



Staying connected in difficult times

Annual review 2019-20

Incorporating the Trustees' annual
report and examined accounts for
the year ended 31 March 2020



Contents

Forward	3	Financial review	17
Introduction	4	Principal funding sources	
Strategic report	5	Reserves	
Vision, mission and values		Risk management and internal control	
Outcomes		Key objectives and statement of public benefit	18
Progress against strategic priorities 2019/20		How we are organised	19
Vital statistics		Administrative information	20
Client journeys		Independent Examiner's Report	21
Impact of Covid-19 on vulnerable households		Financial statements	22
Our phone line: A lifeline during Covid-19			
Priorities in 2020/21	14		
Commitment to good governance	15		
Measuring impact			
Fundraising policy			
Data privacy and security			
Our finances	16		
Supporters and partners			
Income and expenditure			



Facing the Future

This was a year for testing our plan to be friendly, local and fit for the future. The first two were, as ever, easy; the third threw some unexpected curve balls.

Much of 2019-20 was devoted to developing new income streams, and finding ways of reaching new and underserved members of our communities. The Advocato Project went live, recruiting and training volunteers to support clients with form filling. Concentrating on Somali women in the first instance, we hope with time, to build a team of volunteers available to all clients, as well as creating a new role in which local people can enhance their skills and experience.

Strengthening partnerships

SPAC continued to strengthen collaborative links with the advice sector in Bristol and nationally. One example is our new partnership with Talking Money and AdviceUK. The Aviva Foundation is backing ground-breaking work to draw on the practice of systems thinking with the intention of making our services more holistic and 'whole person' centred.

Supporting people through change

Brexit looms ever closer, with continued uncertainty and the likelihood of problematic consequences for many households in our communities. SPAC is advising vulnerable EU

citizens and supporting them to secure their immigration status and rights through the European Union Settlement Scheme, funded in part by the Home Office.

And then, the curveball – like everyone else, we had to quickly adapt to Covid-19 and lockdown. Keeping advice available was immediately identified as better than furlough.

Our upgraded ITC system more than justified itself here, enabling each staff member to set up working from home fairly smoothly.

The key element was staff flexibility and their willingness to adapt radically and change how they work; a new system was soon up and running. As we reflect on the year, the pandemic is still very present and it's impossible to say when we might return to 'normal' but thanks to technology and the commitment of staff and trustees, we continue to provide much needed services.

Laura Corballis

On behalf of the board of trustees

"In addition to the financial support you secured, your consistent validation has given me the strength to fight in other areas – you've made a real difference."



Introduction

The effect of Covid-19 on everybody's lives came swiftly and absolutely. Things changed irrevocably and it is difficult to recall the 12 months that came before we closed the doors to the advice centre at the end of March and reconfigured our services.

In the light of such changes, this report updates progress in 2019-20 against the strategic priorities outlined in our 5 year plan and also describes our experience in and response to the pandemic, its continuing effect and implications.

The early discourse of everyone being 'in the same boat' with regard to Covid-19 soon lost traction as evidence showed that particular communities were struggling disproportionately to keep from sinking aboard sub-standard vessels.

Disproportionate impact

Families managing fragile health, income, housing and employment continue to struggle the most severely. Falling incomes and higher living costs mean an increasing proportion of the people we help simply cannot afford to make ends meet. Many others are on the cusp of being unable to cover their costs.

These vulnerable communities are the same we served pre-Covid, and continue to support. The need for free, professional advice has never been more vital. Our relied-upon and trusted role in the

community necessitated that, although a face to face service wasn't possible, we remained available - transferring our service to the telephone.

We led new networks and partnerships, sharing information via community publications and giving advice related to money, welfare benefit entitlements and furlough.

Dynamic adaptation

SPAC has much to be proud of. Against a backdrop of rapid change and uncertainty, we adapted our services and continued to be a stable source of advice in the community. We have established new, innovative partnerships and secured significant new income from funders that understand and value the impact of our small, effective organisation. We are particularly grateful for the commitment and support shown to us during these difficult times.

I am, as ever, grateful to everyone that has played their part to achieve change: staff, trustees, placement students, volunteers and partners.



