



Trustees' Annual Report and
Accounts for the year ended
31 March 2019

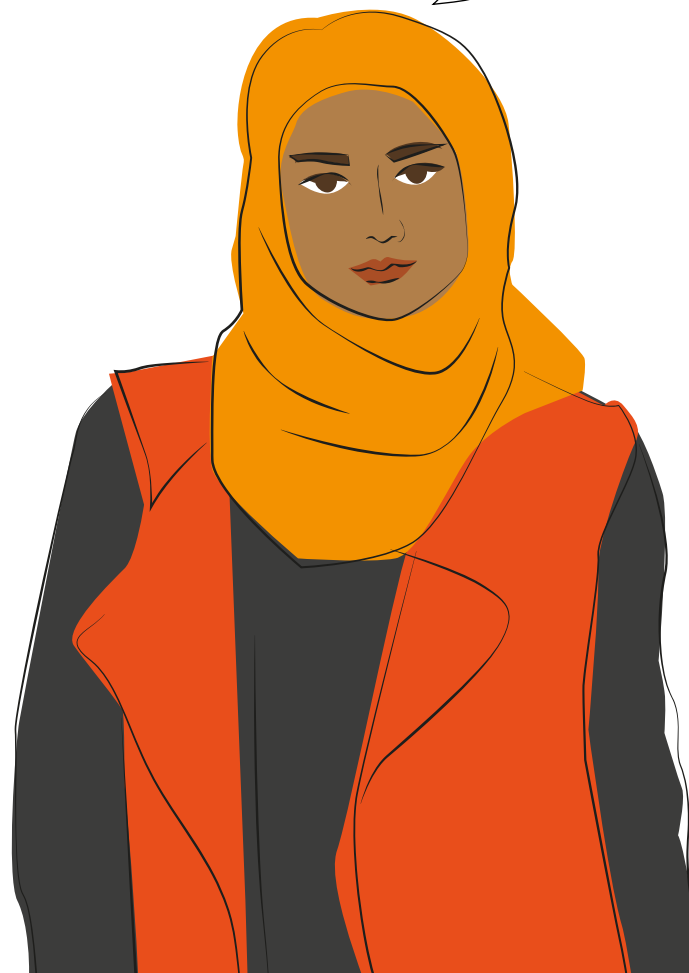


WELCOME

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"Welcome to St
Pauls Advice
Centre.
Come on in!"



"Life is slippery. Here, take my hand."

Welcome to St Pauls Advice Centre (SPAC). We provide free, professional advice to people living in St Pauls and East Bristol, home to some of Bristol's poorest and most marginalised communities. We pride ourselves on our friendly, open approach and encourage people to bring their problems to us so that we might help.

The quote in the title is by H. Jackson Brown, an American writer of inspirational messages. It is apt for SPAC: a community-based charity established to address a need we all have: for help navigating tricky times.

Life within the community we serve is difficult for many men, women and children. The UN Special Rapporteur on extreme poverty and human rights, observed some of the challenges our clients face when he undertook a visit to the UK last November. His mission, which included a research visit to Bristol, was to report back to the Human Rights Council on the UK's Government's policies and programmes relating to extreme poverty.

His report was damning of these policies and programmes, making special mention of the chaos and trauma inflicted on individuals and families by the introduction of Universal Credit and the cutbacks to social and community services following the funding cuts associated with harsh austerity measures.

Reflected in the stories and evidence from which the report draws its conclusions and recommendations are the experiences of our own clients. The political and social situation is not getting easier. We will continue to help those that we can, challenging the 'uncaring ethos' he describes with a deeply caring one.

*Sarah Crooks,
Chair of trustees*

"Policies of austerity introduced in 2010 continue largely unabated, despite the tragic social consequences.

Close to 40% of children are predicted to be living in poverty by 2021. Food banks have proliferated; homelessness and rough sleeping have increased greatly; tens of thousands of poor families must live in accommodation far from their schools, jobs and community networks; life expectancy is falling for certain groups; and the legal aid system has been decimated.

The bottom line is that much of the glue that has held British society together since the Second World War has been deliberately removed and replaced with a harsh and uncaring ethos"

Report of the Special Rapporteur on Extreme Poverty and Human Rights (2019)

Introduction

Many of those who use our services are vulnerable and this is often the reason they choose to come to St Pauls Advice Centre for help.

At SPAC we acknowledge the range of vulnerabilities that affect our clients and ensure they inform the support we deliver for every individual. Our ability to offer a friendly, accessible service and give dual language advice, for example, creates an environment where people feel confident to seek and receive support.

Asking for help is an act of courage

We never equate 'vulnerable' with 'weak'. For someone to admit, "I can't do this on my own" is an act of courage. We know too that a person's vulnerability can change: it can be sudden and transient for some and gradual, permanent or fluctuating for others.

What and who is vulnerable?

Many risk factors contribute to vulnerability in the context of the issues brought to the advice centre. The following list (which is not exhaustive) illustrates the range of client circumstances we observe during the course of our work that can lead to vulnerability:

- Physical disability and severe or long-term illness.
- Mental health problems and addiction.
- Low income and/or debt.
- Caring responsibilities.
- Being 'older old' – over 80 (correlated with

physical or mental impairment).

