

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. The 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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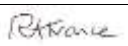

Receipts and payments accounts

For the period from	Period start date 4/1/2024	To	Period end date 3/31/2025
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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	
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	22127	0	0
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			0	0
			0	0
			0	0
			0	0
			0	0
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			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	20,675	
			Quartet	0	
			VOSCUR	0	
		300			
Total Income			42,973		23,618
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			35,118		16,026
Surplus/(Deficit)			7,855		7,592
Retained Funds B/fwd			16,273		8,681
Total Funds			24,128		16,273
Funded By:					
	Current Accounts				
			Current Account	1,773	
			Savings Account	6,166	
			Bristol Law Centre	8,333	
			Transfer Between Funds	0	
			(Rounding)	1	
			24,128		16,273

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