"Cuts in social security rates over the past decade, together with design flaws in universal credit and disability benefits, as well as the harsh impact of welfare reforms such as benefit caps, were driving sharp rises in extreme poverty even before Covid struck"

Joseph Rowntree Foundation, 2020

Steve Woodcock

Executive Director

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.

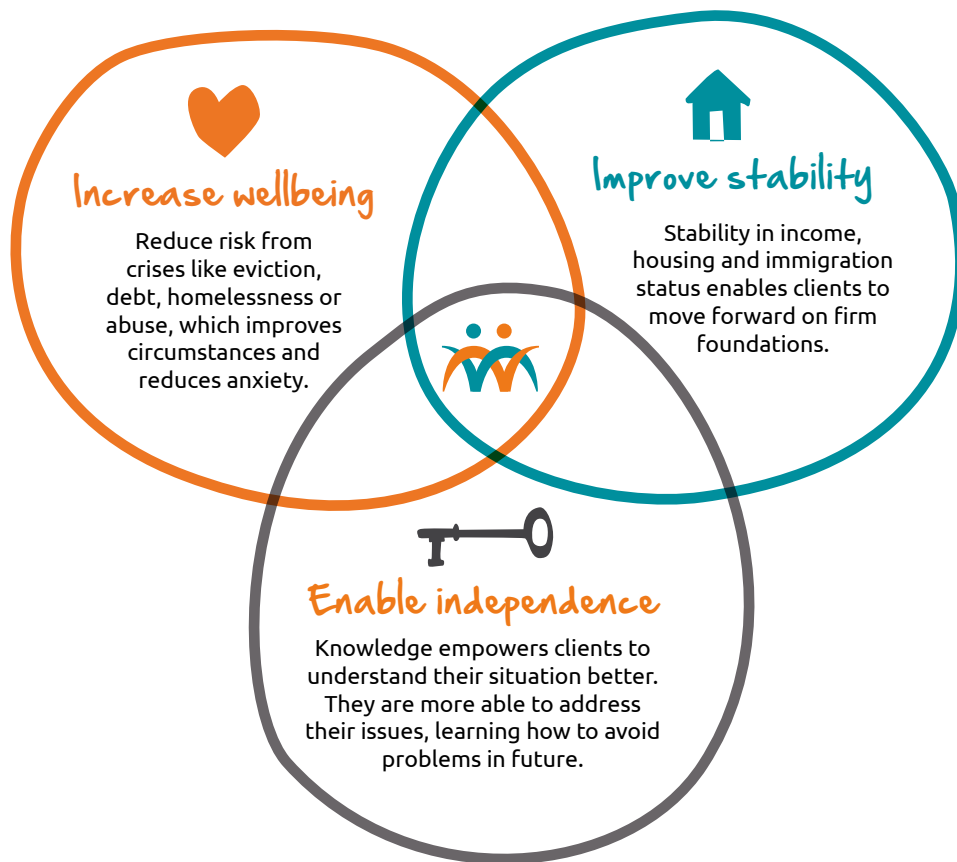
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

Friendly, local and fit for the future

Following wide consultation we finalised a new strategic plan to steer us towards our 50th anniversary year in 2024.

The plan is built upon three key aims that centre on the belief that if we empower clients they will be better placed to meet their own needs in the future. Progress is measured against objectives related to four clear goals that guide all activities.

Key aims



Goals

Goal 1- Person-centred

Putting people at the heart of our service

Goal 2 - Reach

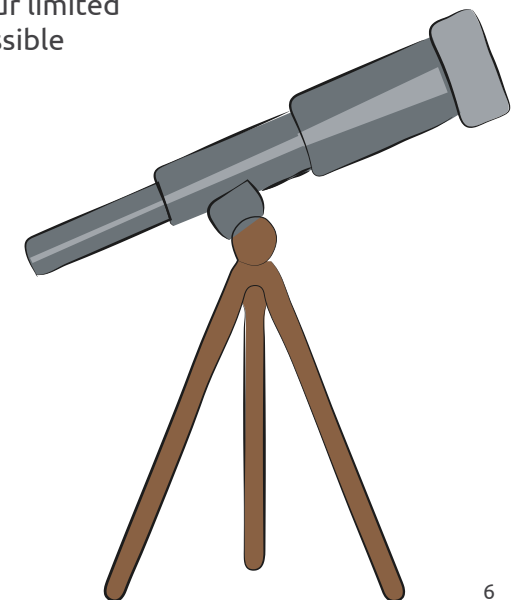
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

Goal 3 - Challenge and Influence

Campaign in a strategic way, using our limited resources to deliver the greatest possible changes for the most beneficiaries

Goal 4 - Resilience and sustainability

Be a robust organisation equipped to respond to change



Delivering positive client outcomes

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

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.

