

ACFA: THE ADVICE NETWORK

England & Wales · Charity number 1187070

Details

Status Registered

Legal form CIO

Registered 2019-12-20

Register [View on the Charity Commission register](#)

Contact

Address St Pauls Advice Centre
1st Floor
Junction 3 Library
Baptist Mills Court
Bristol
BS5 0FJ

Phone 01179552981

Email info@acfa.org.uk

Website www.acfa.org.uk

Activities

Objects: THE PROMOTION OF THE VOLUNTARY ADVICE SERVICE SECTOR IN BRISTOL AND THE SURROUNDING AREAS FOR THE PUBLIC BENEFIT BY: -• SUPPORTING ADVICE SERVICE ORGANISATIONS;• ENCOURAGING CLOSER WORKING RELATIONSHIP AMONGST ALL ADVICE PROVIDING ORGANISATIONS;• SHARING INFORMATION WITH MEMBERS AND PROVIDING TRAINING ON A RANGE OF ISSUES INCLUDING TECHNICAL UPDATES AND WIDER SOCIAL POLICY ISSUES;• REPRESENTING THE ADVICE SECTOR IN BRISTOL TO EXTERNAL BODIES AND IN BOTH LOCAL AND NATIONAL ISSUES.

Activities: Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, independent advice.ACFA supports advice agencies based in and around Bristol who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient in order to provide great advice services

Classification

- **How:** Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Bath And North East Somerset
- Bristol City
- North Somerset
- Somerset
- South Gloucestershire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-03-31 | £42,973 | £35,118 | - | - |
| 2024-03-31 | £23,618 | £16,027 | - | - |
| 2023-03-31 | £2,643 | £5,197 | - | - |
| 2022-03-31 | £3,349 | £7,931 | - | - |
| 2021-03-31 | £14,207 | £14,327 | - | - |

Trustees

| Name | Role | Appointed |
|-------------------------|------|------------|
| Alice Tibbert | | 2022-09-05 |
| Dr Rob France | | 2022-09-05 |
| Frances Begley | | 2019-07-16 |
| Jonathan Shoesmith | | 2023-09-26 |
| Karen Bowers | | 2022-12-05 |
| Katherine Martina Tanko | | 2022-01-28 |
| Michael David Harris | | 2020-03-13 |
| Rebecca Brown | | 2025-06-25 |
| Tamra Mannin | | 2025-06-25 |
| William Cotterill | | 2022-12-05 |

ACFA: THE ADVICE NETWORK

England & Wales - Charity number 1187070

Accounts

ACFA Trustee Annual Report

April 2024 – March 2025

Trustees at period ending 31/03/2025

Katherine Tanko – Trustee and Chair

Karen Bowers – Trustee and Vice Chair

Alice Tibbert – Trustee and Secretary

Dr Robert France – Trustee and Treasurer

Frances Begley - Trustee

Michael Harris – Trustee

William Cotterill – Trustee

Jon Shoesmith – Trustee

Alison Rush – Trustee (resigned 06/11/2024)

Fiona Cope – Trustee (resigned 02/05/2024)

Governing Document

ACFA: The Advice Network is a Charitable Incorporated Organisation. It was established on 19.12.2019 under a constitution which established the objects, powers and governance of the charity.

Trustee Induction

Trustees who are currently in post are already familiar with the practical work of the charity having been working for a member organisation. They therefore possess familiarity with the advice sector locally and/or nationally. Additionally, all new trustees will be provided with a copy of the constitution of the CIO, a strategic plan and previous minutes of trustee meetings. All trustees are encouraged to attend training related to the obligations and responsibilities of charity trustees.

Organisational Structure

ACFA: The Advice Network has a trustee board (as of 31.03.2025) of 8 members who meet quarterly and are responsible for the strategic direction and policy of the charity. Membership of the CIO is open to anyone who is interested in furthering its purposes. Usually, membership is sought by advice giving agencies working in Bristol, North Somerset, South Gloucester (BNSSG) or other surround local authority areas. There are two categories of membership: Full membership is for non-statutory, not for profit organisations who provide free social welfare advice and information – for example, advice centres, law centres and Citizens Advice services. Full members receive all member benefits and have

the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM. Affiliate membership is for statutory services, private companies, educational establishments, housing associations who provide free social welfare advice and information. For example, local authority services, private practice and university student advice etc. Affiliate members receive all member benefits but do not have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM.

Risk Management

The Trustee Board has conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to sustainability have led to the development of a strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

The charity's purpose is set out in the objects of the organisation's constitution:

The promotion of the voluntary advice service sector in Bristol and the surrounding areas for the public benefit by:

- Supporting advice service organisations;
- Encouraging closer working relationship amongst all advice providing organisations;
- Sharing information with members and providing training on a range of issues including technical updates and wider social policy issues;
- Representing the advice sector in Bristol to external bodies and in both local and national issues.

The focus of our work

ACFA is not just for specialist organisations that provide advice to the public on social welfare law issues; it is for all voluntary sector and community organisations that provide advice, information and/or support. We are keen to ensure that organisations work together effectively to ensure people get the help they need, when they need it. Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, independent advice. ACFA supports advice agencies based in the West of England who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient enabling them to provide great advice services that meet the needs of our communities.

