

The house at the heart of St Pauls

Trustees' Annual Report and Accounts for the year ended 31 March 2017

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"Your consistent validation of me has given me the strength to fight in other areas."

The house at the heart of St Pauls

Welcome to St Pauls Advice Centre.

You will find yourself in good company here, surrounded by people doing their best to manage in difficult circumstances, and by the skilled and committed staff team supporting them.

These days, you will also find it a pretty crowded company. More and more people struggle to keep their heads above water, between inadequate and overpriced housing, poorly paid, part time work, and a harsh benefits regime. Austerity and Brexit have led to a hostile environment for too

many, undermining human rights and civil liberties.

Here, we reject the judgmental attitudes and words used against people – ‘poor’, ‘immigrant’, ‘skiver’, ‘shirker’, ‘sick’. We see the damage they do, on top of the challenges many are struggling with. The advice we give, encouraging everyone to access their entitlements while meeting their responsibilities, aims to help individuals maintain their dignity whilst acknowledging the unique contribution each brings to their community.

Our interventions increase income, make debt manageable, and help regularise immigration status for people whose circumstances determine they are unlikely to access support anywhere but very locally. Our many years of work – from our house at the heart of St Pauls – have earned us trust and a good reputation within the community. We look forward to upholding this vital position in the years to come.

Laura Corballis, Board of Trustees

"Organisations like yours enrich our world. You've made a real difference to me."



Introduction

Austerity has hit the community in which we work – very hard. Welfare Reform changes are having a huge impact, with fewer clients qualifying for disability benefits, more being paid at a lower rate, and working low-income families struggling to make ends meet due to inadequate tax credits.

SPAC has not been immune to cuts this year and we have worked hard to maintain services to support our clients. This has meant compromises – unfortunately outreach sessions at the Air Balloon GP practice have ceased, as have home visits.

Helping you help yourself

With an increase of difficult and complex cases we now encourage and support those that are able, to do more for themselves. This helps ensure that our limited resources are used to support those who are most vulnerable and have the greatest need.

Steve Woodcock, Executive Director

A new theory of change framework that we were instrumental in developing alongside our advice sector partners is now embedded across our activities and has been a vital tool in helping us, our funders, collaborators and service users to understand how our advice work makes a difference to our clients and the community.

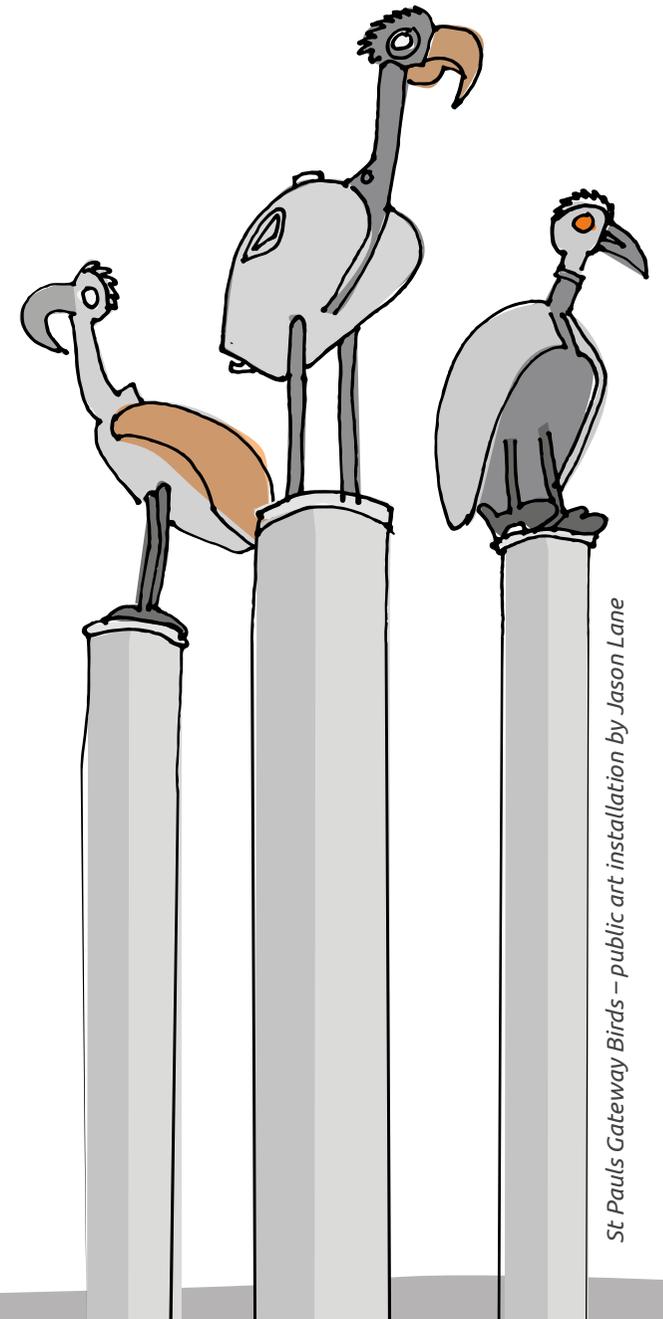
Partnership working

Lack of clarity surrounding Bristol City Council funding as financial savings are made across the city has made our situation more precarious than ever before. We have put additional funding

strategies in place, including partnership projects and the development of trust fundraising and these are already demonstrating a small but potentially significant contribution to the widening funding gap. Moving forward, the board and staff teams continue to explore new ways in which SPAC might finance and deliver services.

