

THE ADVICE SERVICES ALLIANCE

England & Wales · Charity number 1112627

Details

Other names	ASA
Status	Registered
Legal form	Charitable company
Company number	03533317
Registered	2006-01-04
Register	View on the Charity Commission register

Contact

Address	The Justice Hub 1st Floor Idrc 1 Paternoster Lane London EC4M 7BQ
Phone	07904377460
Email	info@asauk.org.uk
Website	www.asauk.org.uk

Activities

Objects: (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies; (2) to advance education for the benefit of the public in particular by the development of high quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities: To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high quality advice.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£148,587	£154,412	-	-
2024-03-31	£208,032	£196,035	-	-
2023-03-31	£114,310	£129,189	-	-
2022-03-31	£114,440	£104,494	-	-
2021-03-31	£135,931	£123,814	-	-

Trustees

Name	Role	Appointed
Alasdair Stewart		2022-12-07
Callum Delhoy		2024-10-02
Callum Dixon		2024-07-10
Cassandra Harrison		2023-12-14
Cllr Ruth Hayes		2020-03-25
Dr James Sandbach		2021-12-09
Dr Taylan Sahbaz		2023-12-14
EDLIRA ALKU		2024-07-10
Fran McSweeney		2022-12-07
JULIE BISHOP		
John Roberts		2016-12-05
Kani Jelisa Kundu		2021-12-09
MARTIN MICHAEL BARNES		2015-12-04
Sabrina Dubash		2021-12-09

Accounts

ADVICE SERVICES ALLIANCE

UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2025

Company Number: 3533317 (England and Wales)
Charity Number: 1112627

Contents

	Page
Legal and administrative information	1
Trustees' report	2
Independent Examiner's report	13
Statement of financial activities	14
Balance sheet	15
Principal accounting policies	16
Notes to the financial statements	19

ADVICE SERVICES ALLIANCE

Legal and administrative information

Trustees

Edlira Alku
Martin Barnes
Julie Bishop
Sabrina Dubash
Cassandra Harrison
Ruth Hayes
Kani Kundu
John Roberts
Taylan Sahbaz
James Sandbach
Alasdair Stewart
Carol Storer
Callum Delhoy
Callum Dixon
Fran McSweeney

Officers

Chair
Vice Chair
Treasurer
Company Secretary

Ruth Hayes
Martin Barnes
John Roberts
Lindsey Poole

Chief Executive

Phil Jew (Interim CEO 0.6 FTE 1st April 2024-31st March 2025)
Lindsey Poole (CEO 0.8 FTE from 1st April 2025)

Staff

Lindsey Poole (0.2 FTE from 1st April 2024 to 31st March 2025)
Rita Chadha (Resigned 30th June 2025)
Jo Chimes (Resigned 6th May 2025)

Consultants

Phil Jew; Advice Workforce Development (from November 2023)
Mandy Davies, Mindful Resolutions
Chris Goodlad

Patron

Lord Low of Dalston

Company Number
Charity Number

3533317 (England and Wales)
1112627

Registered Office

The Justice Hub, 1st Floor, Internation Dispute Resolution Centre
1 Paternoster Lane
London EC4M 7BQ

Independent Examiner

Anthony Epton
Goldwins Limited
75 Maygrove Road
West Hampstead
London
NW6 2EG

Solicitors

RussellCooke
2 Putney Hill
Putney
London
SW15 6AB

Bankers

Unity Trust Bank Plc
Nine Brindley Place
Birmingham
B1 2HB

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees of Advice Services Alliance ("ASA") present their report and the financial statements for the year ended 31 March 2025

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and equates to a directors' report for the purposes of company legislation.

The financial statements comply with current statutory requirements, the memorandum and articles of association and have been prepared in accordance with the accounting policies on pages 16 to 17 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 United Kingdom and Republic of Ireland (FRS 102).

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission when reviewing our aims and objectives and in planning our future activities.

Objectives and activities

Charitable objects

The Charitable objects of the Advice Services Alliance as adopted on the 28th February 2020 by special resolution are as follows:

- (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies;
- (2) to advance education for the benefit of the public in particular, by the development of high-quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities

The activities of the Advice Services Alliance are:

" To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high-quality advice."

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

The Board of Trustees met for an Away Day in February 2023 to agree the ASA Strategic Aims for the next five years. These aims were reflected in the business plan for the year April 2024 - March 2025, drafted at the Trustee Away Day held in February 2024, with thanks to the Bar Council for use of their premises:

We have six key aims:

- The best advice is given
- Inequalities are challenged
- Client journeys are improved
- Learning and ideas are shared
- Voices are heard by decision makers
- Services can flex and develop

Our activities to achieve this focus on;

- Connecting advice services, big and small, generic and specialist across the UK
- Collating and sharing cross sector knowledge and experience
- Driving quality in advice delivery through the AQS and quality assurance
- Facilitating co-operation and partnerships between advice services
- Supporting cross-sector communication, policy and campaigning work
- Holding meetings, events and conferences with cross cutting themes
- Championing quality practice-orientated research and evaluation
- Representing the advice sector on strategic bodies and boards,
- Liaising with decision-makers and funders on advice service issues

Our business plan for the year was mapped against these aims and activities and was regularly updated through to year to measure progress.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (*continued*)

The year was characterised as one of step change for the ASA. The substantive Director was on sabbatical for the year (whilst continuing to assist with Company Secretary role and the finances) and the CEO role was held by Phil Jew on an interim basis. This allowed the trustees the opportunity to consider the role of the Advice Services Alliance afresh and to make some changes to the operation of the charity.

The main achievements of the year April 2024 to March 2025 were as follows:

Represent the Advice Sector

The ASA continued to promote and represent the advice sector at strategic level. In July 2024, the General Election returned a new government and with it, a manifesto which will impact on advice services and their clients, including regionalisation, reform of housing acts, reform of employment acts and benefits reform. This is likely to present opportunities and challenges for the sector over the next few years. The ASA convened regular meetings with its members to discuss the rapidly changing strategic environment and the advice sector's 'asks' of the Government. In autumn 2024, the ASA published *Advice is the Key to Government Missions* setting out these requests.

The ASA met with the new Justice Minister with responsibility for Legal Help and Support (since been moved to Department of Transport). We have been invited by the Ministry of Justice to sit on the newly reformed Legal Help and Support Strategy Advisory Group. Phil Jew attended the inaugural meeting.

The ASA is a founder member of the Access to Justice Foundation, and we have a seat on the Board of Trustees. Lindsey Poole filled this role until June 2025. The ASA is a consultative body for the Legal Aid Agency. We attend the Independent Advice Providers Forum in Wales, were engaged with the Greater London Authority on their advice sector strategy work and more recently worked closely with the London Legal Support Trust on an advice workforce development strategy, sitting on the Advisory Group. We are also represented on the Administrative Justice Council Working Group on Vulnerable Users.

Quality Work: the Advice Quality Standard and related work

The AQS is a crucial part of the ASA offer and the backbone of our financial stability.

Deputy Director Jo Chimes developed the offer to AQS holders over the year by offering online workshops and training events on the AQS. Work has continued to develop the relationship with our assessment bodies, Recognising Excellence, Citizens Advice and AgeUK and ensure consistency of AQS assessment. The AQS continues to be validated for the Money and Pensions Service Quality Framework and the Welsh Government's Independent Advice Providers Framework. A substantial application was made for further funding from the City Bridge Foundation to follow the Pilot of an Entry Level AQS which took place in 2023-24. Funding to develop an Access Pathway was confirmed in April 2025.

Advice Sector Workforce and Development Project

In November 2023, the ASA working with Phil Jew as a consultant were awarded the contract by London Legal Support Trust to be the Learning Partner for the Advice Sector Workforce Development Fund programme. This work continued over the year, including visits to all the funded partners and production of reports for the advisory group. The project is focussing on how to bring about sustainable solutions to a workforce crisis in London's advice services. From mid-March 2025, we were awarded a further contract by the London Legal Support Trust to undertake a short-term project identifying workforce related organisational capacity issues within the London's advice sector. The work will complete in September 2025.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Ethnically Diverse Advice Providers Network

Rita Chadha took forward the development and support of a network of advice providers from and for London's ethnically diverse, Black and ethnic minority communities. Whilst there has been some improvement in the recognition of the important work such organisations undertake, there is still much progress to be made in linking front line community organisations and faith groups to become an integral part of the advice sector. The work is funded by Trust for London and is supported by a Steering Group of members of the Network. The project moved into the final year of funding.

Research and evidence on Social Welfare Advice

The project on Understanding Communities seeking Social Welfare Legal Advice, funded by the Nuffield Foundation and lead by the University of Bangor, completed in May 2024, and several seminars presented the findings of the work. The ASA was the London partner in this important research project to investigate the relationship between advice services, people's help seeking behaviours and strong cohesive communities.

In November 2024, we held the annual Standing Committee on Advice Research and Evaluation (SCARE) which presented highlights from some of the recent most robust and relevant research related to the delivery of advice services. Details of the presentations given are on the ASA website. This year, SCARE was sponsored by Nuffield Foundation, hosted by Quinn Emanuel in their fantastic conference suite on High Holborn. We welcomed Richard Thurston from University of Cardiff as the convenor.

Data management and AI

The team undertook a piece of work with Information Superhighways to look at the ASA's data needs and collection. We also engaged Zoe Amar Digital to provide a workshop for staff and trustees on Artificial Intelligence. The issue of AI has risen as a major issue for advice services and their clients, and the ASA has been at the forefront of getting to grips with its potential as a useful tool for advisers and the ASA, as well as a source of (mis)information for clients. This work is likely to be on-going and ever more important as AI technology becomes more widely available.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Staff and Wider Team

Phil Jew who had been working as a consultant on the Advice Workforce Development Fund took on additional responsibilities as the Interim Director role from April 2024 to March 2025. **Lindsey Poole**, the substantive Director has been on sabbatical at the Centre for Socio Legal Studies at the University of Oxford from April 2024 until March 2025. **Jo Chimes** continued as Deputy Director with particular responsibility for Quality work until May 2025. We are delighted that Jo has been able to offer some time working as a consultant on the Advice Workforce Development Fund project. **Rita Chadha** continued her work the Project Manager for the Ethnically Diverse Advice Providers Network and left the ASA in June 2025. Both these vacant posts have now been filled at time of writing (August 2025).

We have been helped enormously by excellent consultants and external support: **Chris Goodlad** (accounts and bookkeeping) and **Mandy Davies** (Virtual PA). Our thanks to **Amanda Jordan, Liz Morris, Dawn Draper** and the team of **assessors** at Recognising Excellence for their continued support in the delivery and development of quality assurance in the advice sector. **Mike Butler** provided excellent support on the Trustees Away Day (February 2025) and suggestions for future fundraising. **Madeliene Sugden** has worked with the team on the updating and development of the ASA website. We have moved our IT support to Penelope and have been very grateful to the team for their support and suggestions on improving our data management. **Zoe Amor** provided training and insight on the use of AI.

Our thanks also go to the Project Management Committee who voluntarily give up their time to help us ensure the AQS is delivered to the highest possible standard; **Professor Avrom Sherr, Clive Tulloch and Sabrina Dubash**. We welcomed **Vicky Ling** as a new member of the PMC in March 2025.

Our only resource is the people we work with; our staff team, our trustees, our volunteers and our partners. All go above and beyond with dedication to our primary purpose; ensuring access to social justice is a reality for all. Without our people we are nothing and all our achievements belong to you.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Financial review

Financial report for the year

The charity had expenditure on unrestricted funds of £109,901 (2024 - £63,558) and £104,076 of income on unrestricted funds (2024 - £75,555) which resulted in a deficit for the year of £5,825 (2024 – surplus of £11,997). After the deficit is added to the accumulated surplus brought forward from previous years, the charity has an accumulated surplus on unrestricted funds in the sum of £119,838 (2024 - £125,663).

Reserves policy

The trustees have established a policy whereby the charity's 'free' reserves, being total unrestricted funds excluding designated funds, should be between three and six months of the charity's operational expenditure, in order to provide the charity with sufficient working capital to fund its existing charitable commitments. Based on the financial performance for 2024/25, free reserves should be in the range of £20,000 and £55,000.

At this level, the Trustees feel that they would be able to continue the activities of the charity in the event of a significant drop in funding. In such circumstances, the Board would consider how funding would be replaced or activities changed. At present the free reserves as represented by the General Fund amount to £74,838 and are in excess of the upper range set by the Trustees.

Designated funds

The funds of the charity include the following designated funds that have been set aside out of unrestricted funds by the Trustees for a specific purpose.

- ◆ The staff costs fund has been set up to provide for unexpected staff costs arising from redundancy, maternity and long term sickness, and to enable the organisation to be able to continue to provide its services by engaging temporary staff.
- ◆ The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware, plus printers and other associated equipment.
- ◆ The website development fund relates to the requirement to maintain two up-to-date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

The amount of the fund and movements in the year are shown in note 10 in the accounts.

Fund raising

The charity does not fundraise directly with individuals and therefore is not registered with the Fundraising Regulator. No fundraising activities are undertaken.

Investment policy and performance

Cash reserves are monitored and any funds not required to fund current operations will be held in a high-interest deposit account. The Trustees have been investigating suitable accounts including sustainability and ethical considerations. Given the level of working capital required during this year, no money has been placed on account.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Constitution

Advice Services Alliance is constituted as a charity and a company limited by guarantee. Advice Services Alliance governing document is its Memorandum and Articles of Association, the most recent version was approved by the Board of Trustees on 28 February 2020. These Articles make a clear distinction between the Advice Services Alliance membership and the Board of Trustees, in order to avoid real or perceived conflicts of interest. Member organisations do not automatically gain seats on the Board, although member organisations are entitled to nominate people to stand as Trustees. All real or perceived conflicts of interest are declared at the start of all Board Meetings and where a decision is required which impacts on a Trustees organisation, Trustees recuse themselves.

Membership

Advice Services Alliance was established in 1980 and is the umbrella body for voluntary advice and information services. Our full members are national networks for independent advice services in England and Wales, some of which also cover other countries within the UK. Together, the members represent some 1,800 advice organisations, most of which provide services locally. The membership comprises of the following network bodies:

- ◆ Advice UK
- ◆ Age UK
- ◆ Citizens Advice
- ◆ Independent Age
- ◆ Law Centres Network
- ◆ Legal Advice Practitioners Group (joined April 2025)
- ◆ Macmillan Cancer Support
- ◆ Shelter
- ◆ Shelter Cymru
- ◆ Trussell Trust
- ◆ Youth Access

Associate membership is applied to advice services who hold the Advice Quality Standard by virtue of the licence fee.

Relationship with members

In 2024-2025, we reintroduced Members Meetings. These were very well received and will be taken forward as part of the membership offer in the future. In addition, the Advice Services Alliance works with its member organisations in a number of ways:

- ◆ consults members on policy proposals and initiatives relating to the provision of advice services;
- ◆ represents members' views in discussions with government, funders of advice services and other organisations concerned with advice provision;
- ◆ works with members, including through working groups and day to day contact with policy, development and managerial staff of the networks;
- ◆ provides information and policy advice to members; and
- ◆ provides some direct services to advice organisations belonging to member networks.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (*continued*)

Risk management

The Trustees continually assess the major risks to which the Advice Services Alliance is exposed and this is presented at the Trustee Board Meetings in the form of a dynamic Risk Assessment document.

The impact of the global pandemic on our clients, our services, our communities has diminished. The charitable sector generally has face challenges in the ability to raise funds, particularly those reliant on local government funding such as advice services. However, many local authorities continue to recognise the importance of providing help and advice to the local populations which we welcome. The impact of the change in government and with it, different policies will continue to be monitored as the policy agenda moves forward.

The main risks which had been identified in previously continue to be monitored. These are:

- ◆ Loss of key personnel that would severely limit the ability to perform activities and meet objectives;
- ◆ Loss of income, particularly unrestricted income based on Advice Quality Standard licence fees; and
- ◆ Catastrophic failure of IT systems including lap tops and access to internet (websites, cloud based storage etc).

The Board review the Risk Assessment on a quarterly basis and adjust strategy accordingly including reviewing the mitigating actions. For the three risks identified here, the following mitigation is in place:

- ◆ Designated funds have been assigned to cover the cost of key personnel salary and replacement during an unexpected long absence. The recruitment of exceptional staff and of additional administrative support has helped to diminish this risk. The involvement of Trustees in the business planning and quarterly financial reporting ensures Trustees are always well informed of work and changes in risk levels
- ◆ The changes to the Advice Quality Standard licence fee, increasing the number of AQS holders and development of an Entry Level Quality Assurance process aims to increase and diverse unrestricted income
- ◆ Strong back-up systems are already in place for IT, together with procedures to ensure IT support contracts are in place and that IT equipment is renewed on a regular basis, prior to need

The Board is satisfied that there are adequate systems in place to mitigate exposure to the main risks.

Key management personnel

The Trustees consider that the Board of Trustees and the Chief Executive comprise the key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis.

The Trustees give their time freely and no trustees received remuneration in the year (2024 - £nil).

The pay of the staff team is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Trustees

Edlira Alku (member representative Trussell)	Appointed July 2024
Martin Barnes (independent trustee)	
Julie Bishop (member representative LCN)	Appointed July 2024
Callum Dixon (member representative Citizens Advice)	Resigned March 2025
Carole Hodgson-Mullings (member representative Citizens Advice)	Appointed September 2025
Sabrina Dubash (Independent trustee)	
Ruth Hayes (indépendant trustee)	
Kani Kundu (independent trustee)	
Fran McSweeney (member representative)	Resigned July 2025
John Roberts (independent trustee)	
James Sandbach (independent trustee)	
Alasdair Stewart (member representative AgeUK)	
Cassandra Harrison (member representative Youth Access)	
Callum Delhoy (member representative Advice UK)	Appointed October 2024
Taylan Sahbaz (independent member)	

In accordance with the Articles of Association, each member has the right (but not an obligation) to appoint two Trustees to the organisation. The Trustees have the power to appoint co-opted Trustees. The Trustees perform the role of Directors in company law and are the Trustees in charity law. The Trustees who served during the year and to the date of this report were:

Trustee training and induction

Trustees are inducted by the Board and the Advice Services Alliance Chief Executive, who together provide induction sessions as appropriate. Most Trustees are either senior staff in organisations providing advice services (some of which are also members of the Advice Services Alliance) or independent trustees with a strong personal or professional interest in advice work. Most trustees have worked closely with Advice Services Alliance in the past and are therefore familiar with the work of the organisation when they join the Board.