Activities and Main Achievements of 2024/25

In spring and summer 2024, ACFA completed delivery of its Quartet-funded work, developing its strategic work and membership and training activities. Housing Matters hosted the Administration function and through the year-long project delivered:

- 6 members' meetings to bring agencies together to share information and network.
- 2 specialist training sessions (managed migration) for frontline workers
- 2 "frontline workers" meetings, bringing together client-facing workers to network

The Strategic Lead, Jane Emmanuel, was able to represent ACFA and the advice sector on a range of high-level strategic boards and groups. This included the Integrated Care Partnership Board; the interim VCSE Alliance Steering Group and Building Healthier Communities Delivery Group among others. She also worked with trustees and members to develop a new Strategy for ACFA.

At the AGM in May 2024, the strategic plan was presented to members, who agreed to take its recommendations forward.

There was recognition that while the groundwork had been laid, there was still much work to be done to build on what had been started to deliver the strategy and realise ACFA's ambitions.

Thrive training: In summer 2024, ACFA secured £20,000 in Thrive funding towards the delivery of co-produced free mental health training for advice sector workers. The aim of the project was to build the knowledge, confidence and skills of client-facing workers in the advice sector to better support clients around their mental wellbeing and improve referrals to mental health and wellbeing support. Staff wellbeing was also improved because training sessions include self-care and sharing experiences and learning new tools to help them in their roles, especially when dealing with clients with mental health issues. Over the year we delivered:

- Continuation of frontline workers' meetings, with 2 sessions delivered attended by 55 people.
- 10 training courses delivered, attended by 99 frontline workers.

The project will run until September 2025.

Interim Strategic Lead: With the Quartet funding coming to an end, and not wanting to lose momentum, in summer 2024 trustees agreed to invest ACFA reserves in recruiting an Interim Strategic Lead.

Their role was to secure funding and take the work of the strategic plan forward. We were fortunate to recruit former CANS CEO Fiona Mackintosh to the post. Fiona brought years of senior management experience, strategic connections and huge commitment to advancing the cause of advice services to the role. From September, Fiona began to build on Jane Emmanuel's work by connecting with key strategic networks, applying for funding and raising ACFA's profile as an infrastructure organisation for independent advice across the West of England.

Thanks to Fiona's hard work (which continued on a volunteer basis after the funding ended) ACFA is now represented on key strategic boards including the Integrated Care Board (ICB), VCSE Alliance & Integrated Care Partnership (ICP) and the West of England Civil Society Partnership (WOECSP).

In early 2025, we secured additional funding of £20,000 through the Quartet Community Foundation to take ACFA's strategic plan forward. Trustees took part in a development day with a facilitator to decide next steps. The aim was to be ambitious, but realistic with resources at hand, with firm eye on building long term sustainability in ACFA's development plan. The following priorities were agreed:

1. One voice
2. Strategic Leadership and Advocacy
3. Impactful Training and Peer Learning
4. Beneficial change in the sector

5. Effective common infrastructure

In order to deliver, ACFA recruited the following part time posts, recognising the need for specialism in these areas (as opposed to one “ACFA Coordinator”), from April 2025.

1. Communications Officer – Hosted by CANS
2. Membership and Training Coordinator – Hosted by NBAC
3. IT and Operations Lead – Ben Wraith, freelance
4. Strategic Lead – Fiona Mackintosh, freelance

Regular Members meetings: We continued to run regular members meeting with good attendance from across the membership until the end of 2024. Due to a gap in funding and administration, this was paused in early 2025.

Household Support Fund (HSF): We continued delivery of this work with 14 ACFA member agencies providing advice, support and information services to support people across Bristol who were most at risk of poverty and deprivation due to the cost-of-living crisis. This work included advice and information drop-ins in key community hubs in East, North, South and Central Bristol, as well as organisations being able to take on more complex casework, and emergency funds.

Plans for 2025/26

Our plans for the coming year are to focus on the needs of our membership, and provide the services and support needed for our local advice sector to thrive. This includes:

- A Members’s survey, seeking direct feedback from membership organisations on what they value most from ACFA
- Launch of a bimonthly newsletter collating information, jobs and training opportunities.
- Produce a regular schedule of Members’ meetings bringing advice providers together to network and share information
- Provide a comprehensive Training Programme for advice providers, as well as other frontline workers to increase knowledge and understanding of advice issues within communities.
- Transfer administration of ACFA to Google workspace to aid more efficient administration, record keeping and communications.
- Refresh the website to clarify our offer to members and create clear, consistent messaging.
- Review the membership structure and introduce clear levels, pricing and benefits.
- Continue with and develop the Strategic Work across the West of England.
- Work towards a sustainable funding model based on multi-year funding and earned income to safeguard ACFA support in the long-term.

Sources of funds

ACFA’s main funding has come from Quartet Community Foundation towards our core work, and Bristol City Council’s Thrive for our wellbeing training work. ACFA also self-generates income via membership and training fees.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the organisation should undertake and confirm that all the organisation's activities are undertaken to further our charitable purposes for the public benefit.