Our staff make it happen

Thanks, as ever, to our staff for their good cheer and dedication to their work in the face of constant uncertainty about the future.



St Pauls Gateway Birds – public art installation by Jason Lane

What we do and why we do it

The team at St Pauls Advice Centre provide free, confidential advice to the residents of St Pauls and East Bristol; communities that rank amongst those experiencing the highest levels of deprivation in the UK.

We offer specialist advice, information and casework services relating to debt and money, welfare benefits, and immigration issues. We also advise on a range of employment, housing, consumer, discrimination, domestic violence and community care issues.

Our small, independent charity improves lives and communities with the provision of high quality, independent advice that is trusted, in an environment where people feel welcome.

St Pauls Advice Centre's longstanding presence at the heart of St Pauls makes us a unique and trusted resource within a neighbourhood that is home to some of the city's most marginalised people and families. We're here so that local people are enabled to secure their rights and live positively within a strong and resilient community.



Community

We improve the lives of local people and the wider community. We listen to and understand community needs. We are committed to supporting local people and community initiatives.



Integrity

We are honest and ethical. We are consistent with actions, principles, expectations and outcomes. Our clients, colleagues and partners trust our independent and expert service.



Approachable

We listen to and deal with people warmly and politely. Our services are accessible and available. We are open with clients, colleagues and partners.



Justice

We champion the legal rights of individuals. We pursue fair and just outcomes for people. We challenge discrimination and disadvantage, and tackle systemic inequality.

Our values



Respect

We respect people's differences and value diversity. Where possible we adapt our services to take account of different needs. We treat people fairly and consistently.



Expertise

We are professional, organised and competent. We ensure the advice we give is accurate and up to date. We pride ourselves in supporting our experienced and skilful team.

Strategic Report

'The Road Ahead' Strategy 2013-2018

St Pauls Advice Centre's five year strategic plan and priorities were published as 'The Road Ahead' in 2013. The planning process identified five key strategic priorities upon which annual objectives, activity plans and budgets are developed.



Deliver a professional legal advice service

Lobby for social change

Provide an accessible and approachable service that respects the needs of our clients

Make a positive difference to the lives of local people and their communities

Maintain and expand our existing services and develop new services

Progress against strategic priorities 2016-2017

We monitor performance against the five strategic priorities outlined in 'The Road Ahead'. 2018 marks the final year of the current strategy and as part of the planning cycle, staff and trustees are reviewing what worked and what was less successful. This learning will be used alongside stakeholder input, feeding into the development of a new five year plan which will guide St Pauls Advice Centre from 2019 through to 2024.

Deliver a professional legal advice service

- Award of the AQA quality mark shows our casework met consistently high standards
- 85% of surveyed clients said they were more aware of their rights and responsibilities and 90% said that they would recommend our service to others
- Ongoing professional development has ensured advisers remain skilled and abreast of legislation

Maintain, expand and develop services

- We maintained the majority of services and invested in additional fundraising capacity to increase long-term sustainability
- We are the lead partner in the new Aashyana Advice Service aimed at members of the South

Asian community and have established a regular outreach service with the local Matthew Tree foodbank

- Client self-help means that we can focus our resources on those most in need. 86% of clients surveyed report that they are more able to deal with issues themselves

Provide an accessible, approachable service that respects client needs

- The overwhelming majority of clients surveyed report that they feel listened to, treated fairly and are highly satisfied with the service
- Outreach services in Montpelier and Fishponds gave access to advice in familiar settings
- Daily reception services, drop ins and appointments enabled us to support 1,395 people

Make a positive difference to the lives of local people and communities

- 87% of clients surveyed reported that their issue was partially or fully addressed and 80% felt that their circumstances had improved following our support
- We helped clients gain more than £900k in entitlements and grants, helping increase or maintain household incomes and contributing to the local economy

Lobby for social change

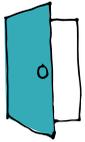
- We contributed to the strategic development of the advice sector through our work with the local

Joint Planning Board; ACFA, the Advice Network; and with Bristol City Council

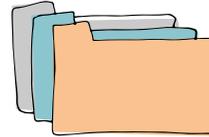
- We have fed back the impact welfare reform is having on our clients by attending benefit liaison group meetings
- We were invited to speak in Parliament about the impact quality advice standards have on our clients
- We have contributed comment and analysis to local and national media outlets including the BBC and Channel 4
- We have worked closely with our local MP to champion the rights of clients in the constituency.

"It's good being able to sleep at night and not being in despair any more."