Officers

The Trustees must appoint one of themselves as Chair of the organisation. The Trustees appointed Ruth Hayes as Chair in March 2020. The Trustees may also appoint one of themselves as Vice-Chair, and may appoint a Treasurer or other officers. The Trustees appointed John Roberts as Treasurer in December 2016. The Trustees must appoint a Secretary, who need not be a Trustee. The Company Secretary is Lindsey Poole.

Decision making

The Board of Trustees meets quarterly, and is responsible for the governance and strategic management of the organisation. This includes:

- ◆ setting overall objectives for the organisation;
- ◆ identifying priority areas for the work of the organisation;
- ◆ taking policy decisions on issues likely to have a major impact on the organisation or its member networks; and
- ◆ approving and monitoring the organisation's budget

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Trustees (continued)

Decision making

Responsibility for the operational management of the organisation is delegated to the Chief Executive. This includes responsibility for:

- ◆ financial management;
- ◆ planning, provision and management of services to members and other activities;
- ◆ consultation with members on policy matters; and
- ◆ the content of policy responses, reports, briefings and other published materials.

The Chief Executive's delegated decision making powers are exercised in accordance with agreed policies, procedures and protocols (for example relating to financial management and working with members).

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees (who are also directors of Advice Services Alliance for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

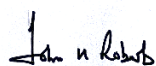
- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 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.

The trustees' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies including the exemption from preparing a strategic report.

Signed on behalf of the trustees by:



John Roberts, Treasurer and Trustee
Approved by the trustees on 9th September 2025

Independent examiner's report to the trustees of Advice Services Alliance Charitable Company ('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

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.

Anthony Epton

Date: 01 December 2025

Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

ADVICE SERVICES ALLIANCE

STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)

For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	Year to 31 March 2025 Total £	Unrestricted funds £	Restricted funds £	Year to 31 March 2024 Total £
Income							
Charitable activities	1	104,076	44,511	148,587	75,555	132,477	208,032
Total income		104,076	44,511	148,587	75,555	132,477	208,032
Expenditure							
Charitable activities	2	109,901	44,511	154,412	63,558	132,477	196,035
Total expenditure		109,901	44,511	154,412	63,558	132,477	196,035
Net income / (expenditure) for the year		(5,825)	—	(5,825)	11,997	—	11,997
Net movement in funds		(5,825)	—	(5,825)	11,997	—	11,997
Balance brought forward at 1 April 2024		125,663	—	125,663	113,666	—	113,666
Balance at 31 March 2025	10	119,838	—	119,838	125,663	—	125,663

All activities derive from continuing operations.

All recognised gains and losses are included in the statement of financial activities.

ADVICE SERVICES ALLIANCE

Balance sheet 31 March 2025

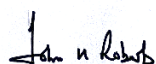
	Notes	31 March 2025 £	31 March 2024 £
Current assets			
Debtors	8	30,643	56,629
Cash at bank and in hand		105,124	102,069
		135,677	158,698
Creditors: amounts falling due within one year	9	(15,929)	(33,035)
Net assets		119,838	125,663
The funds of the charity:			
Funds			
Restricted funds		—	—
Unrestricted funds			
. Designated funds		45,000	45,000
. General fund		74,838	80,663
	10	119,838	125,663

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.

- a. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- b. The trustees, as directors, acknowledge their responsibility for:
 - i. ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006, and
 - ii. 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 sections 394 and 395 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.

Approved by the board of trustees and signed on its behalf by:



Trustee

Company registration number 3533317 (England and Wales)

Approved on 9th September 2025

Principal accounting policies 31 March 2025

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2025.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policies below.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling, the charity's functional currency, and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees' and management to make significant judgements and estimates.

Trustees do not consider that there are any sources of estimation uncertainty or key judgements made in the preparation of the financial statements.

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees have not identified any material uncertainties relating to events or conditions that may cast doubt on the charity's ability to continue as a going concern.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Principal accounting policies 31 March 2025

Income

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Value Added Tax.

Grant income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Grant income from charitable activities is only deferred when:

- ◆ The donor or grantor specified that the grant or donation must only be used in future accounting periods; or
- ◆ The donor or grantor has imposed conditions which must be met before the company has unconditional entitlement.

Training and subscription income is deferred when received in advance of the training taking place or the subscription being used.

License income represents an assignment of rights for a fixed fee and permits the licensee to exploit those rights freely. The charity, as licensor, has no remaining obligations to perform under the terms of the license agreement and revenue is recognised at the time the license is sold.

Gifts in kind and donated services are only recognised when the amount can be measured with reasonable certainty.

Expenditure

Expenditure is recognised once there is a legal and constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities comprises:

- a. Costs of generating funds incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- b. Direct and support costs relating to charitable activities.
- c. Governance costs include the cost of an Independent Examination of the statutory financial statements, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.
- d. Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity.
- e. The amount of any unrecoverable Value Added Tax is charged to the activity on which it is incurred.

Pensions

The charity operates a group personal pension scheme for its employee and contributes to the personal pension scheme. The pension charge, based on 6% of gross salary represents the amounts payable by the charity to the funds in respect of the year.

Principal accounting policies 31 March 2025

Financial instruments

The charity only holds basic financial instruments as defined in FRS102. The financial assets and financial liabilities and their measurement basis is as follows:

Financial assets –other debtors and accrued income are basic financial instruments and are debt instruments measured at amortised cost and are assessed at the end of each reporting period for objective evidence of impairment. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities –accruals are financial instruments and are initially measured at the transaction price and subsequently at amortised cost. Taxation and social security are not included in the financial instrument disclosure definition.

Debtors

Other debtors are initially recognised at their settlement amount and subsequently at amortised cost or their recoverable amount. Impairment provisions are recognised when there is objective evidence, such as significant financial difficulties on the part of the counterparty or default or a significant delay in payment, that the charity will be unable to collect the amount due.

Prepayments and accrued income are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

1. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2025 £	Unrestricted funds £	Restricted funds £	2024 £
Membership	4,400	—	4,400	3,650	—	3,650
Quality Monitoring	98,243	—	98,243	71,905	—	71,905
Design & development	1,433	—	1,433	—	—	—
Advice Workforce Development Fund Learning Partner	—	16,667	16,667	—	21,667	21,667
Ethnically Diverse Advice Providers Network	—	22,844	22,844	—	40,250	40,250
Understanding Communities	—	—	—	—	35,560	35,560
Entry Level AQS	—	—	—	—	35,000	35,000
SCARE	—	5,000	5,000	—	—	—
Total funds	104,076	44,511	148,587	75,555	132,477	208,032

2. Expenditure on charitable activities

	Fees and salaries £	Direct costs £	Support costs £	2025 £
Quality Monitoring	73,209	2,279	13,170	88,658
Design and development	13,767	2,022	5,454	21,243
Advice Workforce Development Fund Learning Partner	11,528	572	4,567	16,667
Ethnically Diverse Advice Providers Network	21,684	96	1,064	22,844
SCARE	2,219	1,814	967	5,000
Total funds	122,407	6,783	25,222	154,412

	Fees and salaries £	Direct costs £	Support costs £	2024 £
Quality Monitoring	35,557	2,785	17,334	55,697
Design and development	1,271	44	6,547	7,861
Advice Workforce Development Fund Learning Partner	1,271	16,000	4,396	21,667
Ethnically Diverse Advice Providers Network	33,036	1,997	5,217	40,250
Understanding Communities	30,495	18	5,047	35,560
Entry Level AQS	25,412	7,787	1,801	35,000
Total funds	127,062	28,631	40,342	196,035

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2025 £
Unrestricted funds	86,976	4,301	18,624	109,901
Restricted funds	35,431	2,482	6,598	44,511
	122,407	6,783	25,222	154,412

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2024 £
Unrestricted funds	36,848	2,829	23,881	63,558
Restricted funds	90,214	25,802	16,461	132,477
	127,062	28,631	40,342	196,035

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

3. Support costs

Support costs are allocated to the projects or activity on the basis of staff and consultants involved in the projects or activity.

	General office £	Premises costs £	Governance costs £	2025 £
Quality Monitoring	6,899	175	6,096	13,170
Design and development	3,224	82	2,148	5,454
Advice Workforce Development Fund Learning Partner	2,700	68	1,799	4,567
Ethnically Diverse Advice Providers Network	532	11	521	1,064
SCARE	572	14	381	967
2025 Total funds	13,927	350	10,945	25,222

	General office £	Premises costs £	Governance costs £	2024 £
Quality Monitoring	8,485	2,085	6,764	17,334
Design and development	4,689	434	1,423	6,547
Advice Workforce Development Fund Learning Partner	2,707	395	1,295	4,396
Ethnically Diverse Advice Providers Network	3,517	406	1,295	5,217
Understanding Communities	3,517	235	1,295	5,047
Entry Level AQS	530	395	876	1,801
2024 Total funds	23,445	3,950	12,947	40,342

Governance costs included within support costs consist of:

	2025 £	2024 £
Independent examiner's fees	1,456	3,800
Other:		
. Legal fees	3,678	3,375
. Consultancy	4,270	5,175
. Trustee meetings and sundry associated costs	1,541	597
Total funds	10,945	12,947

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

4. Grants receivable

Grants receivable in the year were:

	2025 £	2024 £
Ethnically Diverse Advice Providers Network – restricted funds	22,844	40,250
Understanding Communities – restricted funds	—	35,560
Entry Level AQS – restricted funds	—	35,000
Advice Workforce Development Fund Learning Partner – restricted funds	16,667	21,667
SCARE	5,000	—
Total	44,511	132,477

The Ethnically Diverse Advice Providers Network project received a continuation grant from Trust for London from December 2022 for 3 years.

The Understanding Communities project runs for 2 years from April 2022 to March 2024.

The Entry Level AQS run for the financial year and was completed at 31 March 2024.

The Advice Workforce Development Fund Learning Partner project commenced in June 2023 and runs until 2025.

The SCARE project was a one off event held in November 2024 with support from the Nuffield Foundation

5. Net expenditure for the year

Net expenditure is stated after charging:

	2025 £	2024 £
Operating lease rentals		
land and buildings	350	3,950

The charity is party to a licence agreement to occupy office space. The licence is renewed annually.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

6. Staff costs including key management personnel and Trustees' remuneration

Staff costs were as follows:

	2025 £	2024 £
Wages and salaries	112,102	114,451
Social security costs	5,179	6,111
Pension costs	5,126	6,500
	122,407	127,062

The average number of employees during the year was 4 (2024 – 4). No employee received emoluments of £60,000 or more (2024 – nil).

Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the charity and are represented by the Trustees and Chief Executive. The total remuneration paid to the Chief Executives including National Insurance and pension costs was £58,909 (2024 – £59,870).

No Trustee received any emoluments (2024 - £Nil). Travel expenses of £515 were reimbursed to two trustees (2024 – £313).

7. Taxation

Advice Services Alliance is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8. Debtors: amounts receivable within one year

	2025 £	2024 £
Other debtors	25,099	41,468
Prepayments and accrued income	5,544	15,161
	30,643	56,629

9. Creditors: amounts falling due within one year

	2025 £	2024 £
Social security and other taxes	6,826	16,738
Other creditors	3,578	717
Accruals and deferred income	5,525	15,580
	15,929	33,035

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

10. Statement of funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	80,663	104,076	(109,901)	74,838
Designated funds				
. Computer upgrading	5,000	—	—	5,000
. Staff costs	30,000	—	—	30,000
. Website development	10,000	—	—	10,000
Total unrestricted funds	125,663	104,076	(109,901)	119,838
Restricted funds				
Advice Workforce Development Fund Learning Partner	—	16,667	(16,667)	—
Ethnically Diverse Advice Providers Network	—	22,844	(22,844)	—
SCARE	—	5,000	(5,000)	—
Total restricted funds	—	44,511	(44,511)	—
Total funds	125,663	148,587	(154,412)	119,838

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	68,666	75,555	(63,558)	80,663
Designated funds				
. Computer upgrading	5,000	—	—	5,000
. Staff costs	30,000	—	—	30,000
. Website development	10,000	—	—	10,000
Total unrestricted funds	113,666	75,555	(63,558)	125,663
Restricted funds				
Advice Workforce Development Fund Learning Partner	—	21,667	(21,667)	—
Ethnically Diverse Advice Providers Network	—	40,250	(40,250)	—
Understanding Communities	—	35,560	(35,560)	—
Entry Level AQS	—	35,000	(35,000)	—
Total restricted funds	—	132,477	(132,477)	—
Total funds	113,666	208,032	(196,035)	125,663

Notes to the financial statements 31 March 2025

10. Statement of funds (continued)

Restricted funds

Understanding Communities

This fund represented the funds received from the Lead research organisation, University of Bangor for a three-year research project funded by the Nuffield Foundation and commencing in May 2022 and ending in April 2024.

Ethnically Diverse Advice Providers Network Project

Trust for London awarded a grant in December 2022 for three years for a total of £121,100 to allow the Advice Service Alliance to continue work with the Black, Asian and Minority Ethnic communities advice services in London.

Advice Workforce Development Fund (AWDF) Learning Partner Project

The ASA was appointed Learning Partner for the AWDF Programme in October 2023. The contract is with the London Legal Support Trust.

Entry Level AQS

In June 2023, The City Bridge Foundation awarded the ASA a grant of £35,000 to undertake a six-month pilot for an Entry Level Quality Assurance process aimed at small advice providers in London, to enable them to work towards the Advice Quality Standard (AQS).

SCARE

In November 2024, the ASA held our annual meeting on advice research at Quinn Emanuel LLP on High Holborn and with support of a one-off grant of £5,000.00 from the Nuffield Foundation, we produced a report of the meeting which is logged on the ASA website.

Designated funds

The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware and other associated equipment.

The staff costs fund has been set up to provide for unexpected staff costs which could include long term sickness and the provision of temporary staff during absences of up to 4 months.

The website development fund relates to the requirement to maintain up to date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2025

11. Analysis of net assets between funds

	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2025 are represented by				
Current assets	45,000	90,767	—	135,767
Current liabilities	—	(15,929)	—	(15,929)
	45,000	74,838	—	119,838
	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2024 are represented by				
Current assets	45,000	113,698	—	158,698
Current liabilities	—	(33,035)	—	(33,035)
	45,000	80,663	—	125,663

Accounts

ADVICE SERVICES ALLIANCE

UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2024

**Company Number: 03533317 (England and
Wales) Charity Number: 1112627**

ADVICE SERVICES ALLIANCE

Contents

	Page
Legal and administrative information	1
Trustees' report	2
Independent Examiner's report	12
Statement of financial activities	13
Balance sheet	14
Principal accounting policies	15
Notes to the financial statements	18

ADVICE SERVICES ALLIANCE

Legal and administrative information

Trustees	Edlira Alku Martin Barnes Julie Bishop Callum Dixon Sabrina Dubash Cassandra Harrison Ruth Hayes Kani Kundu Fran McSweeney John Roberts Taylan Sahbaz James Sandbach Alasdair Stewart Carol Storer
Observer Members:	Rachel Irving; Citizens Advice (July 2023 – March 2024)
Officers	
Chair	Ruth Hayes
Vice Chair	Martin Barnes
Treasurer	John Roberts
Company Secretary	Lindsey Poole
Chief Executive	Lindsey Poole Phil Jew (Interim CEO from 1 April 2024)
Staff	Rita Chadha Jo Chimes Faith Osifo (until May 2024)
Consultants	Phil Jew (from November 2023 until 31 March 2024)
Patron	Lord Low of Dalston
Company Number	03533317 (England and Wales)
Charity Number	1112627
Registered Office	Lincoln House, 296-302 High Holborn London WC1V 7JH
Independent Examiner	Catherine Biscoe Buzzacott LLP 130 Wood Street London EC2V 6DL
Solicitors	Russell-Cooke 2 Putney Hill Putney London SW15 6AB
Bankers	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB

ADVICE SERVICES ALLIANCE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Trustees of Advice Services Alliance ("ASA") present their report and the financial statements for the year ended 31 March 2024.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and equates to a directors' report for the purposes of company legislation.

The financial statements comply with current statutory requirements, the memorandum and articles of association and have been prepared in accordance with the accounting policies on pages 15 to 17 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 United Kingdom and Republic of Ireland (FRS 102).

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission when reviewing our aims and objectives and in planning our future activities.

Objectives and activities

Charitable objects

The Charitable objects of the Advice Services Alliance as adopted on the 28th February 2020 by special resolution are as follows:

- (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies;
- (2) to advance education for the benefit of the public in particular by the development of high quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities

The activities of the Advice Services Alliance are:

"To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high quality advice."

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

The Board of Trustees had met for an Away Day in February 2023 to agree the ASA Strategic Aims and to draft the business plan for the year April 2023 - March 2024 and agreed to continue with the following aims:

We have six key aims:

- The best advice is given
- Inequalities are challenged
- Client journeys are improved
- Learning and ideas are shared
- Voices are heard by decision makers
- Services can flex and develop

Our activities to achieve this focus on;

- Connecting advice services, big and small, generic and specialist across the UK
- Collating and sharing cross sector knowledge and experience
- Driving quality in advice delivery through the AQS and quality assurance
- Facilitating co-operation and partnerships between advice services
- Supporting cross-sector communication, policy and campaigning work
- Holding meetings, events and conferences with cross cutting themes
- Championing quality practice-orientated research and evaluation
- Representing the advice sector on strategic bodies and boards,
- Liaising with decision-makers and funders on advice service issues

Our business plan for the year was mapped against these aims and activities and was regularly updated through to year to measure progress.

The main achievements of the year April 2023 to March 2024 were as follows:

Represent the Advice Sector

The ASA continues to promote and represent the advice sector at strategic level. We hold a place on the Access to Justice Foundation Board of Trustees and Lindsey Poole has been nominated to fill this role. Lindsey also represents the Advice Sector on the Administrative Justice Council and chairs the Advice Sector Panel and we are a key partner in the sub-group looking at the experience of people in mental distress in the Administrative Justice System. The ASA is a consultative body for the Legal Aid Agency. We attend the Independent Advice Providers Forum in Wales, have been engaged with the Greater London Authority on their advice sector strategy work and in 2023 began close work with the London Legal Support Trust, partners and funders on the London advice workforce development fund programme. Due to our role in promoting advice sector research, we sit on advisory groups for a number of different research projects including the Early Legal Advice Pilot with the Ministry of Justice. In December 2023, Lindsey Poole represented the advice sector at the Organisation for Economic Cooperation and Development's round table on Person Centred Justice in Ljubljana, Slovenia. In early 2024 we attended a Trussell Trust event examining the role of advice in alleviating food poverty. In March 2024, several members of the ASA team attended a Ministry of Justice event regarding the Review of Civil Legal Aid. We also attended local events including the Liverpool Advice Networks conference.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance (continued)**Quality Work: The Advice Quality Standard (AQS)**

Following work with business experts from Pilotlight programme, we successfully introduced a new approach to the AQS licence fee in April 2023. Our thanks go to Recognising Excellence, to Citizens Advice and the AgeUK assessment teams for undertaking the additional work required by the new approach. We attended a follow up day with Pilotlight and wish to thank them for their on-going interest in our work.