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|---|-------------------------------|
| Charity Name ACFA: The Advice Network | No (if any) 1187070 |
|---|-------------------------------|

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Receipts and payments accounts

| | | | |
|------------------------|-------------------------------|----|------------------------------|
| For the period from | Period start date 4/1/2024 | To | Period end date 3/31/2025 |
|------------------------|-------------------------------|----|------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|--|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Savings interest | 141 | 0 | 0 | 141 | 99 |
| Easy Fundraising | 18 | 0 | 0 | 18 | 18 |
| Training Income | 1190 | 0 | 0 | 1190 | 1205 |
| Membership Fees | 1324 | 0 | 0 | 1324 | 1621 |
| Grants | 40300 | 0 | 0 | 40300 | 20675 |
| | 0 | 0 | 0 | 0 | 0 |
| Sub total (Gross income for AR) | 42973 | 0 | 0 | 42973 | 23618 |
| A2 Asset and investment sales, (see table). | | | | | |
| | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 |
| Sub total | 0 | 0 | 0 | 0 | 0 |
| Total receipts | 42973 | 0 | 0 | 42973 | 23618 |
| A3 Payments | | | | | |
| Policy Library updates | 500 | 0 | 0 | 500 | 1200 |
| Payment Processing charges | 0 | 0 | 0 | 0 | 0 |
| Website Design & Maintenance | 24 | 0 | 0 | 24 | 1378 |
| Software | 0 | 0 | 0 | 0 | 125 |
| Training Expenses | 21600 | 0 | 0 | 21600 | 0 |
| Publicity | 0 | 0 | 0 | 0 | 0 |
| Meeting Costs | 230 | 0 | 0 | 230 | 981 |
| Honorariums | 4029 | 0 | 0 | 4029 | 7227 |
| Overheads (Bristol Law Centre) | 3768 | 0 | 0 | 3768 | 3128 |
| Overheads (Housing Matters) | 4566 | 0 | 0 | 4566 | 1987 |
| Insurance | 380 | 0 | 0 | 380 | 0 |
| Adjustment (prior year) | 22 | 0 | 0 | 22 | 0 |
| Sub total | 35118 | 0 | 0 | 35118 | 16026 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 |
| Sub total | 0 | 0 | 0 | 0 | 0 |
| Total payments | 35118 | 0 | 0 | 35118 | 16026 |
| Net of receipts/(payments) | 7855 | 0 | 0 | 7855 | 7592 |
| A5 Transfers between funds | 0 | 0 | 0 | 0 | 0 |
| A6 Cash funds last year end | 16273 | 0 | 0 | 16272 | 8680 |
| Cash funds this year end | 24128 | 0 | 0 | 24127 | 16272 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|---|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Current Account Balance | 1399 | 0 | 0 |
| | Savings Account Balance | 20729 | 0 | 0 |
| | Bristol Law Centre | 0 | 0 | 0 |
| | Total cash funds (agree balances with receipts and payments account(s)) | 22127 | 0 | 0 |
| | | Agreement Error | OK | OK |

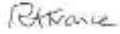

| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | 0 | 0 | 0 |
| | | 0 | 0 | 0 |
| | | 0 | 0 | 0 |
| | | 0 | 0 | 0 |
| | | 0 | 0 | 0 |
| | | 0 | 0 | 0 |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |
| | | | 0 | 0 |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | 0 | |
| | | | 0 | |
| | | | 0 | |
| | | | 0 | |
| | | | 0 | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-----------------|------------------|
|  | Robert France | 10/24/2025 |
|  | Katherine Tanko | 10/28/2025 |

ACFA: The Advice Network
Registered Community Interest Organisation 1187070
Statement of Financial Activities to 31st March 2025

The following accounts have been prepared in accordance with the Statement of Recommended Practice (SORP) issued by the Charity Commission to comply with the Executive Committee's obligations as the trustees of the Charity for keeping accounting records

| | | 2025 | 2025 | 2024 | 2024 |
|--------------------------------------|------------------------|--------|----------------------|--------|----------------------|
| | | £ | £ | £ | £ |
| Income | | | | | |
| Subscriptions & Donations | | | | | |
| Savings Interest | | 141 | | 99 | |
| Easy Fundraising | | 18 | | 18 | |
| Training Income | | 1,190 | | 1,205 | |
| Membership Fees | | 1,324 | | 1,621 | |
| Grants | Bristol City Council | 20,000 | | 20,675 | |
| | Quartet | 20,000 | | 0 | |
| | VOSCUR | 300 | | 0 | |
| Total Income | | | <u>42,973</u> | | <u>23,618</u> |
| Expenditure | | | | | |
| Direct Charity | | | | | |
| Policy Library Updates | | 500 | | 1,200 | |
| Website Design & Maintenance | | 24 | | 1,378 | |
| Software | | 0 | | 125 | |
| Training Expenses | | 21,600 | | 0 | |
| Meeting Costs | | 230 | | 981 | |
| Honorariums | | 4,029 | | 7,227 | |
| Overheads | Bristol Law Centre | 3,768 | | 3,128 | |
| | Housing Matters | 4,565 | | 1,987 | |
| Insurance | | 380 | | 0 | |
| Adjustment (Prior Year) | | 22 | | 0 | |
| Total Expenditure | | | <u>35,118</u> | | <u>16,026</u> |
| Surplus/(Deficit) | | | <u>7,855</u> | | <u>7,592</u> |
| Retained Funds B/fwd | | | 16,273 | | 8,681 |
| Total Funds | | | <u>24,128</u> | | <u>16,273</u> |
| Funded By: | | | | | |
| Current Accounts | Current Account | 1,399 | | 1,773 | |
| | Savings Account | 20,729 | | 6,166 | |
| | Bristol Law Centre | 0 | | 8,333 | |
| | Transfer Between Funds | 2,000 | | 0 | |
| | (Rounding) | 1 | | 1 | |
| | | | <u>24,128</u> | | <u>16,273</u> |

Notes to the Accounts

1. The accounts are prepared on a receipts and payments basis and no account has been taken of accrued/prepaid income or expenditure

**Independent Examiners Report to the Trustees of ACFA: The Advice Network
Respective responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the charities act) and that an independent examination is needed.

