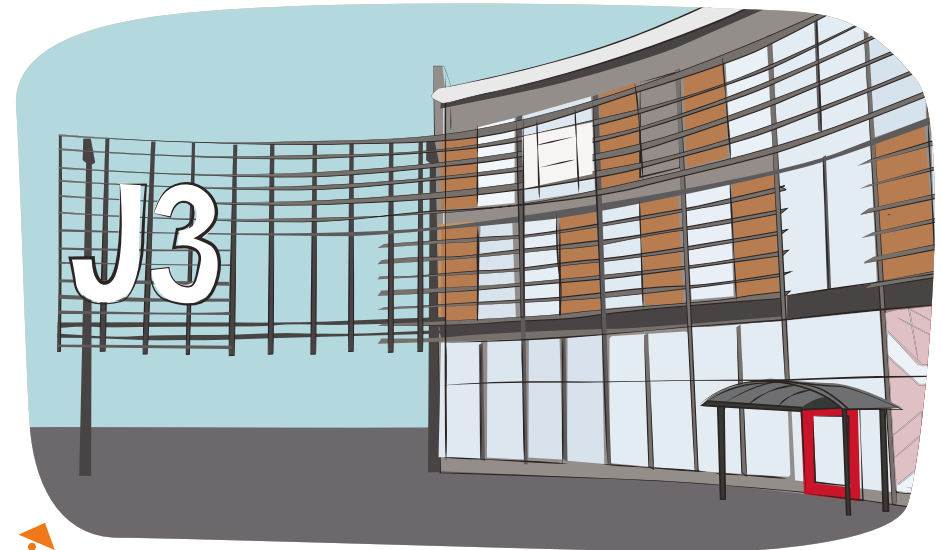
After 53 years at Albert Villa on Grosvenor Road, we left our long-standing home in early March 2025. As Rob France, our Executive Director, reflected, “Given the supportive role we’ve played for generations of people in our former neighbourhood, this was not a decision we took lightly at all.”

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

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

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

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



Executive Director's report

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

Financial outcomes

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

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

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

Caseload and client needs

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

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

Investing in people and place

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

Impact of our volunteer programme

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

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

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

Rob France, Executive Director

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

The stories behind the numbers

Carlos*

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

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

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

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

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

Salma*

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

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

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

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

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

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

Who we supported over 2024-25

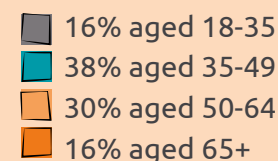
The neighbourhoods we serve have experienced decades of systemic exclusion. Cuts to public services, the pandemic, and the cost-of-living crisis only deepened existing inequalities over last year.

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

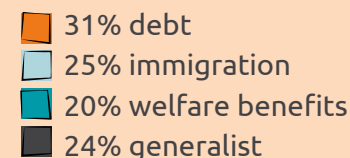
Even working families began struggling more: low wages, insecure employment, and cuts to in-work benefits made it harder for people to meet basic needs – even those working full time.