Our impact in numbers



We helped 1,385 people, 76% of whom were new clients this year.



We dealt with 2,417 cases.



90% clients would recommend us.



85% of our clients said they understood their rights better



87% of clients said their issue was fully or partially resolved.

£1.4m

We managed €1.4m of client debt.



We increased household incomes by €924,373.



38% of clients describe themselves as disabled or long term sick.



102 advice sessions held in clients' first language, including Somali and Urdu.



75% of clients were from local BAME communities.

Advising, supporting and representing the community

Since our establishment in 1972 we have encouraged the community to come to us with any and every type of issue. We won't always be the right people to help resolve it, but our skilled staff will listen and give support where they can and will, if necessary, sign post people to an appropriate place or service.

Many clients report feeling powerless, stigmatised and ashamed. We do our best to ensure they feel welcome and we are proud of regular feedback that acknowledges the warmth of staff and the experience clients have of feeling listened to empathically. Influenced by the most pressing needs of the community, we have developed particular expertise advising in the areas of debt, welfare benefits and immigration advice.

Debt advice

We believe everybody in the community should have local access to advice that helps them manage their finances and overcome debt. Trouble happens: jobs disappear, relationships fail, people get sick, benefits payments get delayed and bills pile up. No one is immune to debt issues

and we welcome people without judgement and with a genuine desire to help.

Most of our clients live on very low incomes, earning the minimum wage, often on zero hours contracts and are reliant on welfare benefit entitlements to make ends meet. Changes to working hours often results in a suspension of benefits – leaving many of our clients unable to pay their priority bills such as rent, utilities and council tax.

Immigration Advice

Throughout the last decades the communities of East Bristol have housed a variety of migrant communities. Our current clients include refugees and asylum seekers from Somalia and Syria as well as families that have settled in Bristol from Europe, Asia and Africa.

We offer immigration advice, information and casework within an OISC Level 1 regulated service. Development is underway to increase our provision to a Level 2 standard. We advise on many issues including British Citizenship, settlement applications and partner visas. The impact of the 2016 immigration act has been felt this year with appeal application fees having more than quadrupled, becoming financially crippling for many clients.

Following the Brexit vote, many Bristol residents who are EEA Nationals have shown concern about what Britain's withdrawal from the EU might mean for them and their families. We are communicating, through local media, ways in which they might best secure their position.

Welfare Benefits

Welfare reforms have become increasingly punitive, on the rationale that strong disincentives and coercion are required to prompt people to make the 'right' choices. Our experience, which echoes recent research, is that the vast majority of clients claim benefits because of involuntary and unbidden life events including unemployment, acute housing problems, disability, severe and unpredictable ill health or major care demands.

The Government's commitment to cut benefits has resulted in many working families facing a significant shortfall in income to meet their basic needs. Chronically ill and disabled people, previously deemed unfit to work, are being reassessed for transfer to the new Employment and Support Allowance with many losing their entitlements. We are advising many vulnerable clients how to appeal decisions and, with support, around 80% have had decisions overturned.

"Continue employing amazing staff. The person who helped me was wonderful. He gave me back my life."

Client journeys

How our advice and support has made a difference to vulnerable people in the community.

Musa

Was feeling worried about his residence papers.

He had submitted them almost a year ago, but hadn't heard back. Now, his employer was saying that without the right paperwork, it would be illegal for him to renew Musa's contract.

Aamira

Was distressed as she couldn't feed her children.

Her benefits had been stopped and the little money that she had wouldn't last another day.

Jeannie

Felt she was spiralling into depression.

Her agoraphobia and anxiety had worsened following a PIP assessment that had ruled her as being fit to work.



Jeannie

Once our welfare benefits adviser had listened to her story and taken time to explain the appeal process, Jeannie felt more able to cope. Being heard and supported reassured her that she could appeal.

The decision was overturned and Jeannie's symptoms improved.

Musa

Our immigration adviser contacted Musa's MP who discovered that his paperwork was in process but delayed. A letter from the Home Office ensured his work contract was renewed, so he could keep up rent payments.

Musa felt relieved that he wouldn't lose his home.

Aamira

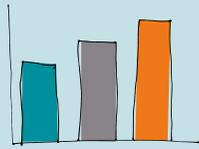
After making some calls, our adviser was able to clarify what documentary evidence Aamira needed to submit to HMRC. A foodbank voucher ensured that Aamira and her children would have enough to eat for the next couple of weeks.

Aamira left feeling less fearful that her children would go hungry.

Our plans for 2017/18

During this period we are concentrating on activities to support service development, to increase our reach with fewer resources; and to ensure the long term sustainability of our services.

Service Development



Upgrading immigration provision

We have received funding to increase the capacity and level of immigration advice, a service that is desperately lacking and much needed in the community.



Exploring options for working with volunteers

We will consider new models for supporting clients such as peer mentoring and advocacy.

Doing more with less



Developing self-help workshops

We are exploring creative new ways to enable clients to successfully complete and submit common applications and appeals independently.