- Being young (correlated with less experience).
- Changes in circumstances, such as job loss, bereavement or divorce.
- Lack of English language skills.
- Lack of knowledge/understanding of British bureaucracy, systems and procedures

Vulnerability can appear quite suddenly, unexpectedly and devastatingly. This is the reality for some members of the community, many of whom have lived and worked in the UK for decades. Windrush and Brexit have left people fearing deportation and feeling scared and vulnerable.

For some, fear and anxiety prevents them from taking the necessary steps to secure their immigration status. It is not our job to encourage or cajole clients to apply to the various Government schemes, but it is our role to support vulnerable people who feel neither confident or able to make their claim for the right to remain living and working in the UK.

The environment in which we operate remains perplexing and uncertain. Despite this, our team of staff and volunteers continues to support the community with dedication, compassion and a genuine desire to help people move forward in challenging times. Thank you to you all.

Steve Woodcock, Executive Director



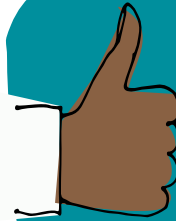
"Thank you so much for taking part in giving me back my life when I was really nearly about to give up on it."

Strategic report



Vision

A thriving community where people feel secure knowing they have a good standard of life built on equality and justice.



Mission

We fight poverty and inequality in our community by providing professional advice and equipping people with knowledge and skills so they can access their rights and fulfil their responsibilities.

Values



Client focus

We take time to listen and understand our clients' stories. Our advice and support helps people solve urgent challenges. We help clients develop their skills and knowledge so that they're equipped to solve their own problems.



Justice

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



Community

We listen to and prioritise the needs of the communities we serve, ensuring good accessibility and availability of services. We work with partners that share our vision and make change happen for the community.



Integrity

We behave honestly, ethically and openly with clients, colleagues and partners. We are consistent in our actions, principles, expectations and outcomes.



Expertise

We are professional, organised and competent. We adapt to changes in policy and the law, keeping our advice and support as helpful as possible. We value and support our experienced and skillful team.



Respect

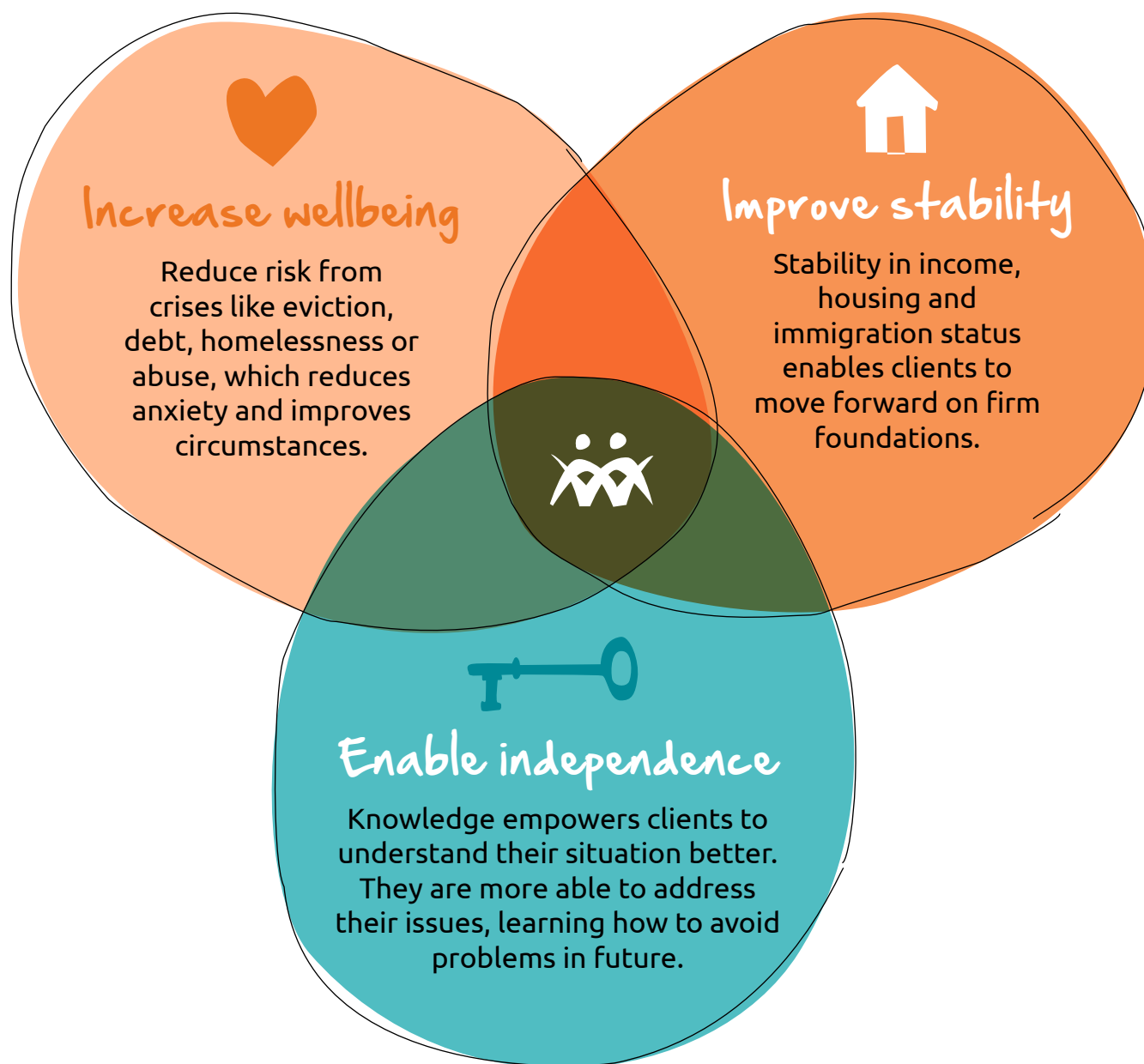
We treat people kindly, fairly and consistently. We focus on giving the right advice rather than judging the people who need it.