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.

During Covid-19 we transferred our advice service to a telephone call back service. As the situation changes we will continue to consider the best and most appropriate options to support our clients in a Covid secure manner.

Timely interventions

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

Focused expertise

We take action on behalf of clients, but only when our position and experience will help achieve a better outcome - for example, in negotiating debt repayments.

"Although this has been a trying time, the favourable (disability living allowance) result is without doubt down to your efforts."



Progress against strategic priorities 2019-2020

In 2019 we began working within a new 5-year plan that outlines a fresh set of themes to guide us through 2019-2024.

Highlights of progress against key objectives aligned to the 4 strategic goals:

Maintain an integrated advice service tailored to the needs of individuals.

- During Covid we adapted services to continue offering advice to clients by telephone;
- We continue to explore what a holistic approach to advice giving looks like in practice, partnering with Talking Money to design and deliver a pilot 'systems thinking' inspired project in Lawrence Hill;
- We maintained specialisms in debt, welfare benefits and immigration advice with all advisers continuing their professional development through training courses and conferences;
- We have developed our Advocato volunteer advocate programme enabling clients to get support with application forms and appeals;
- We are exploring ways of helping clients engage with digital solutions: with a pilot project with the Good Things Foundation we are supporting clients through face-to-face assisted digital support as they use Her Majesty's Courts & Tribunal Service (HMCTS) online services.

Focus the motivation, contribution and fulfilment of staff and volunteers towards SPAC's aims and objectives

- We invested in an employee assistance package to ensure that members of the team have access to confidential help and support as and when they need it;
- We reviewed and improved our supervision structure, creating a more holistic approach;
- We became a Living Wage employer, committing to pay the Living Wage to all staff and staff contracted to work with us.

Work in partnership with other organisations to enhance support available to our clients.

- We deliver services alongside six Bristol based advice agencies who together form the Bristol City Council funded Bristol Advice Partnership;
- Providing outreach services in health centres based in our community encourages referrals from local health professionals and boosts access for patients;
- Debt Free South West is an independent debt advice partnership where we work with 8 other agencies across six counties, supporting over 6000 people annually with debt and money problems;

- Ongoing partnership work with CHAS Bristol and Citizens Advice Bristol through the Aashyana project, targeting South Asian communities to ensure that they have access to appropriate, timely advice;
- Led a new partnership of 3 community advice centres helping vulnerable members of the community to access settled status after Brexit through the EU Settlement Scheme;
- Developed and secured funding for a new project in collaboration with Talking Money and AdviceUK to explore a Person Centred Approach;
- Contributed to the work of the Building Lives In Bristol Project led by the Matthew Tree Project, providing support and guidance services for those living on the very edge of society, hit by crisis and at risk of homelessness;
- Worked closely with members of ACFA - the Advice Network, brokering relationships with local community organisations during Covid lockdown. This resulted in the production and wide distribution of a printed information directory for digitally excluded households.

Promote the value of community advice in Bristol

- Through ACFA - the Advice Network, contributed to local government, NHS and VCSE Covid planning and response meetings, making the case for early intervention and promoting the value of advice;
- Participated in Mayor's biannual City Gathering of public, private and VCSE sector leaders and the creation of the One City Plan;
- Created and published articles in community press, informing people of the value and availability of advice.

Embed a robust, sustainable mixed funding model

- Negotiated ongoing national and local statutory funded contracts to deliver advice to the community;
- Continued to implement a voluntary income strategy focused on securing a mix of large multi-year grants from national grantmakers alongside developing relationships with local and regional grantmakers for funds to support both project and core funding needs;
- Secured grant funding from the Home Office to deliver OISC level 1 immigration support.

Secure sustainable premises

- Attended seminar hosted by Bristol City Council and VOSCUR to understand the process for applying for Community Asset Transfer (CAT);
- Secured support from local ward Councillors to apply for CAT.