It is my responsibility to:

- . examine the accounts under section 145 of the Charities Act
- . to follow the procedures laid down in the general Direction
- . given by the Charity Commission (under section 145(5)(b) of the
- . Charities Act) and
- . to state whether particular matters have come to my attention

Basis of Independent Examiners Statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below,

Independent Examiners Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements to keep accounting records in accordance with section 130 of the Charities Act to prepare accounts which accord with the accounting records and comply with the with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



M J Bowles
MJIB Accounting Ltd
October 2025

ACFA: THE ADVICE NETWORK

England & Wales - Charity number 1187070

Accounts



ACFA Trustee Annual Report

April 2023 - March 2024

Trustees at period ending 31/03/2024

Katherine Tanko - Trustee and Chair

Karen Bowers - Trustee and Vice Chair

Alice Tibbert - Trustee and Secretary

Dr Robert France - Trustee and Treasurer

Frances Begley - Trustee

Michael Harris - Trustee

William Cotterill - Trustee

Alison Rush - Trustee (appointed 30/05/2023)

Fiona Cope - Trustee (appointed 30/05/2023)

Jon Shoesmith - Trustee (appointed 26/09/2023)

Governing Document

ACFA: The Advice Network is a Charitable Incorporated Organisation. It was established on 19.12.2019 under a constitution which established the objects, powers and governance of the charity.

Trustee Induction

Trustees who are currently in post are already familiar with the practical work of the charity having been working for a member organisation. They therefore possess familiarity with the advice sector locally and/or nationally. Additionally, all new trustees will be provided with a copy of the constitution of the CIO, a strategic plan and previous minutes of trustee meetings. All trustees are encouraged to attend training related to the obligations and responsibilities of charity trustees.

Organisational Structure

ACFA: The Advice Network has a trustee board (as of 31.03.2024) of 10 members who meet quarterly and are responsible for the strategic direction and policy of the charity. Membership of the CIO is open to anyone who is interested in furthering its purposes. Usually, membership is sought by advice giving agencies working in Bristol, North Somerset, South Gloucester (BNSSG) or other surround local authority areas. There are two categories of membership: Full membership is for non-statutory, not for profit organisations who provide free social welfare advice and information – for example, advice centres, law centres and Citizens Advice services. Full members receive all member benefits and have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM. Affiliate membership is for statutory services, private companies, educational establishments, housing associations who provide free social welfare advice and information. For example, local authority services, private practice and university student advice etc. Affiliate members receive all member benefits but do not have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM.

Risk Management

The Trustee Board has conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to sustainability have led to the development of a strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

The charities purpose is set out in the objects of the organisations constitution:

The promotion of the voluntary advice service sector in Bristol and the surrounding areas for the public benefit by:

- Supporting advice service organisations;
- Encouraging closer working relationship amongst all advice providing organisations;
- Sharing information with members and providing training on a range of issues including technical updates and wider social policy issues;
- Representing the advice sector in Bristol to external bodies and in both local and national issues.

The focus of our work

ACFA is not just for specialist organisations that provide advice to the public on social welfare law issues; it is for all voluntary sector and community organisations

that provide advice, information and/or support. We are keen to ensure that organisations work together effectively to ensure people get the help they need, when they need it. Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, independent advice. ACFA supports advice agencies based in and around Bristol who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient in order to provide great advice services. ACFA has five key priorities that have guided its activity throughout the year:

One: Voice

We represent and express the collective views and opinions of the advice sector on matters that are important to them and promote the advice sector to a wide audience.

Two: Sustainability

We work towards ensuring that the advice sector and ACFA enjoy a sustainable future.

Three: Partnership

We encourage and facilitate a collaborative and strategic approach to the funding and delivery of advice services and provide a platform for sharing best practice, exchanging information, knowledge and experience.

Four: Evidence

We facilitate the collating of evidence which illustrates the impact advice has on the communities we serve and the social policy issues the sector has identified through its work.

Five: Support
We provide resources and services that help member agencies deliver high quality advice services, and enable sector wide support for common goals.

Main Achievements of 2023/24

In early 2023, we secured funding through the Quartet Community Foundation for an ACFA part time administrator, hosted at Housing Matters, and a Strategic Lead, hosted by Bristol Law Centre. The Strategic lead has helped give 'One Voice' to the ACFA membership. This specifically during the formation of the BNSSG VCSE alliance on which the advice sector now has a seat at the table, and at health-related forums and steering groups e.g. Integrated Care Partnerships and/or Boards across the BNSSG.

Household Support Fund: In the summer of 2023, the Bristol Advice Partnership and ACFA Trustees were approached by the Department of Work and Pensions and Bristol City Council Community Teams with a funding opportunity linked to the Government's wider Household Support Fund. After months of planning, we negotiated a £400k grant to be distributed to 14 ACFA membership agencies to deliver advice, support and information services over a 6-month period to support people across Bristol who were most at risk of poverty and deprivation due to the cost of living crisis. This work included advice and information drop-ins in key community hubs in East, North, South and Central Bristol. As well as organisations being able to take on more complex casework and emergency funds to support people in high levels of deprivation.

Frontline Workers – networking opportunities: After key conversations at our members' meetings, it became apparent that although the leadership of each advice agency felt well connected, frontline workers e.g. advisers, support workers and volunteers felt less connected to one another. We created two opportunities in the year, September 2023 and January 2024, to bring together frontline workers from different agencies, to meet, connect, and share knowledge about their services. These proved popular with around 50 people at each event with resounding positive feedback from attendees.

We hope to run events similar to this in 2024/25 and act on some of their feedback regarding setting up an online group to have live frontline worker updates e.g. available appointments and changes to service delivery and/or capacity at different agencies.