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

Age range



Common issues



69% were from racially minoritised communities



16% had mental health struggles



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



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



23% spoke English as a second language



26% were responsible for children



13% were sole caregivers for children



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

Our impact over 2024-25

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



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



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



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



94.3% of clients felt they were treated fairly



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



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



94.3% felt communication was helpful



98.1% are likely to recommend St Pauls Advice Centre



88.7% found information easy to understand



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



90.6% felt we listened well to them



96.2% of respondents were satisfied overall

Our clients' experiences of St Pauls Advice Centre

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

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

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

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

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

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

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

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

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

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

In-year strategic updates and service developments

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

New premises

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

Developing people

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

New partnerships

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

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

eVisa Project

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

Bristol Court Advice Network

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

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

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



The impact of our work via Bristol Court Advice Network

Rene*

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

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

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

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

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

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

Sarah*

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

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

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

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

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

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

Strategic report



Vision

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



Mission

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

Values



Client focus

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



Justice

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



Community

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



Integrity

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



Expertise

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



Respect

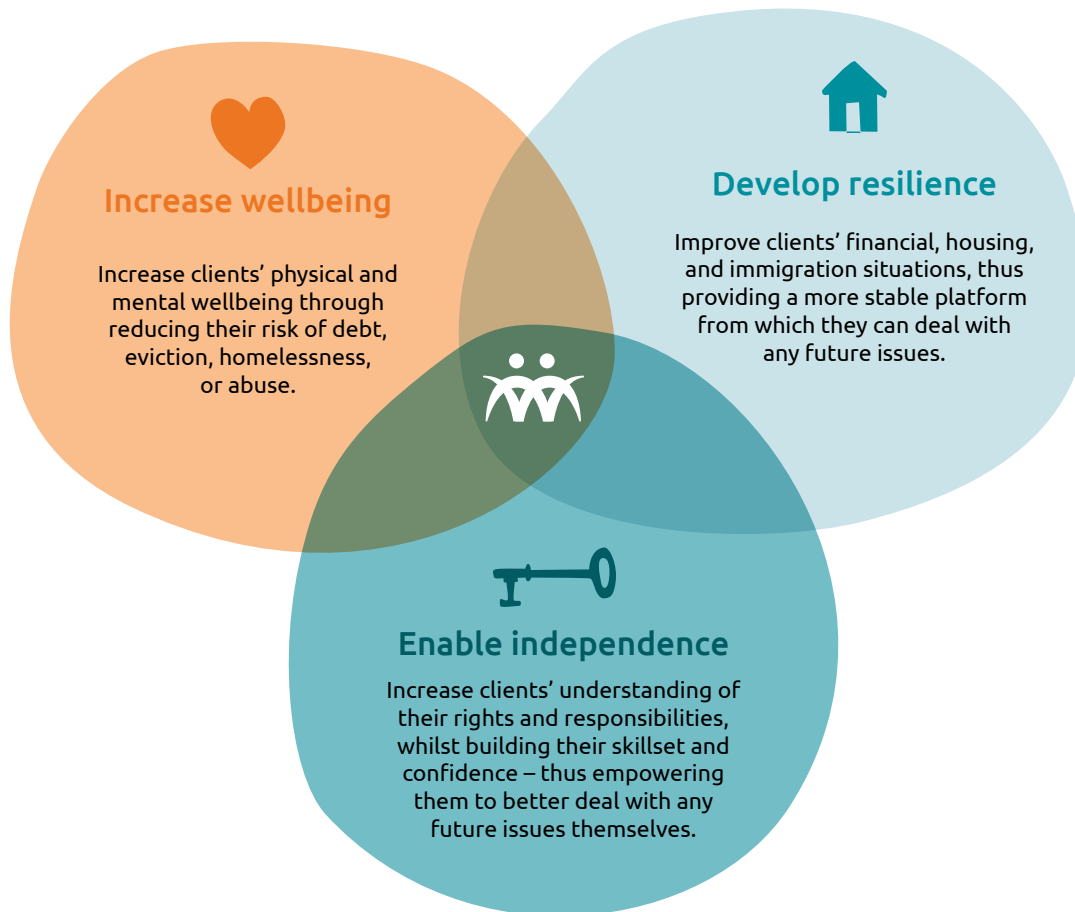
We treat people kindly, fairly, and consistently. We focus on giving the right advice rather than judging the people who need it.

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

2024-26 strategic plan

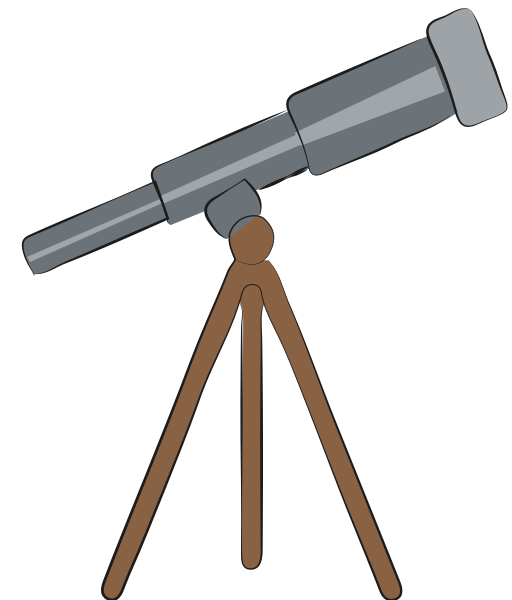
We have three overall, key aims for our clients. These are grounded in a strength-based, holistic approach that recognises empowerment as the foundation for helping clients meet their own needs in the future.