We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

Delivering positive client outcomes

During the year, we developed a new strategic plan to drive activity through to 2024.

We have three key aims when we think about outcomes for our clients, all centred around a belief that if we empower people, they will be better placed to meet their own needs in the future.



Delivering positive client outcomes

We deliver these strategic outcomes through the provision of free, expert, independent advice.

Advice and support

We offer advice and support through drop in and appointment sessions, by telephone and in community venues, where a conversation with an adviser can help clients create a plan of action to turn problems around.

Timely interventions

We aim to work with clients at an early stage to prevent problems from becoming crises.

Understanding complexity

We understand that problems are often complex and interrelated, so we work with clients to identify root causes and take the right actions, in the right order, to find a resolution.

Focused expertise

We take action on behalf of clients, but only where our position and experience will help achieve a better outcome – for example, in negotiating debts.

Speaking the right language

We offer services in English, Somali, Punjabi and Urdu (and use external interpreters for other languages) so that any individual can understand and take action on their problems.

Partnership working

We work in partnership with other voluntary and public organisations to provide services and widen our impact in the community.

Developing community resilience

We build capacity and resilience within the community, developing the skills of peer advocates and supporting them to aid others around identified goals.

"When you have problems they are always there to support you. The centre has helped me when I had no one to turn to."



Progress against strategic priorities 2018-19

We have monitored performance against the five strategic priorities outlined in our 'Road Ahead' strategic plan 2013-2018.

Deliver a professional legal advice service

- Award of the AQS quality mark shows our casework met consistently high standards
- 85% of surveyed clients felt that they were more aware of their rights and responsibilities. 95% indicated 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 services, delivering advice at our Centre in St Pauls and at outreach sessions within partner organisations and community settings
- Organisations that have been providing excellent services to local people have experienced funding cuts and are curtailing or closing down services. Their clients are turning to us (although we are no longer able to signpost clients to them)
- As the lead partner in the Aashyana Advice Service we have helped the partnership reach **149** members of south Asian communities with housing, debt and other free advice

- Client self-help means that we can focus our resources on those most in need of support. 67% of clients surveyed reported that they feel more able to deal with issues themselves
- We secured funding and launched a pilot project to recruit and train volunteer peer advocates. Known as the Advocato Project, the project has focused on the Somali community in its pilot stage
- We secured grant funding as lead partner for a new project (2019-20), working with other community advice organisations in Bristol to assist vulnerable EU citizens with their applications to the Home Office EU Settlement Scheme (EUSS)

Provide an accessible, approachable service that respects client needs

- The majority of clients that responded to our survey report that they feel listened to, treated fairly and are highly satisfied with our advice service
- Daily reception services, appointments and drop in sessions supported 1,033 people
- Outreach services in health centres in Montpelier and Barton Hill gave access to advice in familiar settings
- **126** advice sessions provided in languages other than English

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

- **83%** of clients surveyed reported that their issue was partially or fully addressed. 72% felt that their circumstances had improved following our support
- We helped clients gain more than **£1.2 million** in financial entitlements, helping increase or maintain household incomes and contributing to the local economy

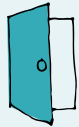
Lobby for social change

- 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 contributed comment and analysis to local and national media outlets
- We have worked closely with City Councillors and our local MP to champion the rights and needs of clients in local wards

Vital statistics

We ask all clients to give feedback. Not all respond, but the responses received demonstrate a high level of satisfaction with the service we provide. This year we helped 1033 clients and dealt with 1744 cases.

There are many ways that we monitor our impact, including client feedback surveys, client comments and case studies. The majority of clients visit, call or write emails and receive information and advice, but make no further contact on the same issue. It is to be expected, but often we do not know the ultimate outcome and/or impact of our intervention.



We helped 1033 clients, 55% of whom were new clients this year.



We generated £3.12 of financial benefit for clients for every £1 invested in our services.



95% clients would recommend us.*



67% of clients were from local BAME communities.



We increased household incomes by £1.23m.



85% of our clients said they understood their rights better.*



83% of clients said their issue was fully or partially resolved.*



We managed £1.3m of client debt.



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



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

*These statistics are based upon feedback from 67 clients.

Advising, supporting and representing the community

SPAC is committed to providing services that focus on the needs of individuals and are flexible enough to ensure that those with particular vulnerabilities feel confident and able to come to us for help.

