

**St Lukes Advice Service**  
**Registered Charity No 1094894**

**Trustees report for the year ending 31 March 2025**

St Lukes Advice Service is an unincorporated charity registered in England and Wales, charity number 1094894. Its principal office is located in the Brighthelm Centre, North Road, Brighton, BN1 1YD.

It was constituted on 7 November 2002, with an amended constitution adopted on 13 April 2018.

The trustees who held office during the year were:

- Rev Martin Poole (Chairman and vicar of St Lukes Church, Prestonville)
- Michael Gray (Trustee throughout the year and treasurer until 4 Oct 2024)
- Kathryn Mountford (resigned 30 September 2024)
- Erin Callaghan (resigned 22 November 2024)
- Peter Ball
- Jannie Lee (resigned 10 May 2024)
- Timothy Drew (appointed trustee and treasurer 4 October 2024)
- Funmilayo Yussuff (appointed 17 January 2025)
- Rwitoban Deb (appointed 17 January 2025, resigned 13 May 2025)

New trustees are appointed by the existing board following interviews. All new trustees undergo an induction in the charity and its works. The trustee board met 10 times during the year for board meetings with the Director of Operations and Fundraising in attendance.

The object of the charity is the provision of an advice service for the relief of persons who are in need, distress or hardship in Brighton and Hove and nearby districts. This is done by providing practical, compassionate support and advice to help overcome financial hardship by accessing the benefits they need and managing debt.

**Public Benefit**

The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

**Achievements and future plans**

During the year we assisted 878 clients with 974 welfare benefit and debt cases, this is up 26% and 29% retrospectively on the previous year. We also handled 3,060 telephone and online enquiries from new clients up 13% on the previous year.

We see multiple positive changes as a result of using our service, many of which are measurable; for example, in 2024/2025 we:

1. Increased client income: Combined annualised total of over £1.8M of unclaimed benefits.
2. Reduced client debt: £1,318,252 of debt written off / managed for 93 clients.

3. Improved client understanding: 95% of clients believe we improved their understanding of their rights, options, and next steps.
4. Improved client confidence: 57% of clients felt more confident about their situation after receiving assistance from the service.
5. Reduced client anxiety: 62% of clients reported a reduction in anxiety surrounding their financial situation after receiving help.
6. Increased client support: 82% of clients felt supported with their benefit and debt issues, reflecting the service's commitment to providing comprehensive & tailored support.
7. Reduced client stress: 68% of clients experienced less stress and worry following their appointment with the service.
8. Enhanced client well-being: The service contributes to improving overall well-being, as evident in client satisfaction: 100% of clients would recommend the service to others and 100% felt they were treated fairly.

We were able to achieve this by the additional support we have from 8 dedicated volunteers during the year who assisted with welfare benefit, money advice and administration.

We plan to continue to support as many people as possible in the coming year by maintaining our 'open door' policy.

The trustees are grateful for to all of the staff and volunteers for their contribution to the Service's achievements in 2024/25

### **Financial review & reserves**

The organisation spent much of the financial year rebuilding reserves whilst growing the service. After some successful fundraising and careful control of costs, year-end reserves stood at £63,904 (2024 - £26,891), which is around 4 months of expenses. Trustees consider that this is the sufficient for the ongoing operation of the charity.

Work will continue to grow and to diversify income in the coming year to ensure that our work can continue.

Signed on behalf of the board on 15 June 2025



Rev Martin Poole

**Independent Examiners Report to the trustees of St Lukes Advice Service (Charity no 1094894) on the accounts for the year ended 31 March 2025**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed

Jane Smith

Date

15 June 2025

Name

Jane Smith

Address

16 Windlesham Gardens, Brighton BN1 3AJ

**St Lukes Advice Service**  
**Registered Charity No 1094894**  
**STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)**  
**YEAR ENDED 31 MARCH 2025**

		Unrestricted & Total funds 2025		Unrestricted & Total funds 2024	
	Note	£	£	£	£
<b>INCOME FROM:</b>					
Donations and legacies	2	192,799		134,028	
Investments	3	<u>372</u>		<u>229</u>	
<b>TOTAL INCOME</b>			193,171		134,257
<b>EXPENDITURE ON:</b>					
Charitable activities	4	<u>156,158</u>		<u>130,583</u>	
<b>TOTAL EXPENDITURE</b>			156,158		130,583
<b>NET MOVEMENT IN FUNDS</b>			<u>37,013</u>		<u>3,674</u>
<b>Reserves at 1 April 2024</b>			<u>26,891</u>		<u>23,217</u>
<b>Reserves at 31 March 2025</b>			<u>63,904</u>		<u>26,891</u>

The notes form part of these financial statements.