Thanks to funding from the City Bridge Foundation, Jo Chimes set up and completed a Pilot of an Entry Level to the AQS standard and in doing so gained much valuable information regarding the support needs of small advice providers. Jo has submitted a follow-on application to City Bridge Foundation to continue this work.

Jo has quickly established a good working relationship with all our partners in relation to the quality work including the assessor organisations and the Money and Pensions Service and the Welsh Government Quality Framework team.

Advice Workforce Development Fund Learning Partner

Following on from our earlier role in highlighting the issues of recruitment and retention of skilled staff in the advice sector, the ASA has been working with London Funders and the Advice Workforce Development Fund Programme Steering Group, administered by the London Legal Support Trust. In October 2023, we were successful in bidding for the Learning Partner role in the project which has been rolled out across London..

The Ethnically Diverse Advice Providers Network

Rita Chadha has taken forward the network of advice providers from London Ethnically Diverse, Black and Ethnic Minority communities. Whilst there has been some improvement in the recognition of the important work such organisations undertake, there is still much progress to be made in linking front line community organisations and faith groups to become an integral part of the advice sector. The work is funded by Trust for London and is supported by a Steering Group of members of the Network.

Understanding Communities: Role of Social Welfare Advice in Stronger Communities

Funded by the Nuffield Foundation and lead by the University of Bangor, the ASA has been the London partner in this important research project to investigate the relationship between advice services, people's help seeking behaviours and strong cohesive communities. The research partnership includes teams at the University of Exeter, Greater Manchester Council for Voluntary Organisations, and an input from the Ministry of Justice Early Legal Support Team. This year we conducted interviews with members of the community in Hackney, East London and attended the regular project meetings and events. The project concludes in May 2024.

Events and Speaking Engagements

The ASA continues to set up and support events and conferences with a cross sector remit. In January 2024 and in conjunction with the Legal Action Group and the National Pro Bono Centre, we convened a one day conference looking at the impact of Scarcity on people who need advice services. Thanks goes to Rebecca Greenhalgh and the team at Ashurst LLP for the use of their conference facilities. The event featured world class speakers including Professor Eldar Shafir, Sir Ernest Ryder, and Stephanie Boyce.

In November 2023, we held on-line our annual Standing Committee on Advice Research and Evaluation meeting, promoting the best evidence on the funding, targeting and delivery of advice services. We attended the Ombuds

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance (continued)

Association Conference and spoke on a panel regarding increasing access to Ombudsman's Services. In September 2023, we attended and spoke at the Blavatnik School of Governments annual Social Outcomes Conference on the different perspectives of measuring social outcomes of advice services.

The ASA Board of Trustees held their annual strategy day at the end of February 2024 with thanks to the Bar Council for use of their premises.

Staff and Wider Team

Jo Chimes joined the team in April 2023 as Deputy Director with responsibility for Quality work. Rita Chadha continues her work the Project Manager for the Ethnically Diverse Advice Providers Network. Faith Osifo joined the team as a Community Researcher for the Understanding Communities project which completed in May 2024. Faith has left the team and we were delighted to hear she will be starting as a Pupil at Garden Court Chambers in October 2025. Phil Jew joined with us as the lead for the Advice Workforce Learning Partner work with London Legal Support Trust and has subsequently taken the Interim Director role on a part-time based from April 2024. Lindsey Poole continued as Director throughout this year but has taken a sabbatical from April 2024.

We have been helped enormously by the support of some excellent consultants: Samuel Tsipotey (accounts and bookkeeping) and Mandy Davies (Virtual PA). Our particular thanks go to Amanda Jordan, Liz Morris and the team of assessors at Recognising Excellence for their continued support in the delivery and development of quality assurance in the advice sector.

Our thanks also go to the Project Management Committee who voluntarily give up their time to help us ensure the AQS is delivered to the highest possible standard; Professor Avrom Sherr, Clive Tulloch and Sabrina Dubash.

Our only resource is the people we work with; our staff team, our trustees, our volunteers and our partners. All go above and beyond with dedication to our primary purpose; ensuring access to social justice is a reality for all. Without our people we are nothing and all our achievements belong to you.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Financial review

Financial report for the year

The charity had expenditure on unrestricted funds of £63,558 (2023 – £101,728) and £75,555 of income on unrestricted funds (2023 – £86,849) which resulted in a surplus for the year of £11,997 (2023 – deficit of £14,879). After the surplus is added to the accumulated surplus brought forward from previous years, the charity has an accumulated surplus on unrestricted funds in the sum of £125,663 (2023 – £113,666).

The charity received £132,477 of restricted funding for four projects, as detailed in note 10, which had been fully spent at 31 March 2024.

Reserves policy

The trustees have established a policy whereby the charity's 'free' reserves, being total unrestricted funds excluding designated funds, should be between three and six months of the charity's operational expenditure, in order to provide the charity with sufficient working capital to fund its existing charitable commitments. Based on the financial performance for 2023/24, free reserves should be in the range of £11,000 and £33,000.

At this level, the Trustees feel that they would be able to continue the activities of the charity in the event of a significant drop in funding. In such circumstances, the Board would consider how funding would be replaced or activities changed. At present the free reserves as represented by the General Fund amount to £80,663 and are in excess of the upper range set by the Trustees.

Designated funds

The funds of the charity include the following designated funds that have been set aside out of unrestricted funds by the Trustees for a specific purpose.

- ◆ The staff costs fund has been set up to provide for unexpected staff costs arising from redundancy, maternity and long-term sickness, and to enable the organisation to be able to continue to provide its services by engaging temporary staff.
- ◆ The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware, plus printers and other associated equipment.
- ◆ The website development fund relates to the requirement to maintain two up-to-date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

The amount of the fund and movements in the year are shown in note 10 in the accounts.

Fund raising

The charity does not fundraise directly with individuals and therefore is not registered with the Fundraising Regulator. No fundraising activities are undertaken.

Investment policy and performance

Cash reserves are monitored and any funds not required to fund current operations will be held in a high-interest deposit account.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management

Constitution

Advice Services Alliance is constituted as a charity and a company limited by guarantee. Advice Services Alliance governing document is its Memorandum and Articles of Association, the most recent version was approved by the Board of Trustees on 28 February 2020. These Articles make a clear distinction between the Advice Services Alliance membership and the Board of Trustees, in order to avoid real or perceived conflicts of interest. Member organisations do not automatically gain seats on the Board, although member organisations are entitled to nominate people to stand as Trustees. All real or perceived conflicts of interest are declared at the start of all Board Meetings and where a decision is required which impacts on a Trustees organisation, Trustees recuse themselves.

Membership

Advice Services Alliance was established in 1980 and is the umbrella body for voluntary advice and information services. Our full members are national networks for independent advice services in England and Wales, some of which also cover other countries within the UK. Together, the members represent some 1,800 advice organisations, most of which provide services locally. The membership for the year 2023-2024 comprised of the following network bodies:

- ◆ Age UK
- ◆ Citizens Advice
- ◆ Independent Age
- ◆ Law Centres Network
- ◆ Macmillan Cancer Support
- ◆ Shelter
- ◆ Shelter Cymru
- ◆ Trussell Trust (from April 2024)
- ◆ Youth Access

Associate membership is applied to advice services who hold the Advice Quality Standard by virtue of the licence fee.

Relationship with members

Advice Services Alliance works closely with its member organisations in a number of ways:

- ◆ consults members on policy proposals and initiatives relating to the provision of advice services;
- ◆ represents members' views in discussions with government, funders of advice services and other organisations concerned with advice provision;
- ◆ works with members, including through working groups and day-to-day contact with policy, development and managerial staff of the networks;
- ◆ provides information and policy advice to members; and

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

- ◆ provides some direct services to advice organisations belonging to member networks.

Risk management

The Trustees continually assess the major risks to which the Advice Services Alliance is exposed and this is presented at the Trustee Board Meetings in the form of a dynamic Risk Assessment document.

The main risks which have been identified are:

- ◆ Loss of key personnel that would severely limit the ability to perform activities and meet objectives;
- ◆ Loss of income, particularly unrestricted income based on Advice Quality Standard licence fees; and
- ◆ Catastrophic failure of IT systems including laptops and access to internet (websites, cloud-based storage etc).

The Board review the Risk Assessment on a quarterly basis and adjust strategy accordingly including reviewing the mitigating actions. For the three risks identified here, the following mitigation is in place:

- ◆ Designated funds have been assigned to cover the cost of key personnel salary and replacement during an unexpected long absence. The recruitment of exceptional staff and of additional administrative support has helped to diminish this risk. The involvement of Trustees in the business planning and quarterly financial reporting ensures Trustees are always well informed of work and changes in risk levels
- ◆ The changes to the Advice Quality Standard licence fee, increasing the number of AQS holders and development of an Entry Level Quality Assurance process aims to increase and diversify unrestricted income
- ◆ Strong back-up systems are already in place for IT, together with procedures to ensure IT support contracts are in place and that IT equipment is renewed on a regular basis, prior to need

The Board is satisfied that there are adequate systems in place to mitigate exposure to the main risks.

Key management personnel

The Trustees consider that the Board of Trustees and the Chief Executive comprise the key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis.

The Trustees give their time freely and no trustees received remuneration in the year (2023 - £nil).

The pay of the staff team is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements. The pay of the staff team is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements.

ADVICE SERVICES ALLIANCE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Trustees

In accordance with the Articles of Association, each member has the right (but not an obligation) to appoint two Trustees to the organisation. The Trustees have the power to appoint co-opted Trustees.

The Trustees perform the role of Directors in company law and are the Trustees in charity law. The Trustees who served during the year and to the date of this report were:

Trustee	Appointed/Resigned in the period
Edlira Alku	Appointed July 2024
Martin Barnes (independent trustee)	
Julie Bishop (member representative LCN)	Resigned July 2023
Sean Conroy (member representative Macmillan)	Resigned July 2023
Leanne Devine (member representative Shelter)	
Callum Dixon (member representative Citizens Advice)	Appointed July 2024
Sabrina Dubash (Independent trustee)	
Cassandra Harrison (member representative Youth Access)	Appointed July 2023
Ruth Hayes (independent trustee)	
Kani Kundu (independent trustee)	
John Roberts (independent trustee)	
James Sandbach (independent trustee)	
Alasdair Stewart (member representative AgeUK)	
Carol Storer (independent trustee)	
Dr Taylan Sahbaz	Appointed December 2023

Trustee training and induction

Trustees are inducted by the Board and the Advice Services Alliance Chief Executive, who together provide induction sessions as appropriate. Most Trustees are either senior staff in organisations providing advice services (some of which are also members of the Advice Services Alliance) or independent trustees with a strong personal or professional interest in advice work. Most trustees have worked closely with Advice Services Alliance in the past and are therefore familiar with the work of the organisation when they join the Board.

Officers

The Trustees must appoint one of themselves as Chair of the organisation. The Trustees appointed Ruth Hayes as Chair in March 2020. The Trustees may also appoint one of themselves as Vice-Chair, and may appoint a Treasurer or other officers. The Trustees appointed John Roberts as Treasurer in December 2016. The Trustees appointed Carol Storer and Martin Barnes as Co-Vice Chairs. The Trustees must appoint a Secretary, who need not be a Trustee. The Company Secretary is Lindsey Poole.

Decision making

The Board of Trustees meets quarterly, and is responsible for the governance and strategic management of the organisation. This includes:

- ♦ setting overall objectives for the organisation;
- ♦ identifying priority areas for the work of the organisation;
- ♦ taking policy decisions on issues likely to have a major impact on the organisation or its member networks; and
- ♦ approving and monitoring the organisation's budget.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Trustees (continued)

Decision making

Responsibility for the operational management of the organisation is delegated to the Chief Executive. This includes responsibility for:

- ◆ financial management;
- ◆ planning, provision and management of services to members and other activities;
- ◆ consultation with members on policy matters; and
- ◆ the content of policy responses, reports, briefings and other published materials.

The Chief Executive's delegated decision making powers are exercised in accordance with agreed policies, procedures and protocols (for example relating to financial management and working with members).

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Statement of trustees' responsibilities

The trustees (who are also directors of Advice Services Alliance for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 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.

The trustees' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies including the exemption from preparing a strategic report.

Signed on behalf of the trustees by:

John H Roberts

John Roberts - Trustee

Approved by the trustees on: 09/12/2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ADVICE SERVICES ALLIANCE

I report to the charity trustees on my examination of the financial statements of the charitable company for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charitable company and also its directors for the purposes of company law, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

- ◆ accounting records were not kept in respect of the charitable company as required by section 386 of the Companies Act 2006; or
- ◆ the financial statements do not accord with those records; or
- ◆ the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- ◆ the financial statements have not been prepared in accordance with the methods and principles of the for "Accounting and Reporting by Charities: the 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)"

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.



Catherine Biscoe
Buzzacott LLP
Chartered Accountants
130 Wood Street
London EC2V 6DL

Date: 9 December 2024

ADVICE SERVICES ALLIANCE

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)

For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	Year to 31 March 2024 Total £	Unrestricted funds £	Restricted funds £	Year to 31 March 2023 Total £
Income							
Charitable activities	1	75,555	132,477	208,032	86,849	27,461	114,310
Total income		75,555	132,477	208,032	86,849	27,461	114,310
Expenditure							
Charitable activities	2	63,558	132,477	196,035	101,728	27,461	129,189
Total expenditure		63,558	132,477	196,035	101,728	27,461	129,189
Net income / (expenditure) for the year		11,997	—	11,997	(14,879)	—	(14,879)
Net movement in funds		11,997	—	11,997	(14,879)	—	(14,879)
Balance brought forward at 1 April 2023		113,666	—	113,666	128,545	—	128,545
Balance at 31 March 2024	10	125,663	—	125,663	113,666	—	113,666

All activities derive from continuing operations.

All recognised gains and losses are included in the statement of financial activities.

ADVICE SERVICES ALLIANCE

Balance sheet 31 March 2024

	Notes	31 March 2024 £	31 March 2023 £
Current assets			
Debtors	8	56,629	33,570
Cash at bank and in hand		102,069	89,660
		158,698	123,230
Creditors: amounts falling due within one year	9	(33,035)	(9,564)
Net assets		125,663	113,666
The funds of the charity:			
Funds			
Restricted funds		—	—
Unrestricted funds			
. Designated funds		45,000	45,000
. General fund		80,663	68,666
	10	125,663	113,666

For the year ended 31 March 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006, relating to small companies.

- a. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- b. The trustees, as directors, acknowledge their responsibility for:
 - i. ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006, and
 - ii. 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 sections 394 and 395 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.

Approved by the board of trustees and signed on its behalf by:

John H Roberts

John Roberts - Trustee

Company registration number 03533317 (England and Wales)

Approved on 09/12/2024

Principal accounting policies 31 March 2024

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2024.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policies below.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling, the charity's functional currency, and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees' and management to make significant judgements and estimates.

Trustees do not consider that there are any sources of estimation uncertainty or key judgements made in the preparation of the financial statements.

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees have not identified any material uncertainties relating to events or conditions that may cast doubt on the charity's ability to continue as a going concern.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Principal accounting policies 31 March 2024

Income

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Value Added Tax.

Grant income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Grant income from charitable activities is only deferred when:

- ♦ The donor or grantor specified that the grant or donation must only be used in future accounting periods; or
- ♦ The donor or grantor has imposed conditions which must be met before the company has unconditional entitlement.

Training and subscription income is deferred when received in advance of the training taking place or the subscription being used.

License income represents an assignment of rights for a fixed fee and permits the licensee to exploit those rights freely. The charity, as licensor, has no remaining obligations to perform under the terms of the license agreement and revenue is recognised at the time the license is sold.

Gifts in kind and donated services are only recognised when the amount can be measured with reasonable certainty.

Expenditure

Expenditure is recognised once there is a legal and constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities comprises:

- a. Costs of generating funds incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- b. Direct and support costs relating to charitable activities.
- c. Governance costs include the cost of an Independent Examination of the statutory financial statements, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.
- d. Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity.
- e. The amount of any unrecoverable Value Added Tax is charged to the activity on which it is incurred.

Pensions

The charity operates a group personal pension scheme for its employee and contributes to the personal pension scheme. The pension charge, based on 6% of gross salary represents the amounts payable by the charity to the funds in respect of the year.

Principal accounting policies 31 March 2024

Financial instruments

The charity only holds basic financial instruments as defined in FRS102. The financial assets and financial liabilities and their measurement basis is as follows:

Financial assets – other debtors and accrued income are basic financial instruments and are debt instruments measured at amortised cost and are assessed at the end of each reporting period for objective evidence of impairment. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – accruals are financial instruments and are initially measured at the transaction price and subsequently at amortised cost. Taxation and social security are not included in the financial instrument disclosure definition.

Debtors

Other debtors are initially recognised at their settlement amount and subsequently at amortised cost or their recoverable amount. Impairment provisions are recognised when there is objective evidence, such as significant financial difficulties on the part of the counterparty or default or a significant delay in payment, that the charity will be unable to collect the amount due.

Prepayments and accrued income are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

1. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2024 £	Unrestricted funds £	Restricted funds £	2023 £
Membership	3,650	—	3,650	2,926	—	2,926
Quality Monitoring	71,905	—	71,905	72,823	—	72,823
Design & development	—	—	—	2,694	—	2,694
Advice Workforce Development Fund Learning Partner	—	21,667	21,667	—	—	—
Ethnically Diverse Advice Providers Network	—	40,250	40,250	—	13,195	13,195
Understanding Communities	—	35,560	35,560	—	14,266	14,266
Entry Level AQS	—	35,000	35,000	—	—	—
Conference Income	—	—	—	8,406	—	8,406
Total funds	75,555	132,477	208,032	86,849	27,461	114,310

2. Expenditure on charitable activities

	Fees and salaries £	Direct costs £	Support costs £	2024 £
Quality Monitoring	35,577	2,785	17,334	55,697
Design and development	1,271	44	6,547	7,861
Advice Workforce Development Fund Learning Partner	1,271	16,000	4,396	21,667
Ethnically Diverse Advice Providers Network	33,036	1,997	5,217	40,250
Understanding Communities	30,495	18	5,047	35,560
Entry Level AQS	25,412	7,787	1,801	35,000
Total funds	127,062	28,631	40,342	196,035

	Fees and salaries £	Direct costs £	Support costs £	2023 £
Quality Monitoring	50,145	—	21,739	71,884
Design and development	4,415	6,775	3,388	14,578
Ethnically Diverse Advice Providers Network	3,425	5,962	3,808	13,195
Understanding Communities	12,287	122	1,857	14,266
Conference expenditure	—	15,266	—	15,266
Total funds	70,272	28,125	30,792	129,189

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2024 £
Unrestricted funds	36,848	2,829	23,881	63,558
Restricted funds	90,214	25,802	16,461	132,477
	127,062	28,631	40,342	196,035

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2023 £
Unrestricted funds	54,560	22,041	25,127	101,728
Restricted funds	15,712	6,084	5,665	27,461
	70,272	28,125	30,792	129,189

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

3. Support costs

Support costs are allocated to the projects or activity on the basis of staff and consultants involved in the projects or activity.