Though we are a small organisation with limited resources, our doors are open for clients with any issue and if we are not the best or most appropriate place to resolve that issue, we advise and signpost that client to other resources or organisations that often help. Our areas of specialist advice remain in debt, welfare benefits and immigration. This year we have taken our first steps to establish a new volunteer programme with an ambition to respond to the unmet need for hands-on help with the completion of complex benefit forms and appeals.

Immigration Advice

The lack of free immigration advice in Bristol and beyond means that many people in need of advice are unable to access legal support. Building a new life in the UK often depends upon securing an appropriate immigration status. Most will need expert help to navigate the complexities of the Home Office application process. Without support, applications may be incomplete, inaccurate or delayed, leaving those who would be entitled to regularise their status, facing destitution, as they are unable to work, secure housing or claim welfare support. Some risk removal back to a country where they may not be safe.

Support from the Henry Smith Charity and other smaller grant making trusts, has enabled us to continue providing immigration advice within an OISC 1 regulated service. The ongoing lack of Level 2 accredited professionals to provide supervision remains an issue and continues to limit the complexity of cases that we can address. Despite this demand for our free support remains high.

With Brexit on the horizon, we are supporting EU citizens with their applications for settled status. The Home Office has granted funds to a number of voluntary organisations across the UK to help vulnerable members of the community to exercise their right to remain in the UK after Brexit. In partnership with two independent advice centres in Bristol, we are working with local community organisations and charities including One25, Bristol Somali Resource Centre and The Big Issue to support vulnerable people through this process.

“The ability of the best community organisations to see the world from the individual’s perspective, and to shape their services to individual lives, is vital to achieving real change.

Nowhere more so than in driving the changes needed to address the inequalities experienced too often by those communities who have been least listened to, and who rarely see the reality of their lives reflected in statutory plans.”

**Alex Fox OBE, Independent Chair,
Joint Voluntary Community and
Social Enterprise (VCSE) Review
Conclusions of the VCSE Review,
June 2019**

Advising, supporting and representing the community

Welfare Benefits

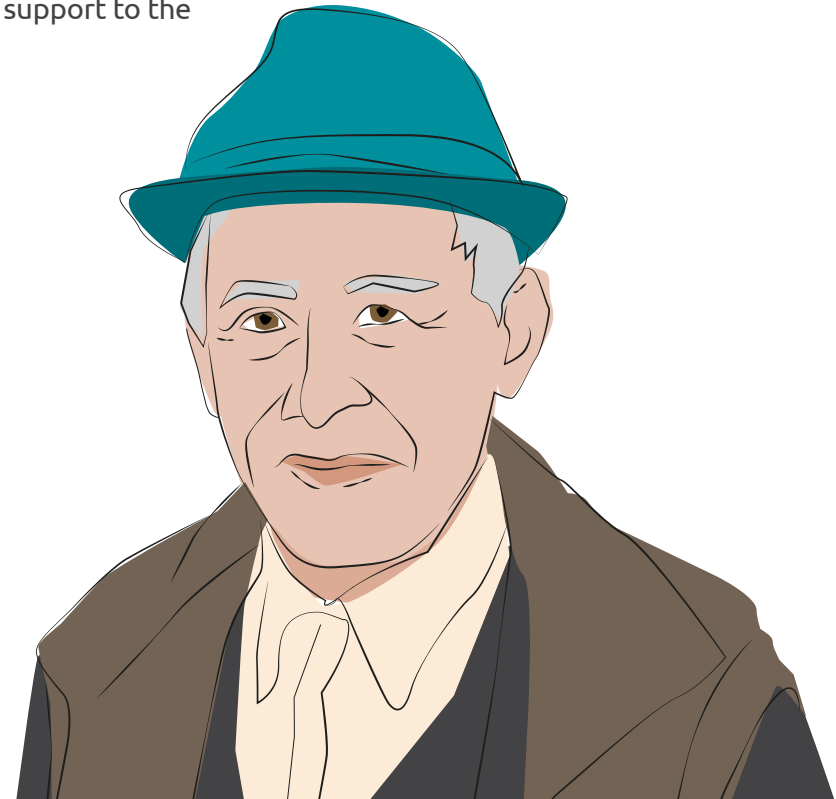
Universal credit is the first major government service in the UK to become “digital by default”. This means that the application and most subsequent communication with the authorities takes place online. This approach has been deeply problematic for many clients in receipt of benefits. Few use broadband internet at home, making it much more difficult to maintain a claim online. Many of our clients are not ‘digitally literate’ and need assistance to apply for their benefits online.

We regularly see how disabled clients and those with long-term health needs, including mental health problems, are being assessed as fit to work despite previously being declared unfit or unable. We continue to support vulnerable clients appeal poor decisions and our success rate of overturning decisions is in the region of 76%.

Debt advice

Most of our clients manage their lives on very low and variable incomes, many juggling multiple jobs and/or zero hours contracts. It is easy for people with precarious finances to fall behind with rent or council tax payments and to then find themselves in debt. These ‘priority’ debts form the majority of requests for help that we receive. We help people organise affordable repayment plans and identify appropriate schemes and savings with a view to helping clients regain control of their finances. Having our own Debt Relief Order Intermediary means that we are able to address the most serious and urgent of debt cases. Outreach sessions at partner organisations including Shelter, The Matthew Tree Project and Talking Money extends the reach of our support to the wider community.