Increasing online information and resources

Providing straightforward information and links on our website will enable clients to understand the process of undertaking appeals and applications for immigration and benefits issues.

Developing long term sustainability



Diversifying income

We will continue to develop fundraising capacity and explore possibilities for income generation in order to secure SPAC's future in a turbulent funding environment.



Working in partnership

Joint working and collaboration remains an area of focus as we continue to seek and build partnerships with voluntary, public and private sector organisations.

Our commitment to good governance

We are driven to be the advice centre that best understands and serves the needs of local people.

Measuring impact

To make this a reality, we have developed a theory of change and outcomes framework that will:

- give us a better understanding of how our services contribute to the delivery of our strategic aims;
- Support decisions about how we invest in particular activities;
- Enhance our ability to demonstrate value to funders; and
- Support the continuous improvement of our advice services.

The structure of the framework enables us to link our activities to the main areas of impact for our

clients: securing their rights; having an increased capacity for self-help and having an improved understanding of their rights, obligations and opportunities.

Fundraising policy

SPAC increasingly relies on support from grant makers, businesses, philanthropists and individual donors in order to deliver our activities and help marginalised people.

We promise to:

- Use your donations carefully and responsibly;
- Respect your wish to assign a gift to a particular aspect of our work;
- Thank you for our support and let you know what your donations do;

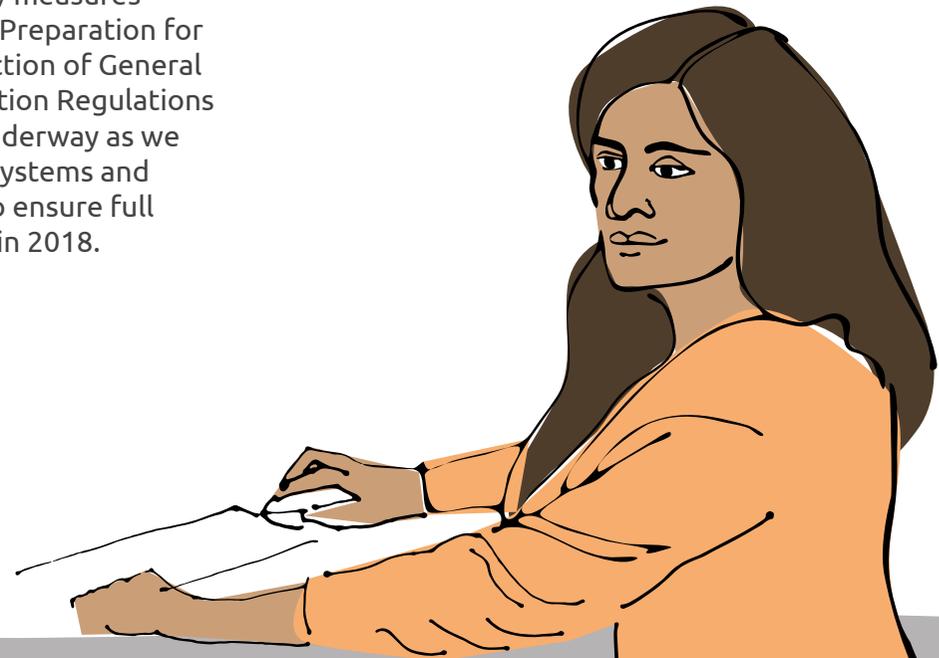
- Follow the Institute of Fundraising Codes of Fundraising Practice, ensuring our activities are open, fair, honest and legal.

Data privacy and security

We recognise the importance of personal data and our role in protecting that data from any breach or misuse.

This year our IT system has been updated and new security measures introduced. Preparation for the introduction of General Data Protection Regulations (GDPR) is underway as we review our systems and processes to ensure full compliance in 2018.

"Thank you for hearing me, supporting me, taking me seriously and welcoming me."



Our finances

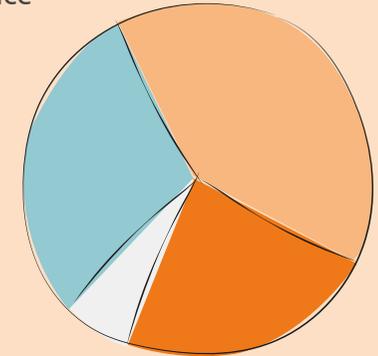
Supporters and partners

Thank you to the many organisations, grant makers, project partners and individuals enabling us to support the communities of St Pauls and East Bristol.