STATEMENT OF FINANCIAL POSITION  
YEAR ENDED 31 MARCH 2025

		2025		2024	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	7		1		1
<b>CURRENT ASSETS</b>					
Debtors	8	22,327		-	
Cash at bank and in hand		<u>43,858</u>		<u>27,576</u>	
		66,185		27,576	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	<u>(2,282)</u>		<u>(686)</u>	
<b>NET CURRENT ASSETS</b>			63,903		26,890
<b>NET ASSETS</b>			<u>63,904</u>		<u>26,891</u>
<b>CHARITY FUNDS:</b>					
General, unrestricted funds	10		63,904		26,891
<b>TOTAL FUNDS</b>			<u>63,904</u>		<u>26,891</u>

The accounts were approved by the Board on

15 June 2025

Signed on behalf of the board of trustees

Rev Martin Poole  
Chairman



The notes form part of these financial statements.

## **1 ACCOUNTING POLICIES**

### **1.1 Basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charitable group and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

### **1.3 Going concern**

The trustees consider that there are no material uncertainties regarding the charity's ability to continue as a going concern. Therefore, the financial statements are prepared on a going concern basis.

### **1.4 Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives. All of the charity's funds are unrestricted.

### **1.5 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

#### ***Donations and legacies***

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of receipt.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### ***Charitable activities***

Income from service contracts is recognised when the service has taken place.

### **1.6 Expenditure**

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Expenditure on charitable activities includes costs all costs incurred by the charity, including management costs.

### **1.7 Tangible fixed assets**

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

All equipment is fully depreciated in the year of purchase

#### 1.11 Employee benefits

The cost of any holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

## 2 DONATIONS AND LEGACIES

	Total 2025	Total 2024
	£	£
Donations	44,855	25,425
Grants	144,305	104,391
Gift aid	3,639	4,212
<b>Total</b>	<b>192,799</b>	<b>134,028</b>

## 3 INVESTMENTS

	2025	2024
	£	£
Interest receivable	372	229

## 4 CHARITABLE ACTIVITIES

	Total 2025	Total 2024
	£	£
Staff costs	120,658	102,044
Interpreting costs	5,084	8,609
Print post and stationery	3,056	
Training	682	839
Volunteer and staff sundry expenses	870	
Depreciation	3,288	316
Insurance, quality and other professional fees	2,324	729
Rent and premises	10,858	10,031
Software licences	124	
Subscriptions	6,553	4,600
Sundry other costs	58	2,105
Telephony and Comms	1,130	1,309
Website and IT Support	1,473	
<b>Total</b>	<b>156,158</b>	<b>130,583</b>

## 5 EMPLOYEES AND TRUSTEES

### Number of employees

The average monthly number employees during the year was:

	2025 Number	2024 Number
Direct employees	5	5

### Employment costs

	2025 £	2024 £
Wages and salaries	113,647	91,252
Social security costs	4,617	3,802
Other pension costs	2,394	5,964
	<b>120,658</b>	<b>101,018</b>

There were no employees whose annual remuneration was above £60,000 (2024 - Nil).

## 6 TRUSTEE REMUNERATION AND BENEFITS

No trustees were paid remuneration (2024: £nil).

During the year, one trustee, Funmilayo Yusseff was reimbursed travel expenses of £49 (2024: £nil).

## 7 TANGIBLE FIXED ASSETS

	IT Equip
	£
<b>Cost:</b>	
At 1 April 2024	1
Additions	3,289
Disposals	-
At 31 March 2025	<b>3,290</b>
<b>Depreciation:</b>	
At 1 April 2024	-
Charge for the year	3,289
Eliminated on disposal	-
At 31 March 2025	<b>3,289</b>
<b>Net book amount:</b>	
At 31 March 2025	<b>1</b>
At 31 March 2024	<b>1</b>

## 8 DEBTORS

	2025 £	2024 £
Prepayments and accrued income	<b>22,327</b>	-

## 8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	272	686
Other taxation and social security	2,010	-
	<b>2,282</b>	<b>686</b>

## 9 RETIREMENT BENEFIT SCHEMES

### Defined contribution schemes

The group operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the group in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £2,394 (2024: £5,964).

## 10 RESERVES

All funds of the charity are unrestricted.