"I was relieved that someone more knowledgeable than me was liaising with the correct people in the correct way."



Client journeys

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

Vano

Was bewildered and anxious about applying to the EU Settlement Scheme.

Despite having worked in temporary and part-time jobs since coming to the UK in 2005, the system did not recognise his national insurance number and his application, and that of his family, had halted.

Our immigration advisor reassured Vano that using old payslips, rent receipts and bank statements she could help him; demonstrating to the Home Office that he had been resident in the UK for the requisite consecutive 5 years.

Vano and his family have received confirmation of settled status, alleviating their anxieties and fears of deportation following Brexit.



Saynab

Felt isolated and afraid living in a city where she didn't understand the culture, language and systems. Caring for a baby on her own made it difficult to get out and meet people.

Our Somali-speaking reception team have been a lifeline for Saynab, supporting and encouraging her to attend English classes, open a bank account and manage her own tenancy and bills.

Saynab is much more self-sufficient, and with a volunteer role at Bristol Refugee Rights she is able to share her experience to support and encourage new arrivals to the city.



Amina

Experienced insomnia, suicidal thoughts and panic attacks after a DWP assessment declared her to be 'fit for work' and her incapacity benefit was taken away.

Our welfare benefits specialist compiled a strong appeal with compelling evidence to demonstrate her many difficulties and her continued incapacity to work. This led to an overturning of the decision and the reinstatement of her benefits.

Amina's physical and mental health is very poor. However, she has regained some self-confidence and dignity and, after months of staying at home, is now visiting family members again.



Our plans for 2019/20

We will continue to prioritise activities that support service development, increasing our reach with fewer resources; and ensuring the long-term sustainability of our services.



Service Development

Advocato Project

We have secured funding to develop our first service utilising the skills and experience of community-based volunteer advocates to support clients with complex form filling and appeals processes.

The Advocato Project launched at the end of 2018.

EUSS Project

Committed to providing free immigration advice to vulnerable people, we applied for and were awarded grant funding from the Home Office to deliver support to vulnerable EU Nationals applying to the EU settlement scheme.

This project started in April 2019.



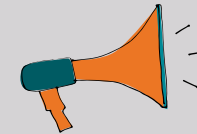
Developing long-term sustainability

Diversifying income

Developing and sustaining strong relationships with a wide range of funders and grant-makers has broadened our funding base. It is essential that we continue to identify and work with a wide range of funding partners to deliver both established and new programmes of work.

Working in partnership

Extending our reach by delivering services alongside partner organisations has proven helpful and effective for our clients. We continue to collaborate closely with other agencies in the city, working strategically to build partnerships to enable a unified response to opportunities to provide services that could improve outcomes for poor and vulnerable people in Bristol.



Challenging and influencing Social policy

We are exploring ways in which we can better contribute to local and national campaigns challenging social policy and systems that negatively affect our clients. Through collecting and sharing information, including examples and stories of system failure and poor practice, we can contribute evidence and help effect change at a strategic level.

Campaigns and awareness raising

Working with voluntary agencies in Bristol we want to raise awareness of the causes and extent of poverty in Bristol; how agencies, including ours, are supporting marginalised communities and changing lives in the city; and how local people and businesses can help create change through their investment and philanthropy.

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:

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

Fundraising policy

A strategy of income diversification means that SPAC recognises and appreciates support from an increasing number of grant makers, businesses, philanthropists and individual donors to trial and deliver new and established services.

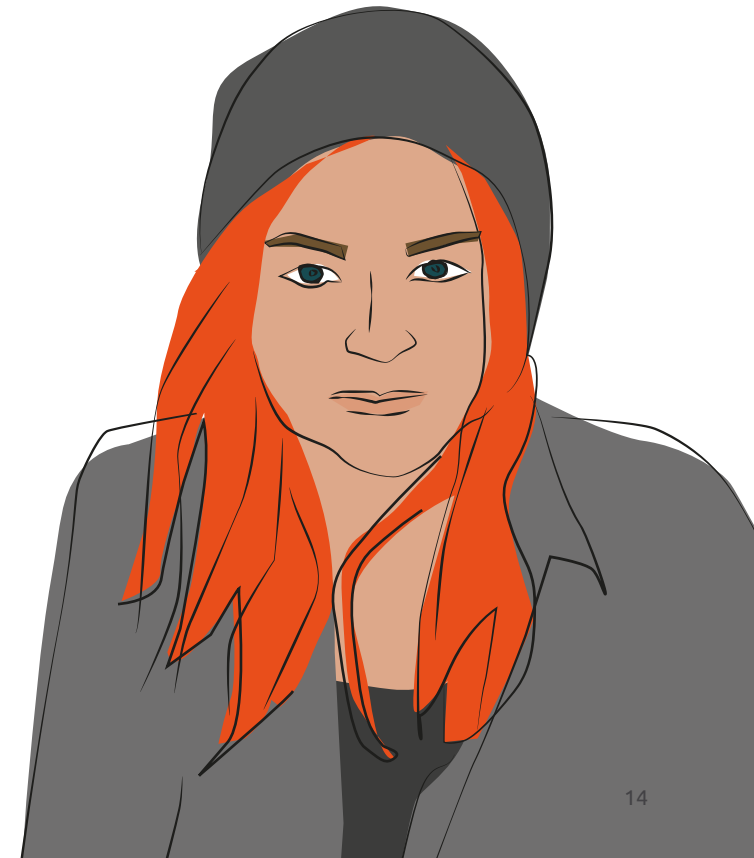
We promise to:

- Use your donations carefully and responsibly
- Comply with GDPR guidance and regulations
- Respect your wish to assign a gift to a particular aspect of our work
- Thank you for your support and let you know how we have used your donation
- Follow the Institute of Fundraising Codes of 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. We have reviewed our systems, procedures and activities in the light of the new General Data Protection Rules (GDPR) and are confident we will achieve full compliance.

"It has been a weight off my shoulders and I feel as if I could go there again if needed and not be judged."



Our finances

Supporters and partners

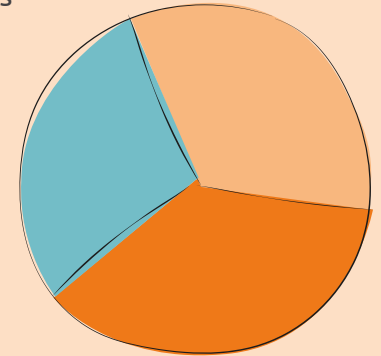
Thank you to the many organisations, local and national grant makers, project partners and individuals that work with us to support the communities of St Pauls and East Bristol



Trusthouse Charitable Foundation

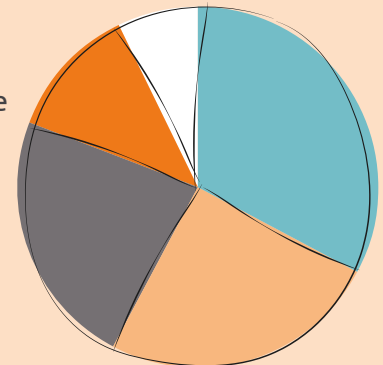
Income €385,041

- 31% Bristol City Council
- 29% Money and Pensions Service (MAPS)
- 40% Voluntary income including grants



Expenditure €400,498

- 34% Debt Advice
- 23% Generalist Advice
- 26% Welfare Benefits
- 11% Immigration Advice
- 6% Fundraising



Financial review

The charity made a net deficit of £15,457 in the year ended 31 March 2019. The charity had net assets of £132,035 at 31 March 2019, all of which were held in unrestricted funds. These include £16,384 of designated reserves as set out in note 13 to the accounts. Details of the movements on restricted funds are given in note 12 to the accounts.

Principal Funding Sources

The principal sources of funding during the year were from Bristol City Council, the Money and Pensions Service, Clarion Housing Group, Henry Smith Charity and the National Lottery Community Fund.

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 £100,000. This is considered sufficient if required to wind up a charity should it be felt necessary.

As at 31 March 2019 "free reserves" totalled £112,050 (31/03/18: £104,092). The trustees aim to secure further financial support to ensure that

the minimum reserves target continues to be met, 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 trustees have conducted a review of the major risks to which the charity is exposed. A risk report framework has been established and 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 AQS (Advice Quality Standard) ensures a consistent quality of delivery for all operational aspects of the charity. The organisation also operates to Bristol City Council baseline standards, monitored twice annually. Charity policies and procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment policy

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

"I now have some level of stability with my ESA sorted and I feel generally better knowing I have someone to turn to that I can trust for the first time."



Key objectives and statement of public benefit

Objectives

St Pauls Advice Centre was established in 1972 with objectives of:

- Relieving poverty through provision of free, high quality legal advice services that would not otherwise be available through lack of means; and
- Raising 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:

- There must be an identifiable benefit or benefits; and
- The benefit must be public, or a section of the public.

The 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 feel blessed and happy to see the change that my efforts make for clients."



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.

Board of Trustees

The board has eight members. Applications for board membership are invited by external advertisement and promotion through formal and informal networks. Our commitment to diversity and inclusivity remains a core value.

The directors of the company are also charity trustees for the purposes of charity law and under the company's articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the trustees 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 skill sets, perspectives and experiences are represented on the trustee board. In an effort to maintain a broad skill mix, members complete a skills audit and we seek to find individuals to fill identified gaps.

Trustee Induction and Training

Potential trustees gain familiarity with the practical work of the charity, having been encouraged to visit the advice centre and attend the annual development day. New trustees receive the following background information relating to the work of the charity:

- The history of the SPAC, 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 of Association;
- Resourcing and the current financial position as set out in the latest published accounts;
- Strategic & Operational Plans; and
- Annual reports.

Our People

The Executive Director is responsible for ensuring the charity delivers specified services in line with agreed key performance indicators, managing the day-to-day operations of the advice centre, including supervision and development of staff and volunteers.

Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the advisor team and ensuring compliance with Quality Mark standards, whilst experienced staff manage the finance and fundraising development elements of the organisation.