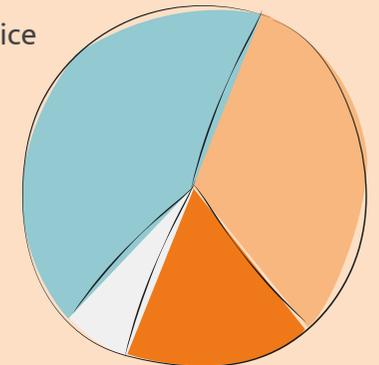
Income €335,900

- 40% Bristol City Council
- 30% Money Advice Service
- 25% Voluntary income including grants
- 5% Other



Expenditure €353,634

- 44% Debt advice
- 32% Welfare benefits & immigration advice
- 18% Generalist advice
- 6% Fundraising



Financial review

The charity recorded a planned deficit £17,734 in the year ended 31 March 2017. Designated reserves had been set aside in the previous year to cover the funding shortfall identified in 2016/17. The charity had net assets of £123,154 at 31 March 2017, all of which were held in unrestricted funds. These include £19,202 of designated reserves as set out in note 12 to the accounts. Details of the movements on restricted funds are given in note 11 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, the Money Advice Service and Wessex Water.

During 2016, in order to diversify income and identify new sources to replace the anticipated shortfall from statutory

sources, the organisation implemented a new fundraising strategy. This has seen the introduction of a new Development role to support the identification of new income opportunities and sources, the development of new partnerships, and the preparation of targeted bids and proposals.

Fundraising costs in 2016/17 totalled £11,590.

Although it is early days, this strategy has already resulted in the securing of funds to support our immigration work.

Reserves

The trustees have examined the Charity's requirements for reserves in light of the main risks to the organisation.

The trustees have established a policy whereby free reserves (unrestricted

funds not committed or investment in tangible fixed assets) held by the charity should be at a minimum of 3 months running costs and workers' salary costs. This has been calculated to be approximately £88,000. This is considered sufficient if required to wind up a charity should it be felt necessary.

As at 31 March 2017 "free reserves" totalled £93,111 (31/03/16: £97,482). The trustees aim to secure further financial support to ensure that the minimum reserves target is maintained, and that funds are available to cover future capital expenditure or unexpected costs.

The Trustees can confirm that the charity's assets are available and adequate to fulfil its obligations on a fund-by-fund basis.

Risk management and internal control

The Management Committee has conducted a review of the major risks to which the charity is exposed. A risk report framework is reviewed and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding 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. Procedures are in place to ensure compliance with health and safety of staff, clients and visitors to the centre.

The Advice Quality Standard (AQS) ensures a consistent quality of delivery for all operational aspects of the charity. The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year. The periodic review of Charity procedures ensures that they continue to meet the needs of the charity.



"You helped me with my problem and never once made me feel pathetic or a waste of space."

Key objectives and statement of public benefit

Objectives

St Pauls Advice Centre was established in 1972 with the objectives to:

- relieve poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means; and
- raise awareness within the community of legal rights and entitlements.

Statement of public benefit

Under the Charities Act 2006, charities are required to demonstrate that their aims are for public benefit. The two key principles that must be met in this context are that:

- I. there must be an identifiable benefit or benefits; and
- II. the benefit must be public, or a section of the public

Charity trustees must ensure that they carry out their charity's aims for the public benefit, must have regard to the Charity Commission's guidance in their Annual Report.

St Pauls Advice Centre's Board of Trustees regularly monitors and reviews the success of the organisation in meeting its key objectives of relieving poverty through the provision of free, high quality legal advice services and raising awareness of peoples' legal rights and entitlements. The trustees confirm, in the light of the guidance, that these aims fully meet the public benefit test and that all the activities of the charity, described in this Report of the Trustees, are undertaken in pursuit of these aims.

"I have made a positive move forward with your support and advice."

"I'm not living in fear every time there is a knock on the door and I'm able to open my mail."

"Everyone makes you feel very comfortable and welcoming. That is very helpful when you are struggling."

How we are organised

St Pauls Advice Centre is a charitable company limited by guarantee, incorporated and registered as a charity in 2000. It has been in operation since 1972.

The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Our board

Our board consists of nine members. Applications for membership are invited by external advertisement and promotion through social and other networks. Our commitment to diversity and inclusiveness is a core value of SPAC's work.

SPAC's Board of Trustees, who are also directors of the company for the purposes of the Companies Act, have overall responsibility for

the direction, management and control of the charity. Referred to as the 'Management Committee', the board met formally 7 times during 2016/17. Under the requirements of the Memorandum and Articles of Association, members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

A broad range of skillsets, perspectives and experiences are represented on the Management Committee. In an effort to maintain a broad skill mix, members complete a skills audit and in the event of particular skills or experience being lost, we seek to find individuals with those skills to fill the gaps.

Trustee Induction and Training

Potential trustees are made familiar with the practical work of the charity, having been encouraged to visit the advice centre and attend the annual development day.

Additionally, new trustees are provided with the following background information relating to the work of the charity:

- The history of the charity, its work and the context within which it operates;
- The main documents that set out the operational framework of the charity;
- The Memorandum and Articles;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Our People

Overall operational management of SPAC is delegated to the Executive Director who is responsible for ensuring the charity delivers specified services in line with key performance indicators.

The Executive Director is responsible for the day-to-day operational management of the centre,

including supervision and development of staff and volunteers.

Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the adviser team and ensuring compliance with Quality Mark standards.



"Just a note to say what a wonderful, helpful and kind organisation."