Regular Members meetings: We have continued to run bimonthly members' meetings with good attendance from across the membership. We requested recommendations and suggestions for guest speakers across the year including: a specialist on maximising recruitment success in the advice sector, Advice UK on upcoming advice-related campaigns, and Clarion Housing on bespoke employment support services available to all advice clients.

Plans for 2024/25

After a year of focusing on reconnection of advice agencies and assessing our overall post-pandemic service deliveries we're looking forward to a year of pursuing more collaborative work. Key objectives for the year ahead include:

- Securing continuation of funding for ACFA to extend administrative and strategic work.
- Reviewing the ACFA Strategy, led by ACFA Strategic Lead, Jane Emanuel and supported by the Trustees and wider membership.
- Secure a 6-month extension of the Household Support Fund.

- Offer and deliver training sessions on specialist subjects e.g. Welfare Benefits (Full day updaters course).

Sources of funds

ACFA's income is predominantly self-generated via membership and training fees.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the organisation should undertake and confirm that all the organisation's activities are undertaken to further our charitable purposes for the public benefit.



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|---|-------------------------------|
| Charity Name ACFA: The Advice Network | No (if any) 1187070 |
|---|-------------------------------|

CC16a



Receipts and payments accounts

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/04/2023 | To | Period end date 31/03/2024 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Savings interest | 99 | - | - | 99 | 34 |
| Easy Fundraising | 18 | - | - | 18 | 22 |
| Training Income | 1,205 | - | - | 1,205 | 660 |
| Membership Fees | 1,621 | - | - | 1,621 | 1,927 |
| Grants | 20,675 | - | - | 20,675 | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 23,618 | - | - | 23,618 | 2,643 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 23,618 | - | - | 23,618 | 2,643 |
| A3 Payments | | | | | |
| Policy Library updates | 1,200 | - | - | 1,200 | 1,200 |
| Payment Processing charges | - | - | - | - | 101 |
| Website Design & Maintenance | 1,378 | - | - | 1,378 | 1,796 |
| Software | 125 | - | - | 125 | - |
| Training Expenses | - | - | - | - | 1,350 |
| Publicity | - | - | - | - | - |
| Meeting Costs | 981 | - | - | 981 | 719 |
| Honorariums | 7,227 | - | - | 7,227 | - |
| Overheads (Bristol Law Centre) | 3,128 | - | - | 3,128 | - |
| Overheads (Housing Matters) | 1,987 | - | - | 1,987 | 33 |
| Membership refunds | - | - | - | - | - |
| Sub total | 16,026 | - | - | 16,026 | 5,197 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 16,026 | - | - | 16,026 | 5,197 |
| Net of receipts/(payments) | 7,592 | - | - | 7,592 | - 2,555 |
| A5 Transfers between funds | | | | | |
| A6 Cash funds last year end | 8,680 | - | - | 8,680 | 11,135 |
| Cash funds this year end | 16,272 | - | - | 16,272 | 8,680 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Current Account Balance | 1,773 | - | - |
| | Savings Account Balance | 6,166 | - | - |
| | Bristol Law Centre | 8,333 | - | - |
| | Total cash funds | 16,272 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |
| B2 Other monetary assets | Details | to nearest £ | to nearest £ | to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| B3 Investment assets | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B4 Assets retained for the charity's own use | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | Date of approval | |
| |  | Robert France | 13.12.24 | |
| |  2 | Katherine Tanko | 17/12/2024 | |

ACFA: THE ADVICE NETWORK

England & Wales - Charity number 1187070

Accounts

ACFA Trustee Annual Report

April 2022 – March 2023

Trustees at period ending 31/03/2023

Katherine Tanko – Trustee and Chair (appointed 05.09.2022)

Karen Bowers – Trustee and Vice Chair (appointed 05.12.2022)

Alice Tibbert – Trustee and Secretary (appointed 05.09.2022)

Dr Robert France – Trustee and Treasurer (appointed 05.09.2022)

Frances Begley - Trustee

Michael Harris – Trustee

William Cotterill – Trustee (appointed 05.12.2022)

Governing Document

ACFA: The Advice Network is a Charitable Incorporated Organisation. It was established on 19.12.2019 under a constitution which established the objects, powers and governance of the charity.

Trustee Induction

Trustees who are currently in post are already familiar with the practical work of the charity having been working for a member organisation. They therefore possess familiarity with the advice sector locally and/or nationally. Additionally, all new trustees will be provided with a copy of the constitution of the CIO, a strategic plan and previous minutes of trustee meetings. All trustees are encouraged to attend training related to the obligations and responsibilities of charity trustees.

Organisational Structure

ACFA: The Advice Network has a trustee board (as of 31.03.2023) of 7 members who meet quarterly and are responsible for the strategic direction and policy of the charity. Membership of the CIO is open to anyone who is interested in furthering its purposes. Usually, membership is sought by advice giving agencies working in Bristol, North Somerset, South Gloucestershire (BNSSG) and Bath and Northeast Somerset. There are two categories of membership: Full membership is for non-statutory, not for profit organisations who provide free social welfare

advice and information – for example, advice centres, law centres and Citizens Advice services. Full members receive all member benefits and have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM. Affiliate membership is for statutory services, private companies, educational establishments, housing associations who provide free social welfare advice and information. For example, local authority services, private practice and university student advice etc. Affiliate members receive all member benefits but do not have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM.