	General office £	Premises costs £	Governance costs £	2024 £
Quality Monitoring	8,485	2,085	6,764	17,334
Design and development	4,689	434	1,423	6,547
Advice Workforce Development Fund Learning Partner	2,707	395	1,295	4,396
Ethnically Diverse Advice Providers Network	3,517	406	1,295	5,217
Understanding Communities	3,517	235	1,295	5,047
Entry Level AQS	530	395	876	1,801
2024 Total funds	23,445	3,950	12,947	40,342

	General office £	Premises costs £	Governance costs £	2023 £
Quality Monitoring	8,500	3,402	9,837	21,739
Design and development	1,625	420	1,343	3,388
Ethnically Diverse Advice Providers Network	2,773	—	1,035	3,808
Understanding Communities	1,857	—	—	1,857
2023 Total funds	14,755	3,822	12,215	30,792

Governance costs included within support costs consist of:

	2024 £	2023 £
Independent examiner's fees	3,800	3,000
Other:		
. Legal fees	3,375	3,870
. Consultancy	5,175	4,240
. Trustee meetings and sundry associated costs	597	1,105
Total funds	12,947	12,215

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

4. Grants receivable

Grants receivable in the year were:

	2024 £	2023 £
Ethnically Diverse Advice Providers Network – restricted funds	40,250	13,195
Understanding Communities – restricted funds	35,560	14,266
Entry Level AQS – restricted funds	35,000	—
Advice Workforce Development Fund Learning Partner – restricted funds	21,667	—
Total	132,477	27,461

The Ethnically Diverse Advice Providers Network project received a continuation grant from Trust for London from December 2022 for 3 years. The Understanding Communities project runs for 2 years from April 2022 to March 2024. The Entry Level AQS run for the financial year and was completed at 31 March 2024. The Advice Workforce Development Fund Learning Partner project commenced in October 2023 and runs until 2025.

5. Net income / expenditure for the year

Net income / expenditure is stated after charging:

	2024 £	2023 £
Operating lease rentals		
. land and buildings	3,950	3,822

The charity is party to a licence agreement to occupy office space. The licence is renewed annually.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

6. Staff costs including key management personnel and Trustees' remuneration

Staff costs were as follows:

	2024 £	2023 £
Wages and salaries	114,451	65,430
Social security costs	6,111	1,976
Pension costs	6,500	2,866
	127,062	70,272

The average number of employees during the year was 4 (2023 – 2) and the full time equivalent number was 3 (2023 – 2). No employee received emoluments of £60,000 or more (2023 – nil).

Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the charity and are represented by the Trustees and Chief Executive. The total remuneration paid to the Chief Executive including National Insurance and pension costs was £59,870 (2023 – £50,964).

No Trustee received any emoluments (2023 - £Nil). Travel expenses of £313 were reimbursed to one trustee (2023 – £nil).

7. Taxation

Advice Services Alliance is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8. Debtors: amounts receivable within one year

	2024 £	2023 £
Other debtors	41,468	14,270
Prepayments and accrued income	15,161	19,300
	56,629	33,570

9. Creditors: amounts falling due within one year

	2024 £	2023 £
Social security and other taxes	16,738	4,049
Other creditors	717	530
Accruals and deferred income	15,580	4,985
	33,035	9,564

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

10. Statement of funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	68,666	75,555	(63,558)	80,663
Designated funds				
. Computer upgrading	5,000	—	—	5,000
. Staff costs	30,000	—	—	30,000
. Website development	10,000	—	—	10,000
Total unrestricted funds	113,666	75,555	(63,558)	125,663
Restricted funds				
Advice Workforce Development Fund Learning Partner	—	21,667	(21,667)	—
Ethnically Diverse Advice Providers Network	—	40,250	(40,250)	—
Understanding Communities	—	35,560	(35,560)	—
Entry Level AQS	—	35,000	(35,000)	—
Total restricted funds	—	132,477	(132,477)	—
Total funds	113,666	208,032	(196,035)	125,663

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
General funds	83,545	86,849	(101,728)	68,666
Designated funds				
. Computer upgrading	5,000	—	—	5,000
. Staff costs	30,000	—	—	30,000
. Website development	10,000	—	—	10,000
Total unrestricted funds	128,545	86,849	(101,728)	113,666
Restricted funds				
Ethnically Diverse Advice Providers Network	—	13,195	(13,195)	—
Understanding Communities	—	14,266	(14,266)	—
Total restricted funds	—	27,461	(27,461)	—
Total funds	128,545	114,310	(129,189)	113,666

Restricted funds

Understanding Communities

This fund represented the funds received from the Lead research organisation, University of Bangor for a three year research project funded by the Nuffield Foundation and commencing in May 2022 and ending in April 2024.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2024

10. Statement of funds (continued)

Ethnically Diverse Advice Providers Network Project Trust for London awarded a grant in December 2022 for three years for a total of £121,100 to allow the Advice Service Alliance to work with Black, Asian and Minority Ethnic community advice services in London.

Advice Workforce Development Fund (AWDF) Learning Partner Project

The ASA was appointed Learning Partner for the AWDF Programme in October 2023. The contract is with the London Legal Support Trust.

Entry Level AQS City Bridge Foundation

In June 2023, the City Bridge Foundation awarded the ASA a grant of £35,000.00 to undertake a six-month pilot for an Entry Level Quality Assurance process aimed at small advice providers in London, to enable them to work towards achieving the Advice Quality Standard (AQS).

Designated funds

The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware and other associated equipment.

The staff costs fund has been set up to provide for unexpected staff costs which could include long term sickness and the provision of temporary staff during absences of up to 4 months.

The website development fund relates to the requirement to maintain up to date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

11. Analysis of net assets between funds

	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2024 are represented by				
Current assets	45,000	113,698	—	158,698
Current liabilities	—	(33,035)	—	(33,035)
	45,000	80,663	—	125,663
	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2023 are represented by				
Current assets	45,000	77,230	—	123,230
Current liabilities	—	(9,564)	—	(9,564)
	45,000	68,666	—	113,666

Accounts

ADVICE SERVICES ALLIANCE

UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

**Company Number: 3533317 (England and Wales)
Charity Number: 1112627**

ADVICE SERVICES ALLIANCE

Contents

	Page
Legal and administrative information	1
Trustees' report	2
Independent Examiner's report	12
Statement of financial activities	13
Balance sheet	14
Principal accounting policies	15
Notes to the financial statements	18

ADVICE SERVICES ALLIANCE

Legal and administrative information

Trustees	Martin Barnes Julie Bishop Sean Conroy (resigned 19 July 2023) Leanne Devine (resigned 24 March 2023) Sabrina Dubash Cassandra Harrison Ruth Hayes Kani Kundu Fran McSweeney John Roberts James Sandbach (appointed 7 December 2022) Alasdair Stewart (appointed 7 December 2022) Carol Storer
Observer Members:	Taylan Sahbaz; Ethnically Diverse Advice providers network (July 2023) Rachel Irving; Citizens Advice (July 2023)
Officers	
Chair	Ruth Hayes
Co-Vice Chair	Martin Barnes
Co-Vice Chair	Carol Storer
Treasurer	John Roberts
Company Secretary	Lindsey Poole
Chief Executive	Lindsey Poole
Staff	Dawn Draper (Retired February 2023) Rita Chadha (appointed December 2022) Jo Chimes (appointed April 2023) Faith Osifo (appointed May 2023)
Student Placements (Nuffield)	Taslina Begum (August 2022) Zena Gregory (July 2022)
Consultants	Trudi Burton Karen Morton
Patron	Lord Low of Dalston
Company Number Charity Number	3533317 (England and Wales) 1112627
Registered Office	Lincoln House, 296-302 High Holborn London WC1V 7JH
Independent Examiner	Catherine Biscoe Buzzacott LLP 130 Wood Street London EC2V 6DL
Solicitors	Russell-Cooke 2 Putney Hill Putney London SW15 6AB
Bankers	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB

ADVICE SERVICES ALLIANCE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The Trustees of Advice Services Alliance ("ASA") present their report and the financial statements for the year ended 31 March 2023.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and equates to a directors' report for the purposes of company legislation.

The financial statements comply with current statutory requirements, the memorandum and articles of association and have been prepared in accordance with the accounting policies on pages 15 to 17 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 United Kingdom and Republic of Ireland (FRS 102).

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission when reviewing our aims and objectives and in planning our future activities.

Objectives and activities

Charitable objects

The Charitable objects of the Advice Services Alliance as adopted on the 28th February 2020 by special resolution are as follows:

- (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies;
- (2) to advance education for the benefit of the public in particular by the development of high quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities

The activities of the Advice Services Alliance are:

"To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high quality advice."

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance

The Board of Trustees had met for a hybrid Away Day in February 2022 to agree the ASA Strategic Aims and to draft the business plan for the year April 2022 - March 2023. The Trustees acknowledged that the uncertainty which still existed around the on-going impact of the pandemic and agreed to continue with the following aims:

- Best advice given to clients
- Inequalities challenged
- Client journeys improved
- Voices heard by decision makers
- Learning and sharing ideas
- Organisational development

These strategic objectives for 2022-2023 would be delivered through the following activities:

- **Promote the whole advice sector** with the public, with government, with funders and with other key stakeholders and to represent the body of the advice sector where independent and impartial voice is required
- Complete the **review of the Advice Quality Standard (AQS v4)** and develop an **Entry Level Standard** for small advice providers
- Run an **annual conference** to bring the advice sector together to share learning and promote partnership and collaboration between services
- Set up and support a **network for Ethnically Diverse advice providers** (London) and to facilitate action to challenge discrimination and lack of diversity
- Support and **engage with others** (including the voluntary sector, the pro bono sector, government and funders) whose work will benefit the whole advice sector
- Provide **other events** (such as regional forums, training) in relation to cross sector issues and to raise the profile of the advice sector, as identified by our membership
- Act as an '**evidence champion**' for the sector on issues relating to the provision of advice services, promoting research and sharing evidence on the sector
- Provide a trusted and **impartial point of contact** for stakeholders seeking to engage with the advice sector, becoming a 'portal' for **accessing information about the advice sector** including quality assurance
- Develop and undertake **projects and provide services** where there is a clear cross sector purpose and benefit.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance

The main achievements of the year April 2022 to March 2023 were as follows:

Represent the Advice Sector

The ASA continues to promote and represent the advice sector at strategic level. We hold a place on the Access to Justice Foundation Board of Trustees (currently held by Carol Storer), we sit on the Administrative Justice Council and chair the Advice Sector Panel, we are a consultative body for the Legal Aid Agency, we attend the Independent Advice Providers Forum in Wales, we sat on the Litigants in Person Support Strategy Advisory Group (disbanded in September 2022), we have been engaged with the Greater London Authority on their advice sector strategy work and more recently worked closely with the London Legal Support Trust on their advice workforce development strategy.

Completed the Review of the Advice Quality Standard

The Project Management Committee with the help of consultant Trudi Burton completed the review of the Advice Quality Standard (v4). Dawn Draper worked closely with colleagues including the advice practitioners and to our quality colleagues in AgeUK, Citizens Advice, Recognising Excellence, the Money and Pensions Service and the Welsh Government to ensure the smooth launch of the new Standard in April 2023. The Review included a new approach to the licence fee as proposed through our work with Pilot light. Work continued on the development of the entry level AQS standard which will be taken forward by our new Deputy and Programme Manager, Jo Chimes with a launch in London in the next financial year, thanks to support from the City Bridge Foundation.

Launch of the Ethnically Diverse Advice Providers Network (formerly the Black, Asian and Minority Ethnic Advice Network)

We were delighted to recruit Rita Chadha to take forward the network of advice providers from London Ethnically Diverse, Black and Ethnic Minority communities. Whilst there has been some improvement in the recognition of the important work such organisations undertake, there is still a long way to go and we are committed to ensuring the lessons from #charitysowhite and Black Lives Matter are not forgotten. The work is funded by Trust for London and is supported by an excellent Steering Group.

Understanding Communities: Role of Social Welfare Advice in Stronger Communities

Funded by the Nuffield Foundation and lead by the University of Bangor, the ASA is delighted to be the London partner in this important research project to investigate the relationship between advice services, people's help seeking behaviours and strong cohesive communities. The research partnership includes teams at the University of Exeter, Greater Manchester Council for Voluntary Organisations and an input from the Ministry of Justice Early Legal Support Team. This first year saw the literature review, the design and development of the social network analysis and the engagement with local communities. At the end of this year, we started the recruitment process for a Community Researcher and were delighted to recruit Faith Osifo.

Advice Services Alliance Conference October 2022

Our plans for a face to face conference in Manchester were thwarted by a rail strike (see Risk Management) but we were able to quickly pivot the event to an on-line, thanks to the support of our sponsors (Buzzacotts, We Are Digital and Russell Cooke), our fantastic conference organisers Professional Briefings and all the speakers. Although a reduced programme and a rather different experience from a face to face event, we were able to attract a much wider audience across a broader range of advice providers. Much thanks goes to the Conference Planning Group, Fran McSweeney, Carol Storer and Rosemary McMahon with support from Mandy Davies.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The ASA Board of Trustees held their annual strategy day at the end of February 2023 with thanks to the Bar Council for use of their premises and to Karen Morton from the Capability Company for facilitating the day.

Staff and Wider Team

After many years of solid service to the advice sector, Dawn Draper (Quality Manager) retired from the ASA in February 2023. She is much missed by all. However, we were able to reconfigure her role with other responsibilities and advertised for a Deputy Manager. Jo Chimes joined the team in April 2023. We were also very pleased that Rita Chadha was able to join the team as the Project Manager for the Ethnically Diverse Advice Providers Network in December 2023.

We have been helped enormously by the support of some excellent consultants: Samuel Tsipotey (accounts and book keeping), Trudi Burton (AQS Review) and Mandy Davies (Virtual PA). Our particular thanks goes to Amanda Jordan, Liz Morris and the team of assessors at Recognising Excellence for their continued support in the delivery and development of quality assurance in the advice sector.

Our thanks also go to the Project Management Committee who voluntarily give up their time to help us ensure the AQS is delivered to the highest possible standard; Professor Avrom Sherr, Clive Tulloch and Sabrina Dubash.

Our only resource is the people we work with; our staff team, our trustees, our volunteers and our partners. All go above and beyond with dedication to our primary purpose; ensuring access to social justice is a reality for all. Without our people we are nothing and all our achievements belong to you.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Financial review

Financial report for the year

The charity had expenditure on unrestricted funds of £101,728 (2022 – £84,394) and £86,849 of income on unrestricted funds (2022 – £94,340) which resulted in a deficit for the year of £14,879 (2022 –surplus of £9,946). After the deficit is absorbed by the accumulated surplus brought forward from previous years, the charity has an accumulated surplus on unrestricted funds in the sum of £113,666 (2022 – £128,545), of which £45,000 is designated for specific purposes as described below (2022 - £45,000).

The charity received £27,461 of restricted funding for two projects, as detailed in note 10. These projects were ongoing at 31 March 2023. (2022 - £20,100 for one project)

Reserves policy

The trustees have established a policy whereby the charity's 'free' reserves, being total unrestricted funds excluding designated funds, should be between three and six months of the charity's operational expenditure, in order to provide the charity with sufficient working capital to fund its existing charitable commitments . Based on the financial performance for 2022/23, free reserves should be in the range of £28,000 and £56,000.

At this level, the Trustees feel that they would be able to continue the activities of the charity in the event of a significant drop in funding. In such circumstances, the Board would consider how funding would be replaced or activities changed. At present the free reserves as represented by the General Fund amount to £67,657 and are in excess of the upper range set by the Trustees.

Designated funds

The funds of the charity include the following designated funds that have been set aside out of unrestricted funds by the Trustees for a specific purpose.

- ◆ The staff costs fund has been set up to provide for unexpected staff costs arising from redundancy, maternity and long term sickness, and to enable the organisation to be able to continue to provide its services by engaging temporary staff.
- ◆ The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware, plus printers and other associated equipment.
- ◆ The website development fund relates to the requirement to maintain two up-to-date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

The amount of the fund and movements in the year are shown in note 10 in the accounts.

Fund raising

The charity does not fundraise directly with individuals and therefore is not registered with the Fundraising Regulator. No fundraising activities are undertaken.

Investment policy and performance

Cash reserves are monitored and any funds not required to fund current operations will be held in a high-interest deposit account.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

Constitution

Advice Services Alliance is constituted as a charity and a company limited by guarantee. Advice Services Alliance governing document is its Memorandum and Articles of Association, the most recent version was approved by the Board of Trustees on 28 February 2020. These Articles make a clear distinction between the Advice Services Alliance membership and the Board of Trustees, in order to avoid real or perceived conflicts of interest. Member organisations do not automatically gain seats on the Board, although member organisations are entitled to nominate people to stand as Trustees. All real or perceived conflicts of interest are declared at the start of all Board Meetings and where a decision is required which impacts on a Trustees organisation, Trustees recuse themselves.

Membership

Advice Services Alliance was established in 1980 and is the umbrella body for voluntary advice and information services. Our full members are national networks for independent advice services in England and Wales, some of which also cover other countries within the UK. Together, the members represent some 1,800 advice organisations, most of which provide services locally. The membership for the year 2022-2023 comprised of the following network bodies:

- ◆ Age UK
- ◆ Citizens Advice
- ◆ Independent Age
- ◆ Law Centres Network
- ◆ Macmillan Cancer Support
- ◆ Shelter
- ◆ Shelter Cymru
- ◆ Youth Access

Associate membership is applied to advice services who hold the Advice Quality Standard by virtue of the licence fee.

Relationship with members

Advice Services Alliance works closely with its member organisations in a number of ways:

- ◆ consults members on policy proposals and initiatives relating to the provision of advice services;
- ◆ represents members' views in discussions with government, funders of advice services and other organisations concerned with advice provision;
- ◆ works with members, including through working groups and day-to-day contact with policy, development and managerial staff of the networks;
- ◆ provides information and policy advice to members; and
- ◆ provides some direct services to advice organisations belonging to member networks.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Risk management

The Trustees continually assess the major risks to which the Advice Services Alliance is exposed and this is presented at the Trustee Board Meetings in the form of a dynamic Risk Assessment document.