Uphold our reputation as a trusted organisation delivering quality services

- Award of the AQS quality mark shows our casework met consistently high standards;
- Renewed accreditation by the Office of Immigration (OISC) permits continued delivery of immigration advice to Level 1.

Champion and contribute to wider social policy and best practice issues

- Contributed to the strategic development of the advice sector through advocacy work with ACFA, the Advice Network, Bristol City Council and NHS forums;
- Provided case studies and evidence to bodies including AdviceUK to inform national policy work;
- Worked closely with City Councillors and the local MP office to champion the rights and needs of clients in local wards;
- Participated in the annual Standing Committee on Advice Research and Evaluation (SCARE) convened by the Advice Services Alliance;
- Took part in events organised by national organisations such as AdviceUK and Locality;
- Contributed to local advice led groups such as the Tribunal Users Group and Benefits Liaison Group where we are able to raise issues affecting our clients and work towards finding local solutions;
- Attended City Gatherings and events organised by Bristol City Council to inform and consult on the One City Plan;

- Contributed to the work of the Gypsy, Roma, Traveller Strategy Group by raising awareness of social policy issues affecting Gypsy, Roma Traveller communities;
- Partnered with AdviceUK and Talking Money to use systems thinking methodologies to explore the value to clients and to wider society, of a Whole Person approach to advice giving.

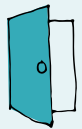
"It is very helpful to speak with other Somali person... they understand me, my language, my culture"



Vital statistics

We monitor the impact of our work in formal and informal ways, collecting both quantitative and qualitative feedback from client feedback surveys, client comments, conversations and case studies.

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. The majority of our clients receive information and advice, but make no further contact on the same issue so in many cases we do not learn the ultimate outcome and/or impact of our intervention.



We helped 1023 clients, 55% of whom were new clients this year.



We generated €3.48 of financial benefit for clients for every €1 invested in our services.



95% clients would recommend us.



70% of clients were from local BAME communities.



We increased household incomes by €1.4m.



84% of our clients said they understood their rights better.



94% of clients said their issue was fully or partially resolved.



We managed €1.07m of client debt.



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



41% of clients describe themselves as disabled or long term sick.

Data relates to financial year 2019-20 – responses to annual client survey (106 respondents)

Client journeys

Here are some client stories to show how our advice and support has made a difference to vulnerable people in the community. Identifying details have been changed.

Aya

felt panicked and anxious when her work as an office cleaner stopped suddenly as the country went into lockdown.

The Government encouraged people to apply for Universal Credit (UC) but we advised Aya she would not benefit from UC because other benefits would stop and she could end up losing out. A referral to the local support hub and foodbank took away some of the immediate pressure.

Aya feels more secure in receipt of entitlements that will help her and her children through the difficulties ahead.

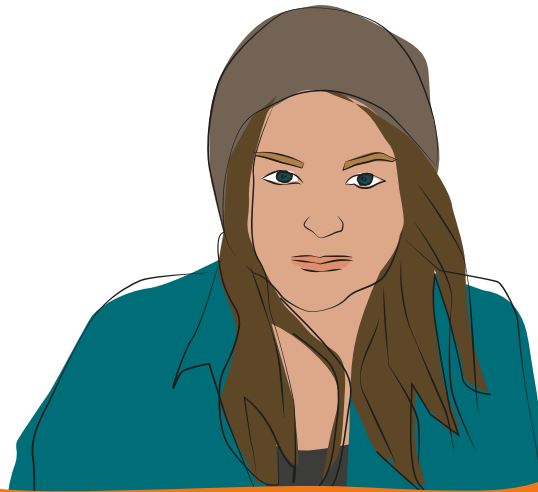


Elena

was worn out with worry about what would happen to her after Brexit.

Originally from Romania, she didn't have the paperwork she needed to apply for and receive EU settled status. The team helped her gather evidence that proved her residence in the UK for the requisite 5 years: letters from other voluntary agencies, her GP surgery and historic bank statements.

Elena rests better, knowing that her right to remain in the UK is secure.