Administrative Information

Statement of Trustees' responsibilities

Company law requires the Trustees (known as the Management Committee) to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the trustee board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Make judgments and estimates that are prudent;

- Prepare financial statements on the ongoing concern basis unless it is inappropriate to assume that the company will continue on that basis.

The Management Committee is responsible for maintaining 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.

The Management Committee is 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.

In so far as the Committee Members are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Committee Members have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Board of Trustees

Laura Corballis
Mervelyn (Lisa) Blackwood
Sam Ward
Ken Dolbear
Linda Joynes
Anna Hill
Sarah Crooks
Abdi Omer
Judith Davis

Executive Director

Steve Woodcock

Company Secretary

Laura Corballis

Registered Office

146 Grosvenor Road
St Pauls
Bristol
BS2 8YA

Registered Charity Number

1083010

Company Registration Number

03920535

Independent Examiner

Hollingdale Pooley
Chartered Accountants
23 Westfield Park
Clifton
Bristol
BS6 6LT

Bankers

Unity Bank
Nine Brindleyplace
Birmingham
B1 2HB

Respective responsibilities of trustees and examiner

Independent Examiner's Report to the Trustees of St Paul's Advice Centre (limited by guarantee)

I report on the accounts of the company for the year ended 31 March 2017, which are set out on pages 19 to 29.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 145(2) of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(7)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 examiner's 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 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.



Philip Barry, FCA

21 December 2017

Relevant professional qualification or body: ICAEW
Hollingdale Pooley, Bramford House, 23 Westfield Park,
Clifton, Bristol BS6 6LT.

Financial statements

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2017

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2017 £	Total funds 2016 £
Income from:					
Donations and legacies		30	-	30	-
Income from charitable activities:					
Grants receivable	2	17,600	42,959	60,959	43,520
Contracts and commissions		152,180	123,073	275,253	301,475
Other income		10	-	10	5,206
Income from investments:					
Bank interest receivable		48	-	48	289
Total income		169,868	166,032	335,900	350,490
Expenditure on:					
Charitable activities	3	188,103	165,531	353,634	339,920
Total expenditure		188,103	165,531	353,634	339,920
Net income/(expenditure)	5	(18,235)	501	(17,734)	10,570
Transfers between funds		501	(501)	-	-
Net movement in funds		(17,734)	-	(17,734)	10,570
Reconciliation of funds:					
Total funds brought forward		140,888	-	140,888	130,318
Total funds carried forward		123,154	-	123,154	140,888

The notes on pages 22 to 29 form part of these accounts.

Financial statements

Balance Sheet

At 31 March 2017

	Note	2017 £	2016 £
Fixed Assets			
Tangible assets	6	10,841	2,614
Current assets			
Debtors & prepayments	7	16,129	7,368
Cash at bank and in hand		129,058	152,213
		145,187	159,581
Creditors			
Amounts falling due within one year	8	(32,874)	(21,307)
Net current assets		112,313	138,274
Total assets less current liabilities		123,154	140,888
The funds of the Charity			
Restricted	11	-	-
Unrestricted			
General	12	103,952	100,096
Designated	12	19,202	40,792
Total charity funds		123,154	140,888

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, 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 section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved by the directors and authorised for issue on 11 December 2017, and are signed on their behalf by:



L. Corballis (Secretary)

20 December 2017

Company number – 03920535

The notes on pages 22 to 29 form part of these accounts.

Financial statements

Cash flow statement

For the year ended 31 March 2017

	Total funds 2017 £	Total funds 2016 £
Cash used in operating activities	(10,675)	28,667
Cash flows from investing activities:		
Purchase of fixed assets	(12,480)	(83)
Increase/(decrease) in cash & cash equivalents	(23,155)	28,584
Cash & cash equivalents at beginning of year	152,313	123,629
Cash & cash equivalents at end of year	129,058	152,213
Reconciliation of net income to net cash flow from operating activities		
Net income for the reporting period (as per the statement of financial activities)	(17,734)	10,570
Adjustments for:		
Depreciation charges	4,253	1,551
(Increase)/decrease in debtors	(8,761)	16,558
Increase/(decrease) in creditors	11,567	(12)
	(10,675)	28,667

Notes to the financial statements for the year ended 31 March 2017

1. Accounting policies

(a) Accounting Convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Paul's Advice Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

The trustees have considered the 12 month period from the date of approval of the financial statements. Based on budget forecasts for the year ended 31 March 2018 the charity is considered to be a going concern.

(c) Income Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such

income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) Expenditure and irrecoverable VAT

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity.

Support costs have been apportioned to each specific activity based on the staff time spent on each activity.

(e) Tangible fixed assets

The cost of tangible fixed assets are capitalised, subject to a de-minimis of £100, and are written-off by equal annual instalments over their expected useful lives as follows:

Furniture, fittings and equipment
25% reducing balance

Computer Equipment
25% straight line

Website development costs and software licence costs are written off in the year incurred.

(f) Funds accounting

Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

(g) Pension costs

The company operates a defined contribution scheme. The funds of the scheme are administered by trustees and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 4 to these accounts.