Risk Management

The Trustee Board has conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to sustainability have led to the development of a strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

The charities purpose is set out in the objects of the organisations constitution:

The promotion of the voluntary advice service sector in Bristol and the surrounding areas for the public benefit by:

- Supporting advice service organisations;
- Encouraging closer working relationship amongst all advice providing organisations;
- Sharing information with members and providing training on a range of issues including technical updates and wider social policy issues;
- Representing the advice sector in Bristol and the surrounding areas to external bodies and in both local and national issues.

The focus of our work

ACFA is not just for specialist organisations that provide advice to the public on social welfare law issues; it is for all voluntary sector and community organisations that provide advice, information and/or support. We are keen to ensure that organisations work together effectively to ensure people get the help they need, when they need it. Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, independent advice. ACFA supports advice agencies based in and around Bristol who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient in order to provide great advice services.

ACFA has five key priorities that have guided its activity throughout the year:

One: Voice

We represent and express the collective views and opinions of the advice sector on matters that are important to them and promote the advice sector to a wide audience.

Two: Sustainability

We work towards ensuring that the advice sector and ACFA enjoy a sustainable future.

Three: Partnership

We encourage and facilitate a collaborative and strategic approach to the funding and delivery of advice services and provide a platform for sharing best practice, exchanging information, knowledge and experience.

Four: Evidence

We facilitate the collating of evidence which illustrates the impact advice has on the communities we serve and the social policy issues the sector has identified through its work.

Five: Support

We provide resources and services that help member agencies deliver high quality advice services, and enable sector wide support for common goals.

Main Achievements of 2022/23

After a long period of online members meeting (in response to COVID restrictions), we were able to begin meeting in person together, a great opportunity to network and catch up on organisational changes. Most organisational changes included a number of staffing changes at leadership level. These changes also resulted in a significant shift in ACFA Trustee roles, including Chair of Trustees, Steve Woodcock stepping down from his role as Chair/Trustee and Executive Director at St Paul's Advice. Another 3 trustees retired their posts and we undertook recruitment to fill these spaces. The trustees recruited and coopted 5 new trustees and the wider membership appointed specific trustees to designated roles of responsibility at the Annual General Meeting, including Katherine Tanko (Director, North Bristol Advice Centre) to the role of Chair of Trustees.

The Board started to seek income from local funders, in order to commission a strategic lead and some administrative cover for the organisation. Although funding was not secured by the end of the financial year, we have some promising prospects and hope to achieve this goal early in FY24.

Plans for 2023/24

After a year of focusing on reconnection of advice agencies and assessing our overall post pandemic service deliveries we're looking forward to a year of pursuing more collaborative work. Key objectives for the year ahead include:

- Securing funding for ACFA to commission administrative and strategic support

- Reviewing the ACFA offering and exploring new opportunities for ACFA members including: regular members' meetings, networking opportunities for frontline workers, more shared free and discounted training opportunities etc.
- Exploring the advice sectors alignment with the health sector.
- Having a collective voice and presence at key forums and steering groups.
- Recruit new trustees to the ACFA board to help strengthen the governance of the CIO.

Sources of funds

ACFA's income is predominantly self-generated via membership and training fees.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the organisation should undertake and confirm that all the organisation's activities are undertaken to further our charitable purposes for the public benefit.



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|--|------------------------|
| Charity Name ACFA: The Advice Network | No (if any) 1187070 |
|--|------------------------|

CC16a

Receipts and payments accounts

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/04/2022 | To | Period end date 31/03/2023 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Savings interest | 34 | - | - | 34 | 1 |
| Easy Fundraising | 22 | - | - | 22 | 24 |
| Training Income | 660 | - | - | 660 | 1,120 |
| Membership Fees | 1,927 | - | - | 1,927 | 2,200 |
| Test Payments | - | - | - | - | 3 |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 2,643 | - | - | 2,643 | 3,349 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 2,643 | - | - | 2,643 | 3,349 |
| A3 Payments | | | | | |
| Policy Library updates | 1,200 | - | - | 1,200 | 1,200 |
| Payment Processing charges | 101 | - | - | 101 | 42 |
| Website Design & Maintenance | 1,796 | - | - | 1,796 | 5,025 |
| Software | - | - | - | - | 264 |
| Training Expenses | 1,350 | - | - | 1,350 | 1,300 |
| Publicity | - | - | - | - | - |
| Meeting Costs | 719 | - | - | 719 | - |
| Expenses | 33 | - | - | 33 | - |
| Membership refunds | - | - | - | - | 100 |
| Sub total | 5,197 | - | - | 5,197 | 7,931 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 5,197 | - | - | 5,197 | 7,931 |
| Net of receipts/(payments) | - 2,555 | - | - | - 2,555 | - 4,582 |
| A5 Transfers between funds | | | | | |
| A6 Cash funds last year end | 11,135 | - | - | 11,135 | 15,617 |
| Cash funds this year end | 8,580 | - | - | 8,580 | 11,035 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Current Account Balance | 914 | - | - |
| | Savings Account Balance | 7,666 | - | - |
| | | - | - | - |
| | Total cash funds | 8,580 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |



| Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

| Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | - | |
| | | - | |
| | | - | |
| | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-----------------|------------------|
|  | Robert France | 29.01.24 |
|  | Katherine Tanko | 29.01.21 |