The key risk for all voluntary organisations during this year was the impact of the global pandemic on our clients, our services, our communities and on our ability to raise funds, particularly during the recovery period.

A risk identified in previous reports was the contracts (venue and conference organisers) regarding the ASA Manchester Conference, postponed from 2020 due to Covid19 lockdown. We agreed a new date for the Manchester Conference (4th and 5th October 2022) and assessed the risk associated with the conference had receded. Unfortunately, in September 2022 as delegates were booking onto the conference, a railway workers strike was announced, coinciding with the dates of the conference. As speakers and delegates started to withdraw from the conference, the Trustees took the decision to cancel the venue booking and hold the conference on-line. This resulted in a net loss against the conference due the cancellation cost of the venue and as shown in the notes below. There are no further plans for a face-to-face conference.

The main risks which had been identified in previously continue to be monitored. These are:

- ◆ Loss of key personnel that would severely limit the ability to perform activities and meet objectives;
- ◆ Loss of income, particularly unrestricted income based on Advice Quality Standard licence fees; and
- ◆ Catastrophic failure of IT systems including lap tops and access to internet (websites, cloud based storage etc).

The Board review the Risk Assessment on a quarterly basis and adjust strategy accordingly including reviewing the mitigating actions. For the three risks identified here, the following mitigation is in place:

- ◆ Designated funds have been assigned to cover the cost of key personnel salary and replacement during an unexpected long absence. The recruitment of exceptional staff and of additional administrative support has helped to diminish this risk. The involvement of Trustees in the business planning and quarterly financial reporting ensures Trustees are always well informed of work and changes in risk levels.
- ◆ The changes to the Advice Quality Standard licence fee, increasing the number of AQS holders and development of an Entry Level Quality Assurance process aims to increase and diversify unrestricted income
- ◆ Strong back-up systems are already in place for IT, together with procedures to ensure IT support contracts are in place and that IT equipment is renewed on a regular basis, prior to need

The Board is satisfied that there are adequate systems in place to mitigate exposure to the main risks.

Key management personnel

The Trustees consider that the Board of Trustees and the Chief Executive comprise the key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis.

The Trustees give their time freely and no trustees received remuneration in the year (2022 - £nil).

The pay of the staff team is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements.

ADVICE SERVICES ALLIANCE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Trustees

In accordance with the Articles of Association, each member has the right (but not an obligation) to appoint two Trustees to the organisation. The Trustees have the power to appoint co-opted Trustees.

The Trustees perform the role of Directors in company law and are the Trustees in charity law. The Trustees who served during the year and to the date of this report were:

Trustee	Appointed/Resigned in the period
Martin Barnes (independent trustee)	
Julie Bishop (member representative LCN)	
Sean Conroy (member representative Macmillan)	Resigned 19 July 2023
Leanne Devine	Resigned 24 March 2023
Sabrina Dubash (independent trustee)	
Cassandra Harrison	
Ruth Hayes (independent trustee)	
Kani Kundu (independent trustee)	
Fran McSweeney	
John Roberts (independent trustee)	
James Sandbach (independent trustee)	Appointed 7 December 2022
Alasdair Stewart (member representative AgeUK)	Appointed 7 December 2022
Carol Storer (independent trustee)	

Trustee training and induction

Trustees are inducted by the Board and the Advice Services Alliance Chief Executive, who together provide induction sessions as appropriate. Most Trustees are either senior staff in organisations providing advice services (some of which are also members of the Advice Services Alliance) or independent trustees with a strong personal or professional interest in advice work. Most trustees have worked closely with Advice Services Alliance in the past and are therefore familiar with the work of the organisation when they join the Board.

Officers

The Trustees must appoint one of themselves as Chair of the organisation. The Trustees appointed Ruth Hayes as Chair in March 2020. The Trustees may also appoint one of themselves as Vice-Chair, and may appoint a Treasurer or other officers. The Trustees appointed John Roberts as Treasurer in December 2016. The Trustees appointed Carol Storer and Martin Barnes as Co-Vice Chairs. The Trustees must appoint a Secretary, who need not be a Trustee. The Company Secretary is Lindsey Poole.

Decision making

The Board of Trustees meets quarterly, and is responsible for the governance and strategic management of the organisation. This includes:

- ♦ setting overall objectives for the organisation;
- ♦ identifying priority areas for the work of the organisation;
- ♦ taking policy decisions on issues likely to have a major impact on the organisation or its member networks; and
- ♦ approving and monitoring the organisation's budget.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

Trustees (continued)

Decision making

Responsibility for the operational management of the organisation is delegated to the Chief Executive. This includes responsibility for:

- ◆ financial management;
- ◆ planning, provision and management of services to members and other activities;
- ◆ consultation with members on policy matters; and
- ◆ the content of policy responses, reports, briefings and other published materials.

The Chief Executive's delegated decision making powers are exercised in accordance with agreed policies, procedures and protocols (for example relating to financial management and working with members).

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Statement of trustees' responsibilities

The trustees (who are also directors of Advice Services Alliance for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 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.

The trustees' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies including the exemption from preparing a strategic report.

Signed on behalf of the trustees by: John Roberts



Trustee

Approved by the trustees on 12/12/2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ADVICE SERVICES ALLIANCE

I report to the charity trustees on my examination of the financial statements of the charitable company for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charitable company and also its directors for the purposes of company law, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

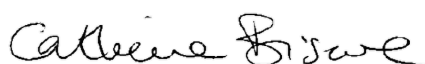
Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section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

Independent examiner's statement

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

- ◆ accounting records were not kept in respect of the charitable company as required by section 386 of the Companies Act 2006; or
- ◆ the financial statements do not accord with those records; or
- ◆ the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- ◆ the financial statements have not been prepared in accordance with the methods and principles of the for "Accounting and Reporting by Charities: the 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)"

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.



Catherine Biscoe
Buzzacott LLP
Chartered Accountants
130 Wood Street
London EC2V 6DL

Date: 12 December 2023

ADVICE SERVICES ALLIANCE

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)

For the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	Year to 31 March 2023 Total £	Unrestricted funds £	Restricted funds £	Year to 31 March 2022 Total £
Income							
Charitable activities	1	86,849	27,461	114,310	94,340	20,100	114,440
Total income		86,849	27,461	114,310	94,340	20,100	114,440
Expenditure							
Charitable activities	2	101,728	27,461	129,189	84,394	20,100	104,494
Total expenditure		101,728	27,461	129,189	84,394	20,100	104,494
Net (expenditure) / income for the year		(14,879)	—	(14,879)	9,946	—	9,946
Net movement in funds		(14,879)	—	(14,879)	9,946	—	9,946
Balance brought forward at 1 April 2022		128,545	—	128,545	118,599	—	118,599
Balance at 31 March 2023	10	113,666	—	113,666	128,545	—	128,545

All activities derive from continuing operations.

All recognised gains and losses are included in the statement of financial activities.

ADVICE SERVICES ALLIANCE

Balance sheet 31 March 2023

	Notes	31 March 2023 £	31 March 2022 £
Current assets			
Debtors	8	33,570	40,602
Cash at bank and in hand		89,660	108,216
		123,230	148,818
Creditors: amounts falling due within one year	9	(9,564)	(20,273)
Net assets		113,666	128,545
The funds of the charity:			
Funds			
Restricted funds		—	—
Unrestricted funds			
. Designated funds		45,000	45,000
. General fund		68,666	83,545
	10	113,666	128,545

For the year ended 31 March 2023, the company was entitled to exemption from audit under section 477 of the Companies Act 2006, relating to small companies.

- a. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- b. The trustees, as directors, acknowledge their responsibility for:
 - i. ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006, and
 - ii. 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 sections 394 and 395 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.

Approved by the board of trustees and signed on its behalf by: John Roberts



Trustee

Company registration number 3533317 (England and Wales)

Approved on 12/12/2023

Principal accounting policies 31 March 2023

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2023.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policies below.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling, the charity's functional currency, and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees' and management to make significant judgements and estimates.

Trustees do not consider that there are any sources of estimation uncertainty or key judgements made in the preparation of the financial statements.

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees have not identified any material uncertainties relating to events or conditions that may cast doubt on the charity's ability to continue as a going concern.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Principal accounting policies 31 March 2023

Income

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Value Added Tax.

Grant income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Grant income from charitable activities is only deferred when:

- ♦ The donor or grantor specified that the grant or donation must only be used in future accounting periods; or
- ♦ The donor or grantor has imposed conditions which must be met before the company has unconditional entitlement.

Training and subscription income is deferred when received in advance of the training taking place or the subscription being used.

License income represents an assignment of rights for a fixed fee and permits the licensee to exploit those rights freely. The charity, as licensor, has no remaining obligations to perform under the terms of the license agreement and revenue is recognised at the time the license is sold.

Gifts in kind and donated services are only recognised when the amount can be measured with reasonable certainty.

Expenditure

Expenditure is recognised once there is a legal and constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities comprises:

- a. Costs of generating funds incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- b. The direct and support costs relating to charitable activities.
- c. Governance costs include the cost of an Independent Examination of the statutory financial statements, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.
- d. Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity.
- e. The amount of any unrecoverable Value Added Tax is charged to the activity on which it is incurred.

Pensions

The charity operates a group personal pension scheme for its employee and contributes to the personal pension scheme. The pension charge, based on 6% of gross salary represents the amounts payable by the charity to the funds in respect of the year.

Principal accounting policies 31 March 2023

Financial instruments

The charity only holds basic financial instruments as defined in FRS102. The financial assets and financial liabilities and their measurement basis is as follows:

Financial assets – other debtors and accrued income are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 8. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities – accruals are financial instruments and are measured at amortised cost as detailed in note 9. Taxation and social security are not included in the financial instrument disclosure definition.

Debtors

Other debtors are initially recognised at their settlement amount and subsequently at amortised cost or their recoverable amount. Impairment provisions are recognised when there is objective evidence, such as significant financial difficulties on the part of the counterparty or default or a significant delay in payment, that the charity will be unable to collect the amount due.

Prepayments and accrued income are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

1. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2023 £	Unrestricted funds £	Restricted funds £	2022 £
Membership	2,926	—	2,926	3,650	—	3,650
Quality Monitoring	72,823	—	72,823	80,271	—	80,271
Design & development	2,694	—	2,694	—	—	—
Skills & Workplace Project	—	—	—	2,500	—	2,500
BAME advice project	—	13,195	13,195	—	20,100	20,100
Understanding Communities	—	14,266	14,266	—	—	—
Covid-19 Grants	—	—	—	7,819	—	7,819
Conference income	8,406	—	8,406	100	—	100
Total funds	86,849	27,461	114,310	94,340	20,100	114,440

2. Expenditure on charitable activities

	Fees and salaries £	Direct costs £	Support costs £	2023 £
Quality Monitoring	50,145	—	21,739	71,884
Design and development	4,415	6,775	3,388	14,578
BAME Advice Project	3,425	5,962	3,808	13,195
Understanding Communities	12,287	122	1,857	14,266
Conference expenditure	—	15,266	—	15,266
Total funds	70,272	28,125	30,792	129,189

	Fees and salaries £	Direct costs £	Support costs £	2022 £
Membership	1,217	—	456	1,673
Quality Monitoring	51,421	46	21,216	72,683
Design and development	6,084	—	2,281	8,365
BAME Advice Project	13,225	1,628	5,247	20,100
External Stakeholders	1,217	—	456	1,673
Total funds	73,164	1,674	29,656	104,494

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2023 £
Unrestricted funds	54,560	22,041	25,127	101,728
Restricted funds	15,712	6,084	5,665	27,461
	70,272	28,125	30,792	129,189

Allocated between:	Fees and salaries £	Direct costs £	Support costs £	2022 £
Unrestricted funds	59,939	46	24,409	84,394
Restricted funds	13,225	1,628	5,247	20,100
	73,164	1,674	29,656	104,494

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

3. Support costs

Support costs are allocated to the projects or activity on the basis of staff and consultants involved in the projects or activity. The allocation is based on allocating costs directly attributable to projects and, where costs cannot be directly attributed, an estimate of time spent by staff is used to allocate costs. The basis of allocation is reviewed annually and amended when appropriate.

	General office £	Premises costs £	Governance costs £	Support staff costs £	2023 £
Quality Monitoring	8,500	3,402	9,837	—	21,739
Design and development	1,625	420	1,343	—	3,388
BAME advice project	2,773	—	1,035	—	3,808
Understanding Communities	1,857	—	—	—	1,857
2023 Total funds	14,755	3,822	12,215	—	30,792

	General office £	Premises costs £	Governance costs £	Support staff costs £	2022 £
Membership	182	31	56	187	456
Quality Monitoring	910	153	282	936	2,281
Design and development	2,093	352	649	2,153	5,247
Peer review	8,465	1,422	2,624	8,705	21,216
External Stakeholders	182	31	56	187	456
Website development costs	—	—	—	—	—
2022 Total funds	11,832	1,989	3,667	12,168	29,656

Governance costs included within support costs consist of:

	Unrestricted funds £	Restricted funds £	2023 £	Unrestricted funds £	Restricted funds £	2022 £
Independent examiner's fees	3,000	—	3,000	2,798	602	3,400
Other:						
. Legal fees	3,365	505	3,870	—	—	—
. Consultancy	3,640	600	4,240	—	—	—
. Trustee meetings and sundry costs	1,105	—	1,105	221	48	269
Total funds	11,180	1,035	12,215	3,019	650	3,669

4. Grants receivable

Grants receivable in the year were:

	2023 £	2022 £
BAME Advice Project – restricted funds	13,195	20,100
Understanding Communities – restricted funds	14,266	—
Covid-19 Job Retention Scheme Grants – unrestricted funds	—	7,819
Total	27,461	27,919

The BAME Advice project received a continuation grant from Trust for London from December 2022 for 3 years. The Understanding Communities project runs for 2 years from April 2022 to March 2024.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

5. Net expenditure for the year

Net expenditure is stated after charging:

	2023 £	2022 £
Operating lease rentals		
. land and buildings	3,822	1,987

The charity is party to a licence agreement to occupy office space. The licence is renewed annually.

6. Staff costs including key management personnel and Trustees' remuneration

Staff costs were as follows:

	2023 £	2022 £
Wages and salaries	65,430	73,877
Social security costs	1,976	2,689
Pension costs	2,866	3,252
	70,272	79,818

The average number of employees during the year was 2 (2022 – 2.5).

No employee received emoluments of £60,000 or more (2022 – nil).

Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the charity and are represented by the Trustees and Chief Executive. The total remuneration paid to the Chief Executive including National Insurance and pension costs was £47,920 (2022 – £48,100).

No Trustee received any emoluments. (2022 - £Nil)

No travel expenses of were reimbursed to any trustee (2022 – £nil).

7. Taxation

Advice Services Alliance is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

8. Debtors: amounts receivable within one year

	2023 £	2022 £
Other debtors	14,270	23,415
Prepayments and accrued income	19,300	17,187
	33,570	40,602

9. Creditors: amounts falling due within one year

	2023 £	2022 £
Social security and other taxes	4,049	9,716
Other creditors	530	857
Accruals and deferred income	4,985	9,700
	9,564	20,273

10. Statement of funds

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
General funds	83,545	86,849	(101,728)	68,666
Designated funds				
· Computer upgrading	5,000	—	—	5,000
· Staff costs	30,000	—	—	30,000
· Website development	10,000	—	—	10,000
Total unrestricted funds	128,545	86,849	(101,728)	113,666
Restricted funds				
BAME advice project	—	13,195	(13,195)	—
Understanding Communities	—	14,266	(14,266)	—
Total restricted funds	—	27,461	(27,461)	—
Total funds	128,545	114,310	(129,189)	113,666

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

10. Statement of funds (continued)

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
General funds	73,599	94,340	(84,394)	83,545
Designated funds				
· Computer upgrading	5,000	—	—	5,000
· Staff costs	30,000	—	—	30,000
· Website development	10,000	—	—	10,000
Total unrestricted funds	118,599	94,340	(84,394)	128,545
Restricted funds				
BAME advice project	—	20,100	(20,100)	—
Total restricted funds	—	20,100	(20,100)	—
Total funds	118,599	114,440	(104,494)	128,545

Restricted funds

Understanding Communities

This fund represented the funds received from the Lead research organisation, University of Bangor for a three year research project funded by the Nuffield Foundation and commencing in May 2022 and ending in April 2024.

BAME advice project

Funding was initially provided in 2020/21 by Trust for London to undertake a research project on Black, Asian and Minority Ethnic advice services. Further funding became available in July 2021 with a total grant of £30,200 towards the costs of setting up a network of London based organisations providing advice services to diverse ethnic and racial communities. In the year ended 31 March 2022, the charity recognised restricted grant funding of £20,100 and costs equivalent to the funding received. The project completed in July 2022 and the balance of the restricted funds were released in November 2022. A further grant has been award from December 2022 for three years for a total of £121,100.

Designated funds

The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware and other associated equipment.

The staff costs fund has been set up to provide for unexpected staff costs which could include long term sickness and the provision of temporary staff during absences of up to 4 months.

The website development fund relates to the requirement to maintain up to date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2023

11. Analysis of net assets between funds

	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2023 are represented by				
Current assets	45,000	77,230	—	123,230
Current liabilities	—	(9,564)	—	(9,564)
	<u>45,000</u>	<u>68,666</u>	<u>—</u>	<u>113,666</u>
	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2022 are represented by				
Current assets	45,000	103,818	—	148,818
Current liabilities		(20,273)	—	(20,273)
	<u>45,000</u>	<u>83,545</u>	<u>—</u>	<u>128,545</u>

Accounts

ADVICE SERVICES ALLIANCE

UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

**Company Number: 3533317 (England and Wales)
Charity Number: 1112627**

ADVICE SERVICES ALLIANCE

Contents

	Page
Legal and administrative information	1
Trustees' report	2
Independent Examiner's report	12
Statement of financial activities	13
Balance sheet	14
Principal accounting policies	15
Notes to the financial statements	18

ADVICE SERVICES ALLIANCE

Legal and administrative information

Trustees	Martin Barnes Julie Bishop Sean Conroy Leanne Devine Sabrina Dubash Ruth Hayes Kani Kundu John Roberts James Sandbach Alasdair Stewart Carol Storer
Co-opted Board Members:	Cassandra Harrison (resigned October 2021) Kahra Wayland-Larty (October 2021, resigned May 2022) Fran McSweeney (March 2022)
Officers	
Chair	Ruth Hayes
Vice Chair	John Edwards
Treasurer	John Roberts
Company Secretary	Lindsey Poole
Chief Executive	Lindsey Poole
Staff	Dawn Draper Rachel Russell (Resigned September 2021) Lowri Griffiths (December 2021-March 2022)
Consultants	Tessa Awe Trudi Burton Anita Sangha
Patron	Lord Low of Dalston
Company Number Charity Number	3533317 (England and Wales) 1112627
Registered Office	Lincoln House, 296-302 High Holborn London WC1V 7JH
Independent Examiner	Catherine Biscoe Buzzacott LLP 130 Wood Street London EC2V 6DL
Solicitors	Russell-Cooke 2 Putney Hill Putney London SW15 6AB
Bankers	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Trustees of Advice Services Alliance ("ASA") present their report and the financial statements for the year ended 31 March 2022.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and equates to a directors' report for the purposes of company legislation.