Administrative information

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company 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 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 trustees are 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 charity's trust deed, the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of

Ireland (FRS 102) (effective 1 January 2015).

The trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The trustees 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.

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

Board of trustees

- Laura Corballis
- Sarah Crooks
- Ken Dolbear
- Anna Hill
- Linda Joynes
- Abdi Omer
- Iffie Opene
- Sam Ward

Independent Examiner

Burnside Chartered Accountants
61 Queen Square, Bristol BS1 4JZ

Bankers

Unity Bank, Nine Brindleyplace,
Birmingham B1 2HB

Independent Examiner's Report to the Trustees of St Paul's Advice Centre

(limited by guarantee)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2019.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am member of the

Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mark Pooley, FCA

1 December 2019

Relevant professional qualification or body: ICAEW
Burnside Chartered Accountants, 61 Queen Square,
Bristol BS1 4JZ.

Statement of financial activities (including income & expenditure account)

For the year ended 31 March 2019

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2019 £	Total funds 2018 £
Income from:					
Donations and legacies		538	-	538	1,559
Income from charitable activities:					
Grants receivable	3	160,112	111,498	271,610	277,463
Contracts and commissions		109,793	-	109,793	114,777
Other income		3,100	-	3,100	4,880
Income from investments:					
Bank interest receivable		-	-	-	48
Total income		273,543	111,498	385,041	398,679
Expenditure on:					
Charitable activities	4	288,012	112,486	400,498	374,341
Total expenditure		288,012	112,486	400,498	374,341
Net income/(expenditure)	6	(14,469)	(988)	(15,457)	24,338
Transfers between funds		-	-	-	-
Net movement in funds		(14,469)	(988)	(15,457)	24,338
Reconciliation of funds:					
Total funds brought forward		146,504	988	147,492	123,154
Total funds carried forward		132,035	-	132,035	147,492

The notes on pages 23 to 30 form part of these accounts.

Balance Sheet

At 31 March 2019

	Note	2019 £	2018 £
Fixed Assets			
Tangible assets	7	3,601	7,412
Current assets			
Debtors & prepayments	8	9,605	48,398
Cash at bank and in hand		148,909	128,351
		158,514	176,749
Creditors			
Amounts falling due within one year	9	(30,080)	(36,669)
Net current assets		128,434	140,080
Total assets less current liabilities		132,035	147,492
The funds of the Charity			
Restricted	12	-	988
Unrestricted			
General	13	115,651	111,504
Designated	13	16,384	35,000
Total charity funds		132,035	147,492

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 2 December 2019, and are signed on their behalf by:



L. Corballis (Secretary)

2 December 2019

Company number 03920535

The notes on pages 23 to 30 form part of these accounts.

Cash flow statement

For the year ended 31 March 2019

	Total funds 2019 £	Total funds 2018 £
Cash used in operating activities	20,558	(72)
Cash flows from investing activities:		
Purchase of fixed assets	-	(635)
Increase/(decrease) in cash & cash equivalents	20,558	(707)
Cash & cash equivalents at beginning of year	128,351	129,058
Cash & cash equivalents at end of year	148,909	128,351
Reconciliation of net income to net cash flow from operating activities		
Net income for the reporting period (as per the statement of financial activities)	(15,457)	24,338
Adjustments for:		
Depreciation charges	3,811	4,064
(Increase)/decrease in debtors	38,793	(32,269)
Increase/(decrease) in creditors	(6,589)	3,795
	20,558	(72)

Notes to the financial statements

For the year ended 31 March 2019

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 2020 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.

2. Prior Period Comparatives

	Unrestricted Funds £	Restricted Funds £	Total 2018 £
Income from			
Donations and legacies	1,559	-	1,559
Income from Charitable activities:			
Grants receivable	170,042	107,421	277,463
Contracts and commissions	114,777	-	114,777
Investment income	-	-	-
Other income	4,880	-	4,880
Total income	291,258	107,421	398,679
Expenditure on:			
Charitable activities	267,908	106,433	374,341
Total expenditure	267,908	106,433	374,341
Net income/(expenditure)	23,350	988	24,338

3. Grants receivable

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

	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Bristol City Council	102,891	-	102,891	133,614
Bristol City Council – Trailblazer	17,778	-	17,778	17,778
Wessex Water	9,000	-	9,000	6,600
The National Lottery Community Fund	-	15,000	15,000	15,000
Trusthouse Charitable Trust	-	8,000	8,000	-
Clarion Housing Group	-	47,498	47,498	46,350
Henry Smith Charity	-	25,500	25,500	25,900
Access to Justice Foundation	10,000	-	10,000	-
Nisbet Trust	10,000	-	10,000	-
Quartet Community Foundation	-	-	-	7,000
Other grants <£5,000	10,443	15,500	25,943	25,221
	160,112	111,498	271,610	277,463

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
General Advice Service	184,626	-	184,626	153,609
Debt Advice	103,386	-	103,386	114,299
Aashyana Project	-	47,498	47,498	46,350
Immigration Project	-	44,000	44,000	44,071
Blue Monday	-	988	988	1,012
Advocato Project	-	5,000	5,000	-
The National Lottery Community Fund – Building Lives in Bristol	-	15,000	15,000	15,000
	288,012	112,486	400,498	374,341