Key aims



Focused objectives

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



Progress against our strategic priorities

1. Inclusive and person-centred

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

2. Local and collaborative

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

3. Robust and sustainable

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

4. Voice and influence

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

Looking ahead

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

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

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

Finance summary

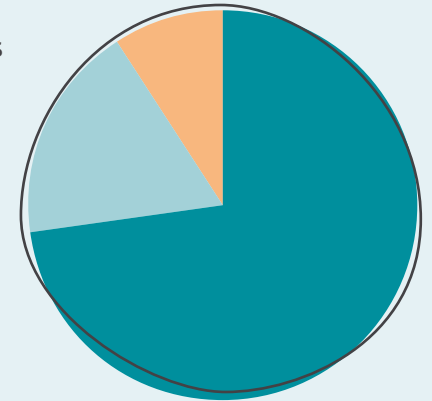
Supporters and partners

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



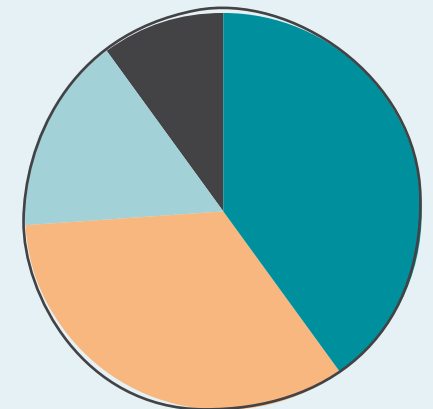
Income £567,732

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



Expenditure £494,881

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



St Pauls Advice Centre Trustees' report 2024-25

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

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

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

Our purposes and activities

The charity's objects and principal activities are to:

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

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

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

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

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

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

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

Public benefit

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

Financial review

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

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

Principal funding sources

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

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

Risk management

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

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

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

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

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

Investment policy

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

Reserves policy

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

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

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

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

Structure, governance and management

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

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

Recruitment and appointment of the Management Committee

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

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

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

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

Trustee induction and training

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

New Trustees receive an induction pack including:

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

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

Organisational structure

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

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

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

Strategic partners

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

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

Responsibilities of the Management Committee

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

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

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

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

Members of the Management Committee

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

Helen Siphthorp (Secretary)

Pauline Sandell (Chair)

Eve Barnes (resigned in July 2024)

Philip McCabe

Derek McConnell

Matthew Skuse (Treasurer)

Nzinga Akinshegun (resigned in September 2024)

Salha Juma (appointed on 10th April 2025)

Aliza Baber (appointed on 10th April 2025)

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

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

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



Helen Siphthorp, Trustee and Secretary

Independent Examiner's Report

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

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

Responsibilities and basis of report

As the charity's Trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

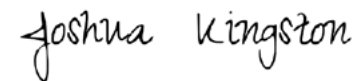
Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the

Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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



Joshua Kingston BSc FCA

Date 28th November 2025

Burton Sweet Chartered Accountants

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

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2025

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

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

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

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

See note 13 for fund-accounting comparative figures.

Balance Sheet

As at 31 March 2025

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

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

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

The members have not required the company to obtain an audit of its accounts for the period in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Helen Siphthorp

H Siphthorp (Trustee and Secretary)

Company number - 03920535

Cash flow statement

Year ended 31 March 2025

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

Cashflow Restrictions

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

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

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

Accounting Convention

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

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

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

Income

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

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

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

Investment income is included on a receivable basis.

Expenditure

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

Raising funds

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

Charitable activities

Grants awarded are allocated to charitable activities.

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

Governance costs

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

Allocation and apportionment costs

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

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

Pension costs and other post-retirement benefits

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

Tangible fixed assets

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

Furniture, fittings and equipment - 25% reducing balance

Computer equipment - 25% straight line

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

Fund accounting

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

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

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

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

2 Income from donations and grants

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

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

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

3 Income from charitable activities

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

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

4 Grants receivable

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

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

5 Expenditure on raising funds

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

6 Expenditure on charitable activities

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

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

7 Analysis of grants

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

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

Reconciliation of grants payable

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

8 Support costs

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

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

9 Governance costs

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

10 Net income/(expenditure) for the year

This is stated after charging:

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

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

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

11 Staff costs and numbers

The aggregate payroll costs were:

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

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

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

12 Taxation

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

13 Statement of Financial Activities comparative figure

For the year ended 31 March 2024

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

14 Tangible fixed assets

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

15 Debtors

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

16 Creditors

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

17 Commitments under operating leases

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

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

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

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

19 Analysis of changes in cash during the year

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

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

20 Movement in funds

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

20 Movement in funds (continued)

Restricted funds

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

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

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

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

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

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

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

The National Lottery - restricted towards Welfare Benefits Advice.

Designated funds

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

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

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

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

Restricted funds

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

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

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

21. Analysis of net assets between funds

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

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

22 Related party transactions

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

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

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

Financial support

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

Volunteer

- Volunteer your skills, time, or resources

Raise awareness

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

Contact us to find out more

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

www.stpaulsadvicence.org.uk

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

Donate



Here!