(h) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Notes to the financial statements

2. Grants receivable

During the year the following grants have been received from the following organisations:

	Unrestricted Funds £	Restricted Funds £	Total 2017 £	Total 2016 £
Bristol City Council – ROMA	4,000	-	4,000	4,000
Bristol City Council – GP Pilot	-	-	-	9,000
Wessex Water	12,600	-	12,600	18,000
Quartet	1,000	-	1,000	-
Clarion Housing Group	-	34,324	34,324	-
Big Lottery – Building Lives in Bristol	-	7,500	7,500	-
Comic Relief	-	-	-	6,249
Advice Services Transition Fund	-	-	-	4,271
Wellspring HLC	-	-	-	2,000
Other grants <£1,000	-	1,135	1,135	-
	17,600	42,959	60,559	43,520

Notes to the financial statements

3. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2017 £	Total 2016 £
General Advice Service	188,103	-	188,103	190,625
Debt Advice	-	123,073	123,073	149,295
Aashyana Project	-	34,324	34,324	-
Immigration Project	-	634	634	-
Big Lottery – Building Lives in Bristol	-	7,500	7,500	-
	188,103	165,531	353,634	339,920

General advice services include advice on a wide range of issues including Welfare benefits, Housing, Employment, Immigration and Consumer Law.

	Other		Total 2017 £	Total 2016 £
	Staff costs £	Direct costs £		
General Advice Service	139,976	48,127	188,103	190,625
Debt Advice	121,572	1,501	123,073	149,295
Aashyana Project	7,323	27,001	34,324	-
Immigration Project	-	634	634	-
Big Lottery – Building Lives in Bristol	7,120	380	7,500	-
Charitable activities	275,991	77,643	353,634	339,920

Other Direct Costs

	2017 £	2016 £
Distribution of funds	22,882	-
Premises & office costs	24,931	22,610
AGM and trustees' costs	778	763
Accounting & Independent Examination fees	2,656	2,000
Quality audit fees	3,197	-
Other professional fees	2,785	3,795
Interpreting fees and medical reports	339	1,448
Training, courses and conferences	2,382	1,750
Books, library and subscriptions	7,002	5,423
Staff and volunteer expenses	2,168	2,942
Recruitment expenses	2,464	995
Other service costs	-	1,250
Vat costs	2,872	2,068
Bank charges	770	325
Sundry costs	2,417	2,463
	77,643	47,832

Notes to the financial statements

4. Staff costs and Trustees' remuneration

Staff costs	2017 £	2016 £
Wages and salaries	240,578	266,160
Social security costs	16,196	18,630
Employer pension contributions	10,838	7,298
Other staff costs	8,379	-
	275,991	292,088

Particulars of employees

The average number of staff employed by the charity during the financial year, including part time staff, amounted to:

Staff costs	2017	2016
Number of paid staff	14	16

No member of staff was paid £60,000 or more.

No trustee received any remuneration from the charity during the year. Trustees received reimbursed expenses of £Nil (2015/16 – £Nil).

The key management personnel of the charity comprise the trustees and the Manager. The total employee benefits of the key management personnel of the charity during the year were £32,164 (2016 – £31,846).

5. Net income/(expenditure) for the year

This is stated after charging:

Staff costs	2017 £	2016 £
Depreciation	4,253	1,551
Accounting & Independent Examination fees	2,656	2,000

6. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2016	23,809
Additions	12,480
Disposals	-
At 31 March 2017	36,289
Depreciation	
At 1 April 2016	21,195
Charge for year	4,253
Eliminated on disposal	-
At 31 March 2017	25,448
Net book value	
At 31 March 2017	10,841
At 31 March 2016	2,614

Notes to the financial statements

7. Debtors & prepayments

	2017 £	2016 £
Accounts receivable	5,750	333
Other debtors	648	-
Prepayments and accrued income	9,731	7,035
	16,129	7,368

8. Creditors

	2017 £	2016 £
Amounts falling due within one year:		
Trade creditors	1,718	1,851
Deferred income	29,038	12,872
Other taxation and social security	118	5,239
Other creditors and accruals	2,000	1,345
	32,874	21,307

9. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2017 to March 2018.

	2017 £	2016 £
Balance as at 1 April 2016	12,872	12,872
Amount released to income from charitable activities	-	-
Amount deferred in year	16,166	-
Balance as at 31 March 2017	29,038	12,872

10. Commitments under operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2017 £	2016 £
Not later than 1 year	2,160	2,160
Later than one year and not later than 5 years	1,249	3,407
	3,409	5,567

Notes to the financial statements

11. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
MAS – MAW (Revenue)	-	123,073	(123,073)	-	-
Aashyana Project	-	34,324	(34,324)	-	-
Immigration Project	-	634	(634)	-	-
Warburtons Trust	-	501	-	(501)	-
Big Lottery – Building Lives in Bristol	-	7,500	(7,500)	-	-
	-	166,032	(165,531)	(501)	-

Purposes of funds

MAS-MAW

This funding supports the provision of specialist advice and information on debt issues.