ACFA: THE ADVICE NETWORK

England & Wales - Charity number 1187070

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
ACFA: The Advice Network

No (if any)
1187070

CC16a

Receipts and payments accounts

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/04/2021 | To | Period end date 31/03/2022 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Savings interest | 1 | - | - | 1 | 13 |
| Quartet Community Foundation Grant | - | - | - | - | 4,930 |
| Easy Fundraising | 24 | - | - | 24 | 150 |
| Training Income | 1,120 | - | - | 1,120 | 6,910 |
| Membership Fees | 2,200 | - | - | 2,200 | 2,200 |
| Test Payments | 3 | - | - | 3 | 5 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 3,349 | - | - | 3,349 | 14,208 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 3,349 | - | - | 3,349 | 14,208 |
| A3 Payments | | | | | |
| Policy Library updates | 1,200 | - | - | 1,200 | 1,500 |
| Payment Processing charges | 42 | - | - | 42 | 130 |
| Website Design & Maintenance | 5,025 | - | - | 5,025 | 3,144 |
| Software | 264 | - | - | 264 | 264 |
| Training Expenses | 1,300 | - | - | 1,300 | 3,679 |
| Publicity | - | - | - | - | 900 |
| Communications Project | - | - | - | - | 4,710 |
| Membership refunds | 100 | - | - | 100 | - |
| | - | - | - | - | - |
| Sub total | 7,931 | - | - | 7,931 | 14,327 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 7,931 | - | - | 7,931 | 14,327 |
| Net of receipts/(payments) | - 4,582 | - | - | - 4,582 | - 119 |
| A5 Transfers between funds | | | | | |
| A6 Cash funds last year end | 15,647 | - | - | 15,647 | - |
| Cash funds this year end | 11,065 | - | - | 11,065 | 119 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|--|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | Current Account Balance | 3,432 | - | - |
| | Savings Account Balance | 7,633 | - | - |
| | | - | - | - |
| | Total cash funds | 11,065 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |
| B2 Other monetary assets | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| B3 Investment assets | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B4 Assets retained for the charity's own use | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | Date of approval | |
| | <i>Fran Begley</i> | Fran Begley | 24/01/2023 | |
| | <i>Katherine Tanko</i> | Katherine Tanko | 24/01/2023 | |

ACFA: THE ADVICE NETWORK

England & Wales - Charity number 1187070

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|----|-----------------|------|----|----|---|------|
| Period start date | | Period end date | | | | | |
| From | 19 | 12 | 2019 | To | 31 | 3 | 2021 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | Fran Begley | | | |
| 2 | Drew Huskisson | | | |
| 3 | Andy King | | | |
| 4 | Penny Walster | | | |
| 5 | Steve Woodcock | | | |
| 6 | Kate Thomas | | Appointed 13.3.2020 | |
| 7 | Mike Harris | | Appointed 13.3.2020 | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|--|
| Type of governing document (eg. trust deed, constitution) | Constitution |
| How the charity is constituted (eg. trust, association, company) | Charitable Incorporated Organisation (CIO) |
| Trustee selection methods (eg. appointed by, elected by) | Under the requirements of the charity's constitution, members of the charity or the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or has been removed, or as an additional charity trustee, provided that the maximum number of 12 trustees is not exceeded. |

Additional governance issues

Governing Document

ACFA: The Advice Network is a Charitable Incorporated Organisation. It was established on 19.12.2019 under a constitution which established the objects, powers and governance of the charity.

Trustee Induction

Most trustees are already familiar with the practical work of the charity having been working or volunteering for a Member organisation. They therefore possess some familiarity with the advice sector locally and nationally. Additionally, all new trustees will be provided with a copy of the constitution of the CIO, a strategic plan and previous minutes of trustee meetings. All trustees are encouraged to attend training related to the obligations and responsibilities of charity trustees.

Organisational Structure

ACFA: The Advice Network has a trustee board of up to 12 members who meet quarterly and are responsible for the strategic direction and policy of the charity. Membership of the CIO is open to anyone who is interested in furthering its purposes. Usually, membership is sought by advice giving agencies working in Bristol or the surrounding local authority areas. There are two categories of membership: Full membership is for non-statutory, not for profit organisations who provide free social welfare advice and information – for example, advice centres, law centres and Citizens Advice services. Full members receive all member benefits and have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM. Affiliate membership is for statutory services, private companies, educational establishments, housing associations who provide free social welfare advice and information. For example, local authority services, private practice, university student advice and housing association advice services. Affiliate members receive all member benefits but do not have the right to vote on ACFA business or policy, such as at ACFA meetings and at our AGM.

Risk Management

The Trustee Board has conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to sustainability have led to the development of a strategic plan that considers options for development and diversification. Internal control risks are minimised by the implementation of procedures for authorisation of transactions and projects.

Summary of the objects of the charity set out in its governing document

The charities purpose is set out in the objects of the organisations constitution:

The promotion of the voluntary advice service sector in Bristol and the surrounding areas for the public benefit by: -

- Supporting advice service organisations;
- Encouraging closer working relationship amongst all advice providing organisations;
- Sharing information with members and providing training on a range of issues including technical updates and wider social policy issues;
- Representing the advice sector in Bristol to external bodies and in both local and national issues.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The focus of our work

ACFA is not just for specialist organisations that provide advice to the public on social welfare law issues; it is for all voluntary sector and community organisations that provide advice, information and/or support. We are keen to ensure that organisations work together effectively to ensure people get the help they need, when they need it.

Our mission is to work in partnership to combat poverty and promote social justice by improving the quality & provision of free, Independent advice.

ACFA supports advice agencies based in and around Bristol who provide free, independent and confidential advice services. Individually and collectively, ACFA members will be more effective and efficient in order to provide great advice services

Activities

ACFA has five key priorities that have guided its activity throughout the year:

One: Voice

We represent and express the collective views and opinions of the advice sector on matters that are important to them and promote the advice sector to a wide audience.