The financial statements comply with current statutory requirements, the memorandum and articles of association and have been prepared in accordance with the accounting policies on pages 15 to 17 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 United Kingdom and Republic of Ireland (FRS 102).

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission when reviewing our aims and objectives and in planning our future activities.

Objectives and activities

Charitable objects

The Charitable objects of the Advice Services Alliance as adopted on the 28th February 2020 by special resolution are as follows:

- (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies;
- (2) to advance education for the benefit of the public in particular by the development of high quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities

The activities of the Advice Services Alliance are:

"To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high quality advice."

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

The ASA Board of Trustees held their annual strategy day at the end of February 2022 which was held on-line due to the Covid19 restrictions still being in place. The impact of the Covid 19 pandemic on people seeking advice and on advice centres were clearer than the previous years and the trustees were able to bring their experience of the past years work into the planning process.

This year represented the third year in our three year transformation strategy representing the phase of consolidation of purpose and activities. The Trustees acknowledged that the uncertainty which still existed around the pandemic had impacted on the completion of the transformation. The Trustees agreed the summary of the ASA Strategic Aims are to ensure that:

- Best advice given to clients
- Inequalities challenged
- Amplifying voices of the sector
- Learning and sharing ideas
- Client journeys improved

The annual objectives for 2021-2022 were agreed to be:

- **Promote the whole advice sector** with the public, with government, with funders and with other key stakeholders
- **Represent** the body of the advice sector where independent and impartial voice is required
- Provide a trusted and **impartial point of contact** for stakeholders seeking to engage with the advice sector
- Support and **engage with others** (including the voluntary sector, the pro bono sector, government and funders) whose work will benefit the whole advice sector
- Run an **annual conference** to bring the advice sector together to share learning and promote partnership and collaboration between services,
- Provide **other events** (such as regional forums, training) in relation to cross sector issues and to raise the profile of the advice sector, as identified by our membership
- Act as an '**evidence champion**' for the sector on issues relating to the provision of advice services, promoting research and sharing evidence on the sector
- Provide a 'portal' for **accessing information about the advice sector** and the provision of advice including quality assurance
- Undertake **projects and provide services** where there is a clear cross sector purpose and benefit.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

The main achievements of the year April 2021 to March 2022 were as follows:

Engagement in the Pilot Light Programme

We applied and were accepted to the Pilot Light Programme. We were allocated a team from Barclays Bank who worked with us to review our funding strategy and our business model with a view to growing the ASA to the next level. Their report indicated that we should review how we charge for the licence fee for the AQS and move to a 'per adviser' model rather than a 'per advice organisation'. Initial conversations have begun with the Advice services regarding this change and will be developed further in the next financial year. The help from the Barclays team was invaluable and created a space to consider the organisation afresh.

Represent the Advice Sector

The ASA continues to promote and represent the advice sector at strategic level. We hold a place on the Access to Justice Foundation Board of Trustees (currently held by Carol Storer), we sit on the Administrative Justice Council and chair the Advice Sector Panel, we attend the Independent Advice Providers Forum in Wales, we sit on the Litigants in Person Support Strategy Advisory Group and we have been engaged with the Greater London Authority on their advice sector strategy work. In December 2021, we represented the UK advice sector at an OECD event looking at access to justice. This has led to contact with practitioners in other jurisdictions such as the Tribunal Services in Ontario, Canada.

SCARE and Access to Justice Roundtables

The annual meeting of Advice Research and Evaluation Practitioners was held in November 2021, albeit on line. We also joined the Steering Group for the Access to Justice Roundtables and helped to direct the content of these meetings.

Social Welfare Legal Advice for People with Convictions

A new project was established with the Policy Evaluation and Research Unit at Manchester Metropolitan University to look at the work in relation to social welfare legal advice and people with convictions. The report will be produced by the end of July 2022.

Black, Asian and Minority Ethnic Advice Network

We will continue to work towards developing an active network of advice organisations representing Black and Ethnic Minority communities. The work is funded by Trust for London and is project managed by consultant Tessa Awe. This is an important piece of work if the lessons from #charitysowhite and Black Lives Matter are not to be forgotten.

Engagement in the Nuffield and British Academy Programme: Understanding Communities

The ASA was invited to apply for a place on the Understanding Communities programme, a project run on-line over the autumn of 2021, bringing together academics, practitioners and researchers interested in developing knowledge on communities. The programme led to the development of a proposal in conjunction with the University of Bangor, the University of Exeter, Greater Manchester Council for Voluntary Organisations to investigate the relationship between advice services, people's help seeking behaviours and strong cohesive communities. The project also had engagement from the Ministry of Justice Early Legal Support Team. The bid was successful and the work will commence in the summer of 2022.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Review of the Advice Quality Standard

- As a result of the shift to on line delivery and other changes, the Project Management Committee agreed to undertake a major review of the Advice Quality Standard (v4). We appointed a consultant, Trudi Burton to help with the task and consulted across all major AQS stakeholders. Trudi produced a draft and the introduction of the new standard will take place at the end of 2022. We are very grateful to all the advice practitioners and to our quality colleagues in AgeUK, Citizens Advice, Recognising Excellence, the Money and Pensions Service and the Welsh Government for all the comments and suggestions made during the review. Work to develop an entry level AQS standard will progress in the next financial year.

Office Move

In December 2021, we finally said goodbye to our old colleagues at AgeUK Tavis House and moved to our new desk space with our pro bono colleagues at Lincoln House. We have not used the desks as much as we would have liked, but have been made to feel very welcome.

Staff Team

We would like to pay tribute to the staff team; to Dawn Draper who has stoically continued her quality work despite the many challenges of Covid19, to Rachel Russell who completed her law studies and left us in September 2021 for the advice sector 'proper', and to Lowri Griffiths who joined temporarily around Christmas to help out with some crucial admin. Our thanks also go to the Project Management Committee who voluntarily give up their time to help us ensure the AQS is delivered to the highest possible standard.

We have been helped enormously by the support of some excellent consultants: Samuel Tsipotey, Tessa Awe, Anita Sandhu and Trudi Burton. We were fortunate to find Mandy Davies in March 2022 who has been providing invaluable virtual administrative assistance which has made an incredible difference to our productivity. Without our people we are nothing and all our achievements belong to you.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Financial review

Financial report for the year

The charity had expenditure on unrestricted funds of £84,394 (2021 – £76,130) and £94,340 of income on unrestricted funds (2021 – £88,217) which resulted in a surplus for the year of £9,946 (2021 –surplus of £12,117). Together with the accumulated surplus brought forward from previous years, the charity now has an accumulated surplus on unrestricted funds in the sum of £128,545 (2021 – £118,599).

The charity received £20,100 of restricted funding (2021 - £47,714 for two projects) for one project, as detailed in note 10. The project was ongoing at 31 March 2022 and was completed in July 2022.

Reserves policy

The trustees have established a policy whereby the charity's 'free' reserves, being total unrestricted funds excluding designated funds, should be between three and six months of the charity's operational expenditure, in order to provide the charity with sufficient working capital to fund its existing charitable commitments . Based on the financial performance for 2021/22, free reserves should be in the range of £28,000 and £56,000.

At this level, the Trustees feel that they would be able to continue the activities of the charity in the event of a significant drop in funding. In such circumstances, the Board would consider how funding would be replaced or activities changed. At present the free reserves as represented by the General Fund amount to £83,545 and are in excess of the upper range set by the Trustees.

Designated funds

The funds of the charity include the following designated funds that have been set aside out of unrestricted funds by the Trustees for a specific purpose.

- ◆ The staff costs fund has been set up to provide for unexpected staff costs arising from redundancy, maternity and long term sickness, and to enable the organisation to be able to continue to provide its services by engaging temporary staff.
- ◆ The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware, plus printers and other associated equipment.
- ◆ The website development fund relates to the requirement to maintain two up-to-date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

The amount of the fund and movements in the year are shown in note 10 in the accounts.

Fund raising

The charity does not fundraise directly with individuals and therefore is not registered with the Fundraising Regulator. No fundraising activities are undertaken.

Investment policy and performance

Cash reserves are monitored and any funds not required to fund current operations will be held in a high-interest deposit account.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management

Constitution

Advice Services Alliance is constituted as a charity and a company limited by guarantee. Advice Services Alliance governing document is its Memorandum and Articles of Association which was recently updated and approved by the Board of Trustees on 28 February 2020. The makes a clear distinction between the membership and the Board of Trustees in order to avoid real or perceived conflicts of interest. Member organisations do not automatically gain seats on the Board, although member organisations are entitled to nominate people to stand as Trustees.

Membership

Advice Services Alliance was established in 1980 and is the umbrella body for voluntary advice and information services. Our members are national networks for independent advice services in England and Wales, some of which also cover other countries within the UK. Together, the members represent some 1,800 advice organisations, most of which provide services locally. The membership for the year 2021-2022 comprised of the following network bodies:

- ◆ Age UK
- ◆ Citizens Advice
- ◆ Law Centres Network
- ◆ Macmillan Cancer Support
- ◆ Shelter
- ◆ Shelter Cymru
- ◆ Youth Access

Relationship with members

Advice Services Alliance works closely with its member organisations in a number of ways:

- ◆ consults members on policy proposals and initiatives relating to the provision of advice services;
- ◆ represents members' views in discussions with government, funders of advice services and other organisations concerned with advice provision;
- ◆ works with members, including through working groups and day-to-day contact with policy, development and managerial staff of the networks;
- ◆ provides information and policy advice to members; and
- ◆ provides some direct services to advice organisations belonging to member networks.

This year, our contact with members has primarily focused on the impact of Covid19 on the sector and the issues this presents to our clients and to our communities' recovery from the pandemic.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Risk management

The Trustees have assessed the major risks to which Advice Services Alliance is exposed and this is presented in the form of a Risk Assessment document. The key risk for all voluntary organisations during this year was the impact of the global pandemic on our clients, our services, our communities and on our ability to raise funds, particularly during the recovery period. For ASA, contracts regarding the Manchester Conference which was cancelled due to Covid19 in 2020 were held in abeyance and included cancellation clauses that if invoked would result in a financial loss to ASA. However, the Manchester Conference is planned to take place in late 2022 and the risk of the cancellation has receded.

The other main risks which we had identified in previous years still remain. These are:

- ◆ Loss of key personnel that would severely limit the ability to perform activities and meet objectives;
- ◆ Loss of income, particularly unrestricted income based on Advice Quality Standard licence fees; and
- ◆ Catastrophic failure of IT systems including lap tops and access to internet (websites, cloud based storage etc).

The Board review the Risk Assessment on a quarterly basis and adjust strategy accordingly including reviewing the mitigating actions. For the three risks identified here, the following mitigation is in place:

- ◆ Designated funds have been assigned to cover the cost of the Chief Executive's salary and her replacement during an unexpected long absence. Involvement of Trustees in the business plan and good quarterly financial reporting ensures Trustees are well informed of work plans and work progress.
- ◆ A priority of the Chief Executive is to focus on growth within the Advice Quality Standard by increasing the numbers of holders and initiate new products and processes to support the development of the Standard.
- ◆ Strong back up systems are already in place for IT, together with procedures to ensure IT support contracts are in place and that IT equipment is renewed on a regular basis, prior to need.

The Board is satisfied that there are adequate systems in place to mitigate exposure to the main risks.

Key management personnel

The Trustees consider that the Board of Trustees and the Chief Executive comprise the key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis.

The Trustees give their time freely and no trustees received remuneration in the year (2021 - £nil).

The pay of the Chief Executive is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Trustees

In accordance with the Articles of Association, each member has the right (but not an obligation) to appoint two Trustees to the organisation. The Trustees have the power to appoint co-opted Trustees.

The Trustees perform the role of Directors in company law and are the Trustees in charity law. The Trustees who served during the year and to the date of this report were:

Trustee	Appointed/Resigned in the period
Martin Barnes (independent trustee)	
Julie Bishop (member representative LCN)	
Sean Conroy (member representative Macmillan)	
Leanne Devine (member representative Shelter)	
Sabrina Dubash (independent trustee)	Appointed 9 December 2021
John Edwards (member representative, AgeUK)	Resigned 30 June 2022
Ruth Hayes (independent trustee)	
Kani Kundu (independent trustee)	Appointed 9 December 2021
John Roberts (independent trustee)	
James Sandbach (independent trustee)	Appointed 9 December 2021
Alasdair Stewart (member representative AgeUK)	Appointed 30 June 2022
Carol Storer (independent trustee)	Appointed 9 December 2021
Cassandra Harrison (member representative Youth Access)	Resigned December 2021
Kahra Wayland-Larty (member representative Youth Access)	Appointed 9 December 2021, resigned 30 June 2022

Trustee training and induction

Trustees are inducted by the Board and the Advice Services Alliance Chief Executive, who together provide induction sessions as appropriate. Most Trustees are either senior staff in organisations providing advice services (some of which are also members of the Advice Services Alliance) or independent trustees with a strong personal or professional interest in advice work. Most trustees have worked closely with Advice Services Alliance in the past and are therefore familiar with the work of the organisation when they join the Board.

Officers

The Trustees must appoint one of themselves as Chair of the organisation. The Trustees appointed Ruth Hayes as Chair in March 2020. The Trustees may also appoint one of themselves as Vice-Chair, and may appoint a Treasurer or other officers. The Trustees appointed John Roberts as Treasurer in December 2016. The Trustees must appoint a Secretary, who need not be a Trustee. The Company Secretary is Lindsey Poole.

Decision making

The Board of Trustees meets quarterly, and is responsible for the governance and strategic management of the organisation. This includes:

- ♦ setting overall objectives for the organisation;
- ♦ identifying priority areas for the work of the organisation;
- ♦ taking policy decisions on issues likely to have a major impact on the organisation or its member networks; and
- ♦ approving and monitoring the organisation's budget.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

Trustees (continued)

Decision making

Responsibility for the operational management of the organisation is delegated to the Chief Executive. This includes responsibility for:

- ◆ financial management;
- ◆ planning, provision and management of services to members and other activities;
- ◆ consultation with members on policy matters; and
- ◆ the content of policy responses, reports, briefings and other published materials.

The Chief Executive's delegated decision making powers are exercised in accordance with agreed policies, procedures and protocols (for example relating to financial management and working with members).

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Statement of trustees' responsibilities

The trustees (who are also directors of Advice Services Alliance for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

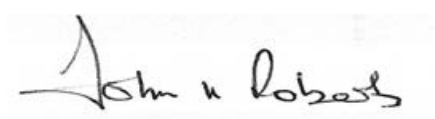
- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 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.

The trustees' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies including the exemption from preparing a strategic report.

Signed on behalf of the trustees by:



Trustee

Approved by the trustees on 7 December 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ADVICE SERVICES ALLIANCE

I report to the charity trustees on my examination of the financial statements of the charitable company for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charitable company and also its directors for the purposes of company law, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

- ◆ accounting records were not kept in respect of the charitable company as required by section 386 of the Companies Act 2006; or
- ◆ the financial statements do not accord with those records; or
- ◆ the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- ◆ the financial statements have not been prepared in accordance with the methods and principles of the for "Accounting and Reporting by Charities: the 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)"

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.

Buzzacott LLP

Catherine Biscoe
Buzzacott LLP
Chartered Accountants
130 Wood Street
London EC2V 6DL

Date: 21 December 2022

ADVICE SERVICES ALLIANCE

STATEMENT OF FINANCIAL ACTIVITIES

(Including Income and Expenditure Account)

For the year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Year to 31 March 2022 Total £	Unrestricted funds £	Restricted funds £	Year to 31 March 2021 Total £
Income							
Charitable activities	1	94,340	20,100	114,440	88,217	47,714	135,931
Total income		94,340	20,100	114,440	88,217	47,714	135,931
Expenditure							
Charitable activities	2	84,394	20,100	104,494	76,130	47,684	123,814
Total expenditure		84,394	20,100	104,494	76,130	47,684	123,814
Net income / (expenditure) for the year		9,946	—	9,946	12,117	—	12,117
Net movement in funds		9,946	—	9,946	12,117	—	12,117
Balance brought forward at 1 April 2021		118,599	—	118,599	106,482	—	106,482
Balance at 31 March 2022	10	128,545	—	128,545	118,599	—	118,599

All activities derive from continuing operations.

All recognised gains and losses are included in the statement of financial activities.

ADVICE SERVICES ALLIANCE

Balance sheet 31 March 2022

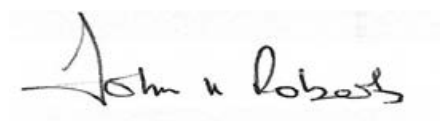
	Notes	31 March 2022 £	31 March 2021 £
Current assets			
Debtors	8	40,602	18,022
Cash at bank and in hand		108,216	119,472
		148,818	137,494
Creditors: amounts falling due within one year	9	(20,273)	(18,895)
Net assets		128,545	118,599
The funds of the charity:			
Funds			
Restricted funds		—	—
Unrestricted funds			
. Designated funds		45,000	45,000
. General fund		83,545	73,599
	10	128,545	118,599

For the year ended 31 March 2022, the company was entitled to exemption from audit under section 477 of the Companies Act 2006, relating to small companies.

- a. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- b. The trustees, as directors, acknowledge their responsibility for:
- ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006, 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 sections 394 and 395 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.

Approved by the board of trustees and signed on its behalf by:



Trustee

Company registration number 3533317 (England and Wales)

Approved on 7 December 2022

Principal accounting policies 31 March 2022

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2022.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policies below.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling, the charity's functional currency, and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees' and management to make significant judgements and estimates.

Other than noted in the "assessment of going concern" the Trustees do not consider that there are any sources of estimation uncertainty or key judgements made in the preparation of the financial statements.

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

An immediate impact of the global coronavirus pandemic was the furlough of staff and a temporary loss of income however the trustees are satisfied that the business continuity measures put in place from 2020/21 onwards, together with the charity's cash reserves, have allowed the charity to continue to operate and the Trustees have not identified any material uncertainties relating to events or conditions that may cast doubt on the charity's ability to continue as a going concern.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Principal accounting policies 31 March 2022

Income

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Value Added Tax.