	Other		Total 2019 £	Total 2018 £
	Staff costs £	Direct costs £		
General Advice Service	137,698	46,928	184,626	153,609
Debt Advice	102,814	572	103,386	114,299
Aashyana Project	13,185	34,313	47,498	46,350
Immigration Project	38,031	5,969	44,000	44,071
Blue Monday	-	988	988	1,012
Advocato Project	3,549	1,451	5,000	-
The National Lottery Community Fund – Building Lives in Bristol	14,250	750	15,000	15,000
Charitable activities	309,527	90,971	400,498	374,341

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

Other Direct Costs

	2018 £	2017 £
Distribution of funds	31,538	30,201
Premises & office costs	26,659	27,904
AGM and trustees' costs	1,025	950
Accounting & Independent Examination fees	2,000	1,950
Other professional fees	13,592	3,944
Interpreting fees and medical reports	536	451
Training, courses and conferences	5,286	1,630
Books, library and subscriptions	3,997	2,643
Staff and volunteer expenses	2,429	1,581
Recruitment expenses	465	-
Irrecoverable VAT	1,651	1,541
Bank charges	656	615
Sundry costs	1,137	1,824
	90,971	75,234

5. Staff costs and trustees' remuneration

Staff costs	2019 £	2018 £
Wages and salaries	273,166	263,599
Social security costs	22,772	21,788
Employer pension contributions	13,589	13,720
	309,527	299,107

Particulars of employees

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

	2019	2018
Number of paid staff	15	15

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 (2018 – £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 £33,136 (2018 – £32,486).

6. Net income/(expenditure) for the year

This is stated after charging:

	2019 £	2018 £
Depreciation	3,811	4,064
Accounting & Independent Examination fees	2,000	1,950

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2018	36,924
Additions	-
Disposals	-
At 31 March 2019	36,924
Depreciation	
At 1 April 2018	29,512
Charge for year	3,811
Eliminated on disposal	-
At 31 March 2019	33,323
Net book value	
At 31 March 2019	3,601
At 31 March 2018	7,412

8. Debtors & prepayments

	2019 £	2018 £
Accounts receivable	7,500	34,341
Other debtors	645	647
Prepayments and accrued income	1,460	13,410
	9,605	48,398

9. Creditors

	2019 £	2018 £
Amounts falling due within one year:		
Trade creditors	5,217	16,506
Deferred income	16,000	12,500
Other taxation and social security	5,593	5,663
Other creditors and accruals	3,270	2,000
	30,080	36,669

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2019 to March 2020.

	2019 £	2018 £
Balance as at 1 April 2018	12,500	29,038
Amount released to income from charitable activities	(12,500)	(29,038)
Amount deferred in year	16,000	12,500
Balance as at 31 March 2019	16,000	12,500

11. Commitments under operating leases

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

	2019 £	2018 £
Due within 1 year	2,405	1,249
Due 1-2 years	2,405	-
Due 2-5 years	3,007	-
	7,817	1,249

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	47,498	(47,498)	-	-
Immigration Project	-	44,000	(44,000)	-	-
Blue Monday	988	-	(988)	-	-
Advocato Project	-	5,000	(5,000)	-	-
The National Lottery Community Fund – Building Lives in Bristol	-	15,000	(15,000)	-	-
	988	111,498	(112,486)	-	-

Purpose of funds

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.

Blue Monday

Funding for an event which showcases over 40 local organisations who offer support on money, housing, benefits, physical and mental health. It promotes making positive changes to the lives of Bristol residents.

Advocato Project

This funding supports the development of a volunteer advocate project.

Building Lives in Bristol

This partnership-based funding provides benefits and debt advice to client who access the Matthew Tree Project.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	10,000	-	6,116	-	3,884
Revenue & Capital fundraising	25,000	-	12,500	-	12,500
Total designated funds	35,000	-	(18,616)	-	16,384
General funds	111,504	273,543	(269,396)	-	115,651
Total unrestricted funds	146,504	273,543	(288,012)	-	132,035

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.

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.

14. Analysis of net assets between funds

	General funds £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	3,601	-	-	3,601
Cash at bank and in hand	132,525	16,384	-	148,909
Other net current assets/(liabilities)	(20,475)	-	-	(20,475)
	115,651	16,384	-	132,035

15. Related party transactions

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

St Pauls Advice Centre is a local independent charity and voluntary donations are an important part of our income.

There are many ways that people, businesses or organisations can support our work:

Financial support

- Nominate us as your charity of the year
- Make a donation at www.stpaulsadvice.org.uk/support-us
 - Hold a staff fundraising event
- Leave a legacy to St Pauls Advice Centre in your will

Volunteer

- Volunteer your skills, time or resources

Raise awareness

- Raise awareness of what we do and the services we provide
- Let others know who we are – an independent charity who needs local support

Contact us to find out more

146 Grosvenor Road, St Pauls, Bristol BS2 8YA T 0117 955 2981 E enquiry@stpaulsadvice.org.uk



@stpaulsadvice



/stpaulsadvice

www.stpaulsadvice.org.uk

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