Aashyana Project

This funding provides housing, benefits and debt advice to the south Asian communities in Bristol.

Immigration Project

This funding supports the provision of advice and information on immigration matters.

Big Lottery – Building Lives in Bristol

This partnership based funding provides benefits and debt advice to clients who access The Matthew Tree Project.

Warburtons Trust

This donation was received to help fund the purchase of computer equipment.

12. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	5,000	-	-	-	5,000
Revenue & Capital fundraising	25,792	-	(11,590)	-	14,202
IT Development	10,000	-	-	(10,000)	-
Total designated funds	40,792	-	(11,590)	(10,000)	19,202
General funds	100,096	169,868	(176,513)	10,501	103,952
Total unrestricted funds	140,888	169,868	(188,103)	501	123,154

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building repairs.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs.

IT Development

This fund is to ensure that our IT requirements/equipment meet service needs and to ensure that immediate action can be taken to make specific service improvements.

General funds

This receives all revenue which is not restricted by the funder or donor and is used for core services. Where funds are restricted and the entire costs are not met by the funders some revenue is used to supplement the restricted funds.

Notes to the financial statements

13. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	10,841	-	-	10,841
Cash at bank and in hand	109,856	19,202	-	129,058
Other net current assets/(liabilities)	(16,745)	-	-	(16,745)
	103,952	19,202	-	123,154

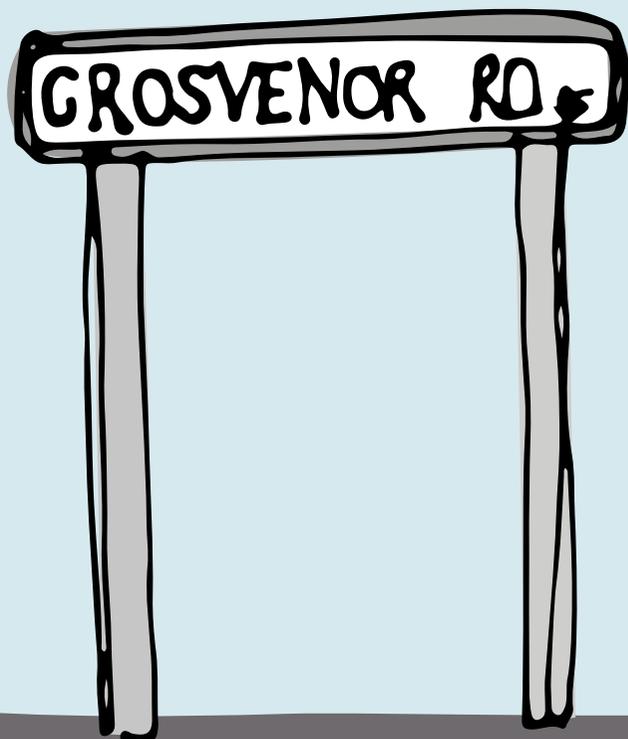
Related party transactions

There are no related party transactions that require disclosure in the financial statement

Notes to the financial statements

Detailed income and expenditure account for the year ended 31 March 2017

	2017 £	2016 £		2017 £	2016 £
Income			Expenditure continued		
Donations	30	-	Brought forward	301,115	294,692
Grants			Light and heat	2,926	2,445
Bristol City Council	4,000	13,000	Telephone	2,705	2,958
Wessex Water	12,600	18,000	Print, postage and stationery	5,700	5,915
Trusts and Foundations	2,135	-	Website development costs	-	3,385
Clarion Housing Group	34,324	-	Recruitment	2,464	995
Big Lottery	7,500	-	Travel and expenses	2,168	2,942
Comic Relief	-	6,249	Other service costs	-	1,250
Advice Services Transition Fund	-	4,271	AGM costs	778	763
Wellspring HLC	-	2,000	Courses and conferences	2,382	1,750
Contracts and Commissions			Repairs and renewals	3,027	443
MAS – MAW	123,073	149,295	IT costs	1,128	-
Bristol City Council	86,626	86,626	Health & safety	142	448
BCC East	40,019	40,019	Quality audit costs	3,197	-
BCC Public Health	25,535	25,535	Professional charges	2,785	1,795
Interest receivable	48	289	Contribution to Avon & Bristol Law Centre	-	2,000
Other	10	5,206	Accountancy/Audit fees	2,656	2,000
	335,900	350,490	Leased equipment	2,209	2,264
Expenditure			Bank charges	770	325
Distribution of funds	22,882	-	Library and subscriptions	4,379	2,935
Staff costs	275,990	292,088	Software licences	2,623	2,488
Rent and room hire	229	1,470	Security costs	598	598
Rates and water	634	654	Sundries	2,418	2,462
Insurance	1,380	480	Depreciation	4,253	1,551
Carried forward	301,115	294,692	Interpreting fees and medical reports	339	1,448
			Irrecoverable VAT	2,872	2,068
				353,634	339,920
			Net income/(expenditure) for the year	(17,734)	10,570



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