Grant income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Grant income from charitable activities is only deferred when:

- ◆ The donor or grantor specified that the grant or donation must only be used in future accounting periods; or
- ◆ The donor or grantor has imposed conditions which must be met before the company has unconditional entitlement.

Training and subscription income is deferred when received in advance of the training taking place or the subscription being used.

License income represents an assignment of rights for a fixed fee and permits the licensee to exploit those rights freely. The charity, as licensor, has no remaining obligations to perform under the terms of the license agreement and revenue is recognised at the time the license is sold.

Gifts in kind and donated services are only recognised when the amount can be measured with reasonable certainty.

Expenditure

Expenditure is recognised once there is a legal and constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities comprises:

- a. Costs of generating funds incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- b. The direct and support costs relating to charitable activities.
- c. Governance costs include the cost of an Independent Examination of the statutory financial statements, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.
- d. Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity.
- e. The amount of any unrecoverable Value Added Tax is charged to the activity on which it is incurred.

Pensions

The charity operates a group personal pension scheme for its employee and contributes to the personal pension scheme. The pension charge, based on 6% of gross salary represents the amounts payable by the charity to the funds in respect of the year.

Principal accounting policies 31 March 2022

Financial instruments

The charity only holds basic financial instruments as defined in FRS102. The financial assets and financial liabilities and their measurement basis is as follows:

Financial assets –other debtors and accrued income are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 8. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities –accruals are financial instruments and are measured at amortised cost as detailed in note 9. Taxation and social security are not included in the financial instrument disclosure definition.

Debtors

Other debtors are initially recognised at their settlement amount and subsequently at amortised cost or their recoverable amount. Impairment provisions are recognised when there is objective evidence, such as significant financial difficulties on the part of the counterparty or default or a significant delay in payment, that the charity will be unable to collect the amount due.

Prepayments and accrued income are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

1. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2022 £	Unrestricted funds £	Restricted funds £	2021 £
Peer Review	—	—	—	—	28,524	28,524
Membership	3,650	—	3,650	2,225	—	2,225
Quality Monitoring	80,271	—	80,271	72,720	—	72,720
Skills & Workplace Project	2,500	—	2,500	—	—	—
BAME advice project	—	20,100	20,100	—	19,190	19,190
Covid-19 Grants	7,819	—	7,819	13,272	—	13,272
Miscellaneous income	100	—	100	—	—	—
Total funds	94,340	20,100	114,440	88,217	47,714	135,931

Covid 19 grants represent furlough income.

Donated services: during the year the charity received business advice and services as part of the Pilot Light Programme from Barclays Bank Plc. These services were donated and their value cannot be measured with sufficient reliability to be included in the financial statements.

2. Expenditure on charitable activities

	Fees and salaries £	Direct costs £	Support costs £	2022 £
Membership	1,217	—	456	1,673
Quality Monitoring	51,421	46	21,216	72,683
Design and development	6,084	—	2,281	8,365
BAME Advice Project	13,225	1,628	5,247	20,100
External Stakeholders	1,217	—	456	1,673
Total funds	73,164	1,674	29,656	104,494

	Fees and salaries £	Direct costs £	Support costs £	2021 £
Peer Review	19,575	—	8,230	27,805
Membership	11,957	—	5,144	17,101
Quality Monitoring	23,691	1,120	9,809	34,620
Design and development	5,247	—	3,060	8,307
BAME Advice Project	12,370	525	—	12,895
External Stakeholders	14,495	—	6,119	20,614
Website development costs	—	—	2,472	2,472
Total funds	87,335	1,645	34,834	123,814

	Fees and salaries £	Direct costs £	Support costs £	2022 £
Allocated between:				
Unrestricted funds	59,939	46	24,409	84,394
Restricted funds	13,225	1,628	5,247	20,100
	73,164	1,674	29,656	104,494

	Fees and salaries £	Direct costs £	Support costs £	2021 £
Allocated between:				
Unrestricted funds	53,151	1,120	21,859	76,130

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

Restricted funds	34,184	525	12,975	47,684
	<u>87,335</u>	<u>1,645</u>	<u>34,834</u>	<u>123,814</u>

3. Support costs

Support costs are allocated to the projects or activity on the basis of staff and consultants involved in the projects or activity.

	General office £	Premises costs £	Governance costs £	Support staff costs £	2022 £
Membership	182	31	56	187	456
Quality Monitoring	910	153	282	936	2,281
Design and development	2,093	352	649	2,153	5,247
Peer review	8,465	1,422	2,624	8,705	21,216
External Stakeholders	182	31	56	187	456
Website development costs	—	—	—	—	—
2022 Total funds	11,832	1,989	3,667	12,168	29,656

	General office £	Premises costs £	Governance costs £	Support staff costs £	2021 £
Membership	2,108	320	467	2,249	5,144
Quality Monitoring	3,600	654	956	4,599	9,809
Design and development	1,245	191	280	1,344	3,060
Peer review	3,349	515	751	3,615	8,230
External Stakeholders	2,490	382	559	2,688	6,119
Website development costs	2,472	—	—	—	2,472
2021 Total funds	15,264	2,062	3,013	14,495	34,834

Governance costs included within support costs consist of:

	Unrestricted funds £	Restricted funds £	2022 £	Unrestricted funds £	Restricted funds £	2021 £
Independent examiner's fees	2,798	602	3,400	3,000	—	3,000
Other	221	48	269	13	—	13
Total funds	3,019	650	3,669	3,013	—	3,013

4. Grants receivable

Grants receivable in the year were:

	2022 £	2021 £
Peer Review	—	28,524
BAME Advice Project	20,100	19,190
Covid-19 Job Retention Scheme Grants	7,819	13,272
Total	27,919	60,986

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

5. Net income for the year

Net income is stated after charging:

	2022 £	2021 £
Operating lease rentals · land and buildings	1,987	2,062

The charity is party to a licence agreement to occupy office space. The licence is renewed annually.

6. Staff costs including key management personnel and Trustees' remuneration

Staff costs were as follows:

	2022 £	2021 £
Wages and salaries	73,877	83,637
Social security costs	2,689	3,905
Pension costs	3,252	3,917
	79,818	91,459

The average number of employees during the year was 2.5 (2021 – 2.5).

No employee received emoluments of £60,000 or more (2021 – nil).

Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the charity and are represented by the Trustees and Chief Executive. The total remuneration paid to the Chief Executive including National Insurance and pension costs was £48,100 (2021 – £56,125).

No Trustee received any emoluments.

No travel expenses of were reimbursed to any trustee (2021 – £nil).

7. Taxation

Advice Services Alliance is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

8. Debtors: amounts receivable within one year

	2022 £	2021 £
Other debtors	23,415	13,234
Prepayments and accrued income	17,187	4,788
	40,602	18,022

9. Creditors: amounts falling due within one year

	2022 £	2021 £
Social security and other taxes	9,716	9,709
Other creditors	857	—
Accruals and deferred income	9,700	9,186
	20,273	18,895

10. Statement of funds

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
General funds	73,599	94,340	(84,394)	83,545
Designated funds				
· Computer upgrading	5,000	—	—	5,000
· Staff costs	30,000	—	—	30,000
· Website development	10,000	—	—	10,000
Total unrestricted funds	118,599	94,340	(84,394)	128,545
Restricted funds				
BAME advice project	—	20,100	(20,100)	—
Total restricted funds	—	20,100	(20,100)	—
Total funds	118,599	114,440	(104,494)	128,545

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

10. Statement of funds (continued)

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
General funds	61,482	88,217	(76,130)	73,599
Designated funds				
· Computer upgrading	5,000	—	—	5,000
· Staff costs	30,000	—	—	30,000
· Website development	10,000	—	—	10,000
Total unrestricted funds	106,482	88,217	(76,130)	118,599
Restricted funds				
Peer Review	—	28,524	(28,524)	—
BAME advice project	—	19,190	(19,190)	—
Total restricted funds	—	47,714	(47,714)	—
Total funds	106,482	135,931	(123,814)	118,599

Restricted funds

Peer Review

This fund represented a grant received from Legal Education to fund a trial project which was completed in 2020/21 and the grant funding had been fully spent at 31 March 2021.

BAME advice project

Funding was initially provided in 2020/21 by Trust for London to undertake a research project on Black, Asian and Minority Ethnic advice services. Further funding became available in July 2021 with a total grant of £30,200 towards the costs of setting up a network of London based organisations providing advice services to diverse ethnic and racial communities. In the year ended 31 March 2022, the charity recognised restricted grant funding of £20,100 and costs equivalent to the funding received. The project completed in July 2022 and the balance of the restricted funds will be released on submission of the project evaluation report.

Designated funds

The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware plus printers and other associated equipment.

The staff costs fund has been set up to provide for unexpected staff costs which could include long term sickness and the provision of temporary staff during absences of up to 4 months.

The website development fund relates to the requirement to maintain two up to date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2022

11. Analysis of net assets between funds

	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2022 are represented by				
Current assets	45,000	103,818	—	148,818
Current liabilities		(20,273)	—	(20,273)
	<u>45,000</u>	<u>83,545</u>	<u>—</u>	<u>128,545</u>
	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2021 are represented by				
Current assets	45,000	92,494	—	137,494
Current liabilities	—	(18,895)	—	(18,895)
	<u>45,000</u>	<u>73,599</u>	<u>—</u>	<u>118,599</u>

Accounts

ADVICE SERVICES ALLIANCE

UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2021

Company Number: 3533317 (England and Wales)
Charity Number: 1112627

ADVICE SERVICES ALLIANCE

Contents

	Page
Legal and administrative information	1
Trustees' report	2
Independent Examiner's report	10
Statement of financial activities	11
Balance sheet	12
Principal accounting policies	13
Notes to the financial statements	16

ADVICE SERVICES ALLIANCE

Legal and administrative information

Trustees	Martin Barnes Julie Bishop John Edwards Ruth Hayes John Roberts
Co-opted Board Members:	Cassandra Harrison (from April 2020) Leanne Devine (from September 2020) Sean Conroy (from September 2020)
Officers	
Chair	Ruth Hayes (until July 2021)
Vice Chair	John Edwards
Treasurer	John Roberts
Company Secretary	Lindsey Poole
Chief Executive	Lindsey Poole
Staff	Dawn Draper Rachel Russell
Volunteers	David Pincott (Covid19 Campaign) Kani Kundu (Future workforce report)
Consultants	Tessa Awe Anita Sangha
Patron	Lord Low of Dalston
Company Number Charity Number	3533317 (England and Wales) 1112627
Registered Office	Tavis House 1-6 Tavistock Square London WC1H 9NA
Business Address	7 th Floor, Tavis House 1-6 Tavistock Square London WC1H 9NA
Independent Examiner	Catherine Biscoe Buzzacott LLP 130 Wood Street London EC2V 6DL
Solicitors	Russell-Cooke 2 Putney Hill Putney
Bankers	London SW15 6AB Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees of Advice Services Alliance present their report and the financial statements for the year ended 31 March 2021.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and equates to a directors' report for the purposes of company legislation.

The financial statements comply with current statutory requirements, the memorandum and articles of association and have been prepared in accordance with the accounting policies on pages 13 to 15 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 United Kingdom and Republic of Ireland (FRS 102).

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission when reviewing our aims and objectives and in planning our future activities.

Objectives and activities

Charitable objects

The Charitable objects of the Advice Services Alliance as adopted on the 28th February 2020 by special resolution are as follows:

- (1) to promote for the benefit of the public the parts of the Voluntary Sector which provide advice services by providing training, services, support and assistance to enable Voluntary Sector advice organisations to provide high quality advice services and the public to access those services and by promoting co-operation between Voluntary Sector advice organisations and statutory authorities and other bodies;
- (2) to advance education for the benefit of the public in particular by the development of high quality advice services and by the provision of educational material including educational resources relating to advice services and an information service on the internet.

Activities

The activities of the Advice Services Alliance are:

“To promote voluntary sector advice services by providing members services, support and assistance, to enable advice organisations to provide high quality services and the public to access those services, by promoting cooperation between voluntary sector advice organisations, statutory authorities and other bodies. To advance education of the public through the development of high quality advice.”

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance

The ASA Board of Trustees held their annual strategy day at the end of February 2020. By this time, it was becoming clear that the threat of Covid 19 was serious and that this would have a major impact of all parts of society including the ASA and our members.

This year represented the second year in our three year transformation strategy, representing the time when we planned to make the change towards a new structure and purpose. The Trustees therefore set the annual objectives for 2020-2021 as:

- Promote the whole advice sector with the public, with government, with funders and with other key stakeholders.
- Represent the body of the advice sector where independent and impartial voice is required.
- Provide a trusted and impartial point of contact for stakeholders seeking to engage with the advice sector.
- Support and engage with others (including the voluntary sector, the pro bono sector, government and funders) whose work will benefit the whole advice sector.
- Run an annual conference to bring the advice sector together to share learning and promote partnership and collaboration between services.
- Provide other events (such as regional forums, training) in relation to cross sector issues and to raise the profile of the advice sector, as identified by our membership.
- Act as an 'evidence champion' for the sector on issues relating to the provision of advice services, promoting research and sharing evidence on the sector.
- Provide a 'portal' for accessing information about the advice sector and the provision of advice including quality assurance.
- Undertake projects and provide services where there is a clear cross sector purpose and benefit.

When the national lockdown was announced a number of key decisions were taken by the trustees to secure the future of the Advice Services Alliance:

- The National Conference due to run on 1st April 2020 was cancelled;
- Two members of staff were placed on full time furlough for the period April – June 2020, leaving staff team of one; and
- The focus of the work was to support the advice sector in whatever way was possible in order to ensure its future through the pandemic.

The main achievements of the year April 2020 to March 2021 are therefore split into the first quarter, followed by the remaining three financial year quarters:

First Quarter:

- Actioned Business Continuity Plan to set up 'working from home' arrangements including securing paper documents in safe storage and closing office space.
- Re-negotiating the terms of the AQS assessment visits with the Framework owners (Welsh Government and the Money and Pensions Service) and with passported organisations (Citizens Advice and Age UK) to ensure Covid19 compliance.
- Undertook survey of advice services which was used in negotiations with the Ministry of Justice and formed the backbone of a communication strategy, focusing on the role of advice services in the Covid 19 recovery.

Achievements and performance (continued)

First Quarter (continued):

- Engaged in and contributed to consultations with Ministry of Justice, the Money and Pensions Service, the Access to Justice Roundtables and contributed to Lord Low's speech in House of Lords
- Undertook regular meetings aimed at health and well-being of staff, particularly those on furlough.

Last Three Quarters

The focus of the last three quarters of the year again was on highlighting issues and problems for the voluntary social welfare advice sector. This included:

- Undertook a research project on Future of the Advice Sector Workforce, examining the loss experienced advisors and the succession plans for bringing in new (younger) advice workers. The report was published and launched at an on line event.
- Met with the London Funders regarding the workforce issues identified and the impact this may have on the future of the sector.
- Held an on-line Standing Committee of Advice Research and Evaluation, highlighting research and evaluation from the lockdown period.
- Contributed to a range of cross sector meetings including the Access to Justice Roundtables, and which we have subsequently joined the Steering Group.
- Continued to promote the work on quality assurance issues including considering the adaptations required to the Advice Quality Standard, supporting the assessor body and the assessors, and liaising with the Framework owners regarding assessments.
- Held an on-line event looking at the issues in relation to quality assurance in the advice sector.
- Progressing work with the Welsh Government and with the Welsh Independent Advice Providers Forum.
- Highlighted the issues facing organisations working with Black, Asian and Minority Ethnic Groups in article published in LAG and then latterly secured funding for research to support such organisations.
- Represented the advice sector on the Administrative Justice Council, working with the Advice Sector Panel on the DWP Costs of Poor First Instance decision Making (with Pro Bono Economics) and with the Academic Panel on the work regarding the impact of Covid 19 on the advice sector and the benefits of Advice in health settings.
- Re-designed web site and added additional functionality in order to reflect new approaches to advice.

Despite the uncertainty created around Covid 19, the year ended with greater optimism about the role of advice in the recovery from the pandemic and with a good outlook for new partnerships and projects into the next year.

We would like to pay tribute to the staff team (Dawn and Rachel) for their incredible endurance during the most difficult year and our consultants who have stuck with us (Samuel, Tessa and Anita). An enormous thank you to the incredible volunteers, David and Kani who supported the ASA so generously with their time and expertise. Without our people we are nothing and all our achievements belong to you.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Financial review

Financial report for the year

The charity had expenditure on unrestricted funds of £76,130 (2020 – £68,876) and £88,217 of income on unrestricted funds (2020 – £80,116) which resulted in a surplus for the year of £12,117 (2020 –surplus of £11,240). Together with the accumulated surplus brought forward from previous years, the charity now has an accumulated surplus on unrestricted funds in the sum of £118,599 (2020 – £106,482).

The charity received £47,714 of restricted funding (2020 - £81,419) for two projects, as detailed in note 10, and at 31 March 2021 all restricted funds had been fully spent (2020 – unspent restricted funds of £nil).

Reserves policy

The trustees have established a policy whereby the charity's 'free' reserves, being total unrestricted funds excluding designated funds, should be between three and six months of the charity's operational expenditure, in order to provide the charity with sufficient working capital to fund its existing charitable commitments . Based on the financial performance for 2020/21, free reserves should be in the range of £31,000 and £62,000.

At this level, the Trustees feel that they would be able to continue the activities of the charity in the event of a significant drop in funding. In such circumstances, the Board would consider how funding would be replaced or activities changed. At present the free reserves as represented by the General Fund amount to £73,959 and are in excess of the upper range set by the Trustees.

Designated funds

The funds of the charity include the following designated funds that have been set aside out of unrestricted funds by the Trustees for a specific purpose.

- ◆ The staff costs fund has been set up to provide for unexpected staff costs arising from redundancy, maternity and long term sickness, and to enable the organisation to be able to continue to provide its services by engaging temporary staff.
- ◆ The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware, plus printers and other associated equipment.
- ◆ The website development fund relates to the requirement to maintain two up-to-date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

The amount of the fund and movements in the year are shown in note 10 in the accounts.

Fund raising

The charity does not fundraise directly with individuals and therefore is not registered with the Fundraising Regulator. No fundraising activities are undertaken.

Investment policy and performance

Cash reserves are monitored and any funds not required to fund current operations will be held in a high-interest deposit account.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management

Constitution

Advice Services Alliance is constituted as a charity and a company limited by guarantee. Advice Services Alliance governing document is its Memorandum and Articles of Association which was recently updated and approved by the Board of Trustees on 28th February 2020. The makes a clear distinction between the membership and the Board of Trustees in order to avoid real or perceived conflicts of interest. Member organisations do not automatically gain seats on the Board, although member organisations are entitled to nominate people to stand as Trustees.

