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# **ADVICE SERVICES ALLIANCE**

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## **UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED**

### **31 MARCH 2025**

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

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## Contents

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	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

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## ADVICE SERVICES ALLIANCE

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### Legal and administrative information

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#### 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 1<sup>st</sup> April 2024-31<sup>st</sup> March 2025)  
Lindsey Poole (CEO 0.8 FTE from 1<sup>st</sup> April 2025)

#### Staff

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

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## ADVICE SERVICES ALLIANCE

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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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

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**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

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**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

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**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

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**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

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**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

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**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

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***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 (independent 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

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**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

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***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:

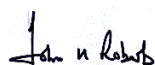
- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard 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 9<sup>th</sup> 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

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**ADVICE SERVICES ALLIANCE**

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**(Including Income and Expenditure Account)**

**For the year ended 31 March 2025**

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

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All activities derive from continuing operations.

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



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## ADVICE SERVICES ALLIANCE

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### Balance sheet 31 March 2025

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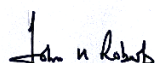
	Notes	31 March 2025 £	31 March 2024 £
<b>Current assets</b>			
Debtors	8	30,643	56,629
Cash at bank and in hand		105,124	102,069
		<b>135,677</b>	158,698
<b>Creditors:</b> amounts falling due within one year	9	<b>(15,929)</b>	(33,035)
<b>Net assets</b>		<b>119,838</b>	125,663
<b>The funds of the charity: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

**Principal accounting policies 31 March 2025**

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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**

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**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

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**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	—	—	—
<b>Total funds</b>	<b>104,076</b>	<b>44,511</b>	<b>148,587</b>	<b>75,555</b>	<b>132,477</b>	<b>208,032</b>

#### 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
<b>Total funds</b>	<b>122,407</b>	<b>6,783</b>	<b>25,222</b>	<b>154,412</b>

	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
<b>Total funds</b>	<b>127,062</b>	<b>28,631</b>	<b>40,342</b>	<b>196,035</b>

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
	<b>122,407</b>	<b>6,783</b>	<b>25,222</b>	<b>154,412</b>

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
	<b>127,062</b>	<b>28,631</b>	<b>40,342</b>	<b>196,035</b>

## 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
<b>2025 Total funds</b>	<b>13,927</b>	<b>350</b>	<b>10,945</b>	<b>25,222</b>

	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
<b>2024 Total funds</b>	<b>23,445</b>	<b>3,950</b>	<b>12,947</b>	<b>40,342</b>

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
<b>Total funds</b>	<b>10,945</b>	<b>12,947</b>

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## ADVICE SERVICES ALLIANCE

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### Notes to the financial statements 31 March 2025

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#### 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	—
<b>Total</b>	<b>44,511</b>	<b>132,477</b>

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.

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## ADVICE SERVICES ALLIANCE

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### Notes to the financial statements 31 March 2025

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#### 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
	<b>122,407</b>	<b>127,062</b>

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
	<b>30,643</b>	<b>56,629</b>

#### 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
	<b>15,929</b>	<b>33,035</b>



## 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
<b>Total unrestricted funds</b>	<b>125,663</b>	<b>104,076</b>	<b>(109,901)</b>	<b>119,838</b>
<b>Restricted funds</b>				
Advice Workforce Development Fund Learning Partner	—	16,667	(16,667)	—
Ethnically Diverse Advice Providers Network	—	22,844	(22,844)	—
SCARE	—	5,000	(5,000)	—
<b>Total restricted funds</b>	<b>—</b>	<b>44,511</b>	<b>(44,511)</b>	<b>—</b>
<b>Total funds</b>	<b>125,663</b>	<b>148,587</b>	<b>(154,412)</b>	<b>119,838</b>

	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
<b>Total unrestricted funds</b>	<b>113,666</b>	<b>75,555</b>	<b>(63,558)</b>	<b>125,663</b>
<b>Restricted funds</b>				
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)	—
<b>Total restricted funds</b>	<b>—</b>	<b>132,477</b>	<b>(132,477)</b>	<b>—</b>
<b>Total funds</b>	<b>113,666</b>	<b>208,032</b>	<b>(196,035)</b>	<b>125,663</b>

Notes to the financial statements 31 March 2025

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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.

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## ADVICE SERVICES ALLIANCE

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### Notes to the financial statements 31 March 2025

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#### 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)
	<b>45,000</b>	<b>74,838</b>	<b>—</b>	<b>119,838</b>
	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)
	<b>45,000</b>	<b>80,663</b>	<b>—</b>	<b>125,663</b>