Two: Sustainability

We work towards ensuring that the advice sector and ACFA enjoy a sustainable future.

Three: Partnership

We encourage and facilitate a collaborative and strategic approach to the funding and delivery of advice services and provide a platform for sharing best practice, exchanging information, knowledge and experience.

Four: Evidence

We facilitate the collating of evidence which illustrates the impact advice has on the communities we serve and the social policy issues the sector has identified through its work.

Five: Support

We provide resources and services that help member agencies deliver high quality advice services, and enable sector wide support for common goals.

Summary of the main achievements of the charity during the year**Main Achievements**

Much of the year has been affected by the onset of the Covid-19 pandemic. We worked with members to map how services were adapting to the new environment. This began by collecting, collating and sharing information about changes to services members were providing. This included reductions of face-to-face services and the move towards phone and digital advice services as well as the closing of offices and staff working remotely. By sharing this information we were able to help coordinate services at an early stage of the pandemic.

ACFA also established a Communications Project. Its aim was to coordinate a joint marketing campaign to promote the changes to advice services due to the pandemic and advertise their availability to the general public. The project worked with members to deliver communications relevant to the geographical areas in which they work and targeted towards demographic profiles. This included the use of door-to-door leaflet distribution to target those who were isolated and did not have access to the internet. Local community media was also used to promote services to those most in need. The project was able to pull together a key resource for members including a database of media contacts, resources, materials, designs.

ACFA's training program was already ongoing as lockdown was imposed in March 2020. We were able to adapt quickly and moved towards delivering training sessions virtually using Zoom. This enabled members to continue to access quality training on welfare benefits issues, which was even more necessary given the impact of Covid-19. We continued to deliver a range of training opportunities throughout the year.

Member meetings continued to be held approximately every month. Due to Covid-19 these were quickly adapted and held on a virtual basis over the year. These enabled members to share how the pandemic had affected their organisations, the limitations of services offered and the sharing of potential solutions.

Brief statement of the charity's policy on reserves

The trustee board has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 6 and 12 months of the expenditure. The reserves are needed to meet the working capital requirements of the charity and the trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in income.

Details of any funds materially in deficit

Not applicable

Further financial review details**Sources of funds**

ACFA's income is predominantly self-generated via membership and training fees.

Investment Policy

The charity has maintained a prudent amount in its reserves each year and have previously not invested surplus cash. Trustees are currently reviewing whether there are any suitable opportunities for investment of cash balances held.

Public Benefit

The Trustees have had due regard to the Charity Commission guidance on public benefit in deciding what activities the organisation should undertake and confirm that all the organisation's activities are undertaken to further our charitable purposes for the public benefit.

Section F Other optional information

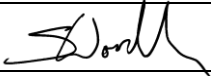
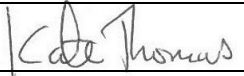
Plans for Future Periods

- Deliver a training program that reflects the needs of members
- Provide opportunities to share and exchange information between members
- Provide opportunities for members to collaborate on social policy work
- Coordinate responses to fundraising opportunities
- Continue to enable members to share their responses and tactics in dealing with the ongoing pandemic
- Investigate alternative meeting structures for members
- Redevelop the ACFA website
- Review the membership criteria and structure
- Enable alternative payment options for membership or training.
- Investigate future funding to enable ACFA's longer term sustainability.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|---|---|
| Signature(s) |  |  |
| Full name(s) | Steve Woodcock | Kate Thomas |
| Position (eg Secretary, Chair, etc) | | Treasurer |
| Date | 28.1.2022 | |



| | |
|--|------------------------|
| Charity Name ACFA: The Advice Network | No (if any) 1187070 |
|--|------------------------|

Receipts and payments accounts

CC16a

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 20/12/2019 | To | Period end date 31/03/2021 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Savings interest | 13 | - | - | 13 | - |
| Quartet Community Foundation Grant | 4,930 | - | - | 4,930 | - |
| Easy Fundraising | 150 | - | - | 150 | - |
| Training Income | 6,910 | - | - | 6,910 | - |
| Membership Fees | 2,200 | - | - | 2,200 | - |
| Test Payments | 5 | - | - | 5 | - |
| Sub total (Gross income for AR) | 14,207 | - | - | 14,207 | - |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 14,207 | - | - | 14,207 | - |
| A3 Payments | | | | | |
| Policy Library updates | 1,500 | - | - | 1,500 | - |
| Payment Processing charges | 130 | - | - | 130 | - |
| Website Design & Maintenance | 3,144 | - | - | 3,144 | - |
| Software (Zoom) | 264 | - | - | 264 | - |
| Training Expenses | 3,679 | - | - | 3,679 | - |
| Publicity | 900 | - | - | 900 | - |
| Communications Project | 4,710 | - | - | 4,710 | - |
| | - | - | - | - | - |
| Sub total | 14,327 | - | - | 14,327 | - |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 14,327 | - | - | 14,327 | - |
| Net of receipts/(payments) | - 119 | - | - | - 119 | - |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 15,766 | - | - | 15,766 | - |
| Cash funds this year end | 15,647 | - | - | 15,647 | - |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Current Account balance | 3,783 | - | - |
| | Savings Account balance | 11,864 | - | - |
| | | - | - | - |
| | Total cash funds | 15,647 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

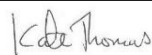
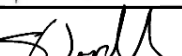
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|------------------|------------------|
|  | Katharine Thomas | 28.1.2022 |
|  | Stephen Woodcock | 28.1.2022 |