Membership

Advice Services Alliance was established in 1980 and is the umbrella body for voluntary advice and information services. Our members are national networks for independent advice services in England and Wales, some of which also cover other countries within the UK. Together, the members represent some 1,800 advice organisations, most of which provide services locally. The membership for the year 2020-2021 comprised of the following network bodies:

- ◆ Age UK
- ◆ Citizens Advice
- ◆ Law Centres Network
- ◆ Macmillan Cancer Support
- ◆ Shelter
- ◆ Shelter Cymru
- ◆ Youth Access

Relationship with members

Advice Services Alliance works closely with its member organisations in a number of ways:

- ◆ consults members on policy proposals and initiatives relating to the provision of advice services;
- ◆ represents members' views in discussions with government, funders of advice services and other organisations concerned with advice provision;
- ◆ works with members, including through working groups and day-to-day contact with policy, development and managerial staff of the networks;
- ◆ provides information and policy advice to members; and
- ◆ provides some direct services to advice organisations belonging to member networks.

This year, our contact with members has primarily focused on the impact of Covid19 on the sector and the issues this presents to our clients and to our communities' recovery from the pandemic.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Risk management

The Trustees have assessed the major risks to which Advice Services Alliance is exposed and this is presented in the form of a Risk Assessment document. The key risk for all voluntary organisations during this year was:

- Impact of the global pandemic on our clients, our services, our communities and on our ability to raise funds, particularly during the recovery period

However, the other main risks which we had identified in previous years still remain. These are:

- ◆ Loss of key personnel that would severely limit the ability to perform activities and meet objectives;
- ◆ Loss of income, particularly unrestricted income based on Advice Quality Standard licence fees; and
- ◆ Catastrophic failure of IT systems including lap tops and access to internet (websites, cloud based storage etc).

The Board review the Risk Assessment on a quarterly basis and adjust strategy accordingly including reviewing the mitigating actions. For the three risks identified here, the following mitigation is in place:

- ◆ Designated funds have been assigned to cover the cost of the Chief Executive's salary and her replacement during an unexpected long absence. Involvement of Trustees in the business plan and good quarterly financial reporting ensures Trustees are well informed of work plans and work progress.
- ◆ A priority of the Chief Executive is to focus on growth within the Advice Quality Standard by increasing the numbers of holders and initiate new products and processes to support the development of the Standard.
- ◆ Strong back up systems are already in place for IT, together with procedures to ensure IT support contracts are in place and that IT equipment is renewed on a regular basis, prior to need.

The Board is satisfied that there are adequate systems in place to mitigate exposure to the main risks.

Key management personnel

The Trustees consider that the Board of Trustees and the Chief Executive comprise the key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis.

The Trustees give their time freely and no trustees received remuneration in the year (2019 - £nil).

The pay of the Chief Executive is reviewed annually. The review is undertaken by the Trustees at the end of the financial year. Any changes to pay and benefits are determined by reference to average local authority pay settlements.

Trustees

In accordance with the Articles of Association, each member has the right (but not an obligation) to appoint two Trustees to the organisation. The Trustees have the power to appoint co-opted Trustees.

The Trustees perform the role of Directors in company law and are the Trustees in charity law.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Trustees (continued)

Those who served during the year and to the date of this report were:

Trustee	Appointed/Resigned in the year
Martin Barnes (independent trustee)	
Julie Bishop (member representative LCN)	
Alice Copping (independent trustee)	Resigned July 2021
John Edwards (member representative Age UK)	
Ruth Hayes (independent trustee)	
John Roberts (independent trustee)	

Trustee training and induction

Trustees are inducted by the Board and the Advice Services Alliance Chief Executive, who together provide induction sessions as appropriate. Most Trustees are either senior staff in organisations providing advice services (some of which are also members of the Advice Services Alliance) or independent trustees with a strong personal or professional interest in advice work. Most trustees have worked closely with Advice Services Alliance in the past and are therefore familiar with the work of the organisation when they join the Board.

Officers

The Trustees must appoint one of themselves as Chair of the organisation. The Trustees appointed Ruth Hayes as Chair in March 2020. The Trustees may also appoint one of themselves as Vice-Chair, and may appoint a Treasurer or other officers. The Trustees appointed John Roberts as Treasurer in December 2016. The Trustees must appoint a Secretary, who need not be a Trustee. The Company Secretary is Lindsey Poole.

Decision making

The Board of Trustees meets quarterly, and is responsible for the governance and strategic management of the organisation. This includes:

- ♦ setting overall objectives for the organisation;
- ♦ identifying priority areas for the work of the organisation;
- ♦ taking policy decisions on issues likely to have a major impact on the organisation or its member networks; and
- ♦ approving and monitoring the organisation's budget.

Responsibility for the operational management of the organisation is delegated to the Chief Executive. This includes responsibility for:

- ♦ financial management;
- ♦ planning, provision and management of services to members and other activities;
- ♦ consultation with members on policy matters; and
- ♦ the content of policy responses, reports, briefings and other published materials.

The Chief Executive's delegated decision making powers are exercised in accordance with agreed policies, procedures and protocols (for example relating to financial management and working with members).

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

Trustees (continued)

Statement of trustees' responsibilities

The trustees (who are also directors of Advice Services Alliance for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

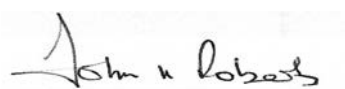
- ♦ select suitable accounting policies and then apply them consistently;
- ♦ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ♦ make judgements and estimates that are reasonable and prudent;
- ♦ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ♦ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 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.

The trustees' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies including the exemption from preparing a strategic report.

Signed on behalf of the trustees by:



Trustee

Approved by the trustees on 9 December 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ADVICE SERVICES ALLIANCE

I report to the charity trustees on my examination of the financial statements of the charitable company for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charitable company and also its directors for the purposes of company law, you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

- ◆ accounting records were not kept in respect of the charitable company as required by section 386 of the Companies Act 2006; or
- ◆ the financial statements do not accord with those records; or
- ◆ the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- ◆ the financial statements have not been prepared in accordance with the methods and principles of the for "Accounting and Reporting by Charities: the 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)"

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.



Catherine Biscoe
Buzzacott LLP
Chartered Accountants
130 Wood Street
London EC2V 6DL

Date: 21 December 2021

ADVICE SERVICES ALLIANCE

STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)

For the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	Year to 31 March 2021 Total £	Unrestricted funds £	Restricted funds £	Year to 31 March 2020 Total £
Income							
Charitable activities	1	88,217	47,714	135,931	80,116	81,419	161,535
Total income		88,217	47,714	135,931	80,116	81,419	161,535
Expenditure							
Charitable activities	2	76,130	47,684	123,814	68,876	91,480	160,356
Total expenditure		76,130	47,684	123,814	68,876	91,480	160,356
Net income / (expenditure) for the year		12,117	—	12,117	11,240	(10,061)	1,179
Net movement in funds					11,240	(10,061)	1,179
Balance brought forward at 1 April 2020		106,482	—	106,482	95,242	10,061	105,303
Balance carried forward at 31 March 2021	10	118,599	—	118,599	106,482	—	106,482

All activities derive from continuing operations.

All recognised gains and losses are included in the statement of financial activities.

ADVICE SERVICES ALLIANCE

Balance sheet 31 March 2021

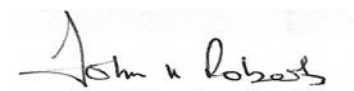
	Notes	31 March 2021 £	31 March 2020 £
Current assets			
Debtors	8	18,022	37,952
Cash at bank and in hand		119,472	81,866
		137,494	119,818
Creditors: amounts falling due within one year	9	(18,895)	(13,336)
Net assets		118,599	106,482
The funds of the charity:			
Funds			
Restricted funds		—	—
Unrestricted funds			
. Designated funds		45,000	45,000
. General fund		73,599	61,482
	10	118,599	106,482

For the year ended 31 March 2021, the company was entitled to exemption from audit under section 477 of the Companies Act 2006, relating to small companies.

- a. Members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- b. The trustees, as directors, acknowledge their responsibility for:
 - i. ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006, and
 - ii. 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 sections 394 and 395 and which otherwise comply with the requirements of the Companies Act relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.

Approved by the board of trustees and signed on its behalf by:



Trustee

Company registration number 3533317 (England and Wales)

Approved on 9 December 2021

Principal accounting policies 31 March 2021

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2021.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant accounting policies below.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling, the charity's functional currency, and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates.

Other than noted in the "assessment of going concern" the Trustees do not consider that there are any sources of estimation uncertainty or key judgements made in the preparation of the financial statements.

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The full impact of the global coronavirus pandemic is still unknown and it is therefore not currently possible to evaluate all the future implications for the charity's activities, funders and the wider economy. An immediate impact was the furlough of staff and a temporary loss of income however the trustees are satisfied that the business continuity measures put in place, together with the charity's cash reserves, would allow the charity to continue to operate for the ensuing year.

The Trustees having considered the future impact of the pandemic on the charity's future funding commitments, have concluded that although there may be some negative consequences, it is appropriate for the charity to continue to prepare its accounts on the going concern.

Principal accounting policies 31 March 2021

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Value Added Tax.

Grant income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Grant income from charitable activities is only deferred when:

- ◆ The donor or grantor specified that the grant or donation must only be used in future accounting periods; or
- ◆ The donor or grantor has imposed conditions which must be met before the company has unconditional entitlement.

Training and subscription income is deferred when received in advance of the training taking place or the subscription being used.

License income represents an assignment of rights for a fixed fee and permits the licensee to exploit those rights freely. The charity, as licensor, has no remaining obligations to perform under the terms of the license agreement and revenue is recognised at the time the license is sold.

Expenditure

Expenditure is recognised once there is a legal and constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on charitable activities comprises:

- a. Costs of generating funds incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- b. The direct and support costs relating to charitable activities.
- c. Governance costs include the cost of an Independent Examination of the statutory financial statements, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Principal accounting policies 31 March 2021

Expenditure (continued)

- d. Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity.
- e. The amount of any unrecoverable Value Added Tax is charged to the activity on which it is incurred.

Pensions

The charity operates a group personal pension scheme for its employee and contributes to the personal pension scheme. The pension charge, based on 6% of gross salary represents the amounts payable by the charity to the funds in respect of the year.

Financial instruments

The charity only holds basic financial instruments as defined in FRS102. The financial assets and financial liabilities and their measurement basis is as follows:

Financial assets –other debtors and accrued income are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 8. Prepayments are not financial instruments.

Cash at bank – is classified as a basic financial instrument and is measured at face value.

Financial liabilities –accruals are financial instruments and are measured at amortised cost as detailed in note 9. Taxation and social security are not included in the financial instrument disclosure definition.

Debtors

Other debtors are initially recognised at their settlement amount and subsequently at amortised cost or their recoverable amount. Impairment provisions are recognised when there is objective evidence, such as significant financial difficulties on the part of the counterparty or default or a significant delay in payment, that the charity will be unable to collect the amount due.

Prepayments and accrued income are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

1. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2021 £	Unrestricted funds £	Restricted funds £	2020 £
Peer Review	—	28,524	28,524	—	10,676	10,676
Membership	2,225	—	2,225	5,546	—	5,546
Quality Monitoring	72,720	—	72,720	74,570	—	74,570
Greater London Authority	—	—	—	—	65,743	65,743
Size of the Sector	—	—	—	—	5,000	5,000
BAME advice project	—	19,190	19,190	—	—	—
Covid-19 Grants	13,272	—	13,272	—	—	—
Total funds	88,217	47,714	135,931	80,116	81,419	161,535

Covid 19 grants represent furlough income.

2. Expenditure on charitable activities

	Fees and salaries £	Direct costs £	Support costs £	2021 £
Peer Review	19,575	—	8,230	27,805
Membership	11,957	—	5,144	17,101
Quality Monitoring	23,691	1,120	9,809	34,620
Design and development	5,247	—	3,060	8,307
BAME Advice Project	12,370	525	—	12,895
External Stakeholders	14,495	—	6,119	20,614
Website development costs	—	—	2,472	2,472
Total funds	87,335	1,645	34,834	123,814

	Fees and salaries £	Direct costs £	Support costs £	2020 £
Peer Review	16,447	709	14,610	31,766
Membership	7,307	42	2,841	10,190
Quality Monitoring	41,006	319	20,562	61,887
Design and development	7,307	—	2,841	10,148
Protocols	7,395	38,970	—	46,365
Total funds	79,462	40,040	40,854	160,356

	Fees and salaries £	Direct costs £	Support costs £	2021 £
Allocated between:				
Unrestricted funds	53,151	1,120	21,859	76,130
Restricted funds	34,184	525	12,975	47,684
	87,335	1,645	34,834	123,814

	Fees and salaries £	Direct costs £	Support costs £	2020 £
Allocated between:				
Unrestricted funds	42,271	361	26,244	68,876
Restricted funds	37,191	39,679	14,610	91,480
	79,462	40,040	40,854	160,356

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

3. Support costs

Support costs are allocated to the projects or activity on the basis of staff and consultants involved in the projects or activity.

	General office £	Premises costs £	Governance costs £	Support staff costs £	2021 £
Membership	2,108	320	467	2,249	5,144
Quality Monitoring	3,600	654	956	4,599	9,809
Design and development	1,245	191	280	1,344	3,060
Peer review	3,349	515	751	3,615	8,230
External Stakeholders	2,490	382	559	2,688	6,119
Website development costs	2,472	—	—	—	2,472
2021 Total funds	15,264	2,062	3,013	14,495	34,834

	General office £	Premises costs £	Governance costs £	Support staff costs £	2020 £
Membership	2,072	289	290	190	2,841
Quality Monitoring	14,797	2,062	2,074	1,629	20,562
Design and development	2,072	289	290	190	2,841
Peer review	10,654	1,485	1,493	978	14,610
2020 Total funds	29,595	4,125	4,147	2,987	40,854

Governance costs included within support costs consist of:

	Unrestricted funds £	Restricted funds £	2021 £	Unrestricted funds £	Restricted funds £	2020 £
Independent examiner's fees	3,000	—	3,000	2,600	—	2,600
Other	13	—	13	1,547	—	1,547
Total funds	3,013	—	3,013	4,147	—	4,147

4. Grants receivable

Grants receivable in the year were:

	2021 £	2020 £
Peer Review	28,524	10,676
Greater London Authority	—	65,743
Size of the Sector	—	5,000
BAME Advice Project	19,190	—
Covid-19 Job Retention Scheme Grants	13,272	—
Total	60,986	81,419

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

5. Net expenditure for the year

Net expenditure is stated after charging:

	2021 £	2020 £
Operating lease rentals		
. land and buildings	2,062	4,125

The charity is party to a licence agreement to occupy office space. The licence is renewed annually.

6. Staff costs including key management personnel and Trustees' remuneration

Staff costs were as follows:

	2021 £	2020 £
Wages and salaries	83,637	88,361
Social security costs	3,905	5,622
Pension costs	3,917	3,180
	91,459	97,163

The average number of employees during the year was 2.5 (2020 – 2.5).

No employee received emoluments of £60,000 or more (2020 – nil).

Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the charity and are represented by the Trustees and Chief Executive. The total remuneration paid to the Chief Executive including National Insurance and pension costs was £56,125 (2020 – £57,090).

No Trustee received any emoluments.

No travel expenses of were reimbursed to any trustee (2020 – £107 to one trustee).

7. Taxation

Advice Services Alliance is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

8. Debtors: amounts falling due within one year

	2021 £	2020 £
Other debtors	13,234	2,859
Accrued income	4,788	35,093
	18,022	37,952

9. Creditors: amounts falling due within one year

	2021 £	2020 £
Social security and other taxes	9,709	7,336
Accruals	9,186	6,000
	18,895	13,336

10. Statement of funds

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
General funds	61,482	88,217	(76,130)	73,599
Designated funds				
. Computer upgrading	5,000	—	—	5,000
. Staff costs	30,000	—	—	30,000
. Website development	10,000	—	—	10,000
Total unrestricted funds	106,482	88,217	(76,130)	118,599
Restricted funds				
Peer Review	—	28,524	(28,524)	—
BAME advice project	—	19,190	(19,190)	—
Total restricted funds	—	47,714	(47,714)	—
Total funds	106,482	135,931	(123,814)	118,599

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

10. Statement of funds (continued)

	At 1 April 2019 £	Income £	Expenditure £	At 31 March 2020 £
General funds	50,242	80,116	(68,876)	61,482
Designated funds				
· Computer upgrading	5,000	—	—	5,000
· Staff costs	30,000	—	—	30,000
· Website development	10,000	—	—	10,000
Total unrestricted funds	95,242	80,116	(68,876)	106,482
Restricted funds				
Peer Review	10,061	10,676	(20,737)	—
Greater London Authority	—	65,743	(65,743)	—
Size of the Sector	—	5,000	(5,000)	—
Total restricted funds	10,061	81,419	(91,480)	—
Total funds	105,303	161,535	(160,356)	106,482

Restricted funds

Peer Review

This fund represented a grant received from Legal Education to fund a trial project. The project's current phase was completed in 2020/21 and the grant funding was fully spent at 31 March 2021.

BAME advice project

Funding was provided in 2020/21 by Trust for London to undertake a research project on Black, Asian and Minority Ethnic advice services and the funding was fully spent at 31 March 2021.

Greater London Authority

Funding was provided in 2019/20 to undertake a research project, "Advising Londoners". The project was completed by 31 March 2020.

Size of the Sector

Funding was received in 2019 to undertake a feasibility study on the size of the Advice Sector in England and Wales. The study had been completed by 31 March 2020.

Designated funds

The computer upgrading fund has been set aside to ensure that the quality of computer equipment is maintained and has been assigned for purposes of all computer equipment including software upgrades, hardware plus printers and other associated equipment.

The staff costs fund has been set up to provide for unexpected staff costs which could include long term sickness and the provision of temporary staff during absences of up to 4 months.

The website development fund relates to the requirement to maintain two up to date websites with maximum functionality. To achieve this, the websites need to be redesigned on a regular basis and occasionally more frequently in emergencies for example website crashes.

ADVICE SERVICES ALLIANCE

Notes to the financial statements 31 March 2021

11. Analysis of net assets between funds

	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2021 are represented by				
Current assets	45,000	92,494	—	137,494
Current liabilities	—	(18,895)	—	(18,895)
	<u>45,000</u>	<u>73,599</u>	<u>—</u>	<u>118,599</u>
	Designated funds £	General funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2020 are represented by				
Current assets	45,000	74,818	—	119,818
Current liabilities	—	(13,336)	—	(13,336)
	<u>45,000</u>	<u>61,482</u>	<u>—</u>	<u>106,482</u>