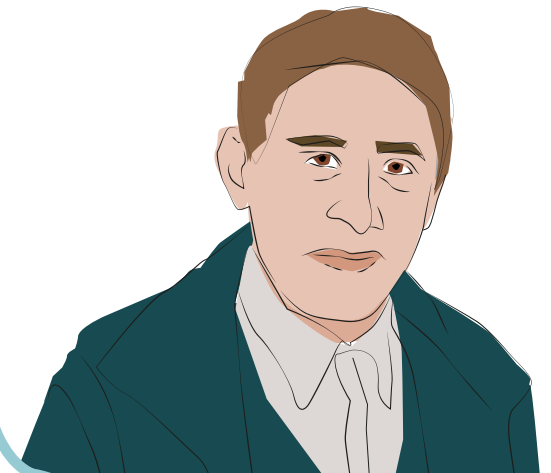


Abodi

had fallen into depression when the Department for Work and Pensions (DWP) stopped the carers support allowance that his son received.

We helped Abodi to make an appeal, supporting him to make a strong case and representation which led to the original decision being overturned.

Abodi has renewed hope and is able to support his disabled son to live as fulfilling a life as possible.



Impact of Covid-19 on vulnerable households

The need for free advice has never been greater. We help vulnerable people access their welfare benefit entitlements, secure immigration status and manage rent and other debt issues; doing what it takes to ensure that vulnerable households avoid situations that can lead to deeper poverty and homelessness.

Numerous research studies and reports have highlighted alarming trends we have witnessed first-hand at the advice centre.

"Even without the impact of the pandemic, we know that households where someone is disabled or a carer are more likely to be in poverty. Nearly half of all individuals in poverty live in a household where someone is disabled and a quarter of unpaid carers live in poverty. The pandemic has resulted in disabled people and carers facing rising costs, reduced incomes and heightened challenges in the labour market"

Joseph Rowntree Trust, Dec 2020

"Disabled people are more likely to be facing redundancy as a result of the pandemic – 27% compared with 17% of non-disabled people.

This figure rises to 37% for people living with a disability, which has a significant impact on their daily life, and 48% of those who are classified as 'extremely medically vulnerable' to COVID-19"

Citizens Advice, Nov 2020

"The UK's COVID-19 lockdown has had a disproportionate economic impact on Black, Asian and minority ethnic (BAME) and migrant groups. BAME migrants were over three times more likely than their white non-migrant counterparts to have lost their job during the COVID-19 lockdown. They were twice as likely to experience an increase in the level of difficulty of keeping up to date with their bills during the pandemic"

Understanding Society, Nov 2020

"It is clear that many women and BAME groups on lower incomes, as well as those en route to settlement (with or without leave to remain), are currently falling through the net into poverty and destitution because of barriers to accessing social security. Structural inequalities are not only placing BAME groups at much higher risk of severe illness from COVID-19 but also creating conditions for them to experience harsher economic impact from the government measures to slow the spread of the virus."

Runnymede Trust, Aug 2020

Our phone line: a lifeline during Covid-19

Most clients prefer to come into the advice centre and have a conversation with one of the reception team. With restrictions in place most requests for help have come by telephone.

Although we are specialist providers of debt, welfare benefits and immigration advice, we have always provided a generalist service, listening to all queries and signposting to other agencies when we are not able, or not the most appropriate agency, to respond. These messages reflect the range, complexity and urgency of calls we receive and respond to daily.

"I have a tribunal coming up in November on unfair dismissal and racial discrimination and I need legal advice"

"Can you call me please, I lost my job due to Covid-19 ... now I am 20 weeks pregnant and feel too sick to work"

"I am a EU resident in Bristol for many years now and need help to apply for permanent settlement before the deadline"

"I am desperate to speak to someone about an appeal on my benefit"

"I need advice about Universal Credit. My husband has applied with one child and I need information about how I and my other children can join the claim"

"I need someone who speaks Somali to help me with brother's ESA" (Employment Support Allowance)

"My neighbour is blocking my driveway with car ... constantly ringing the doorbell and calling me names"

"I live in St Pauls. I am a victim of verbal abuse... domestic abuse... I am looking for help with accommodation"

"I am anxious and don't know what to do about my tribunal"

"I have lost my job and need to apply for UC but struggling to understand how to do that"

"I need help with a windrush compensation claim for someone who is visually impaired"

"I am just out of prison and struggling ... can I go to a foodbank?"

Priorities in 2020/2021

The arrival and impact of Covid-19 across the UK happened quickly with unprecedented impact. Like other organisations we responded quickly, changing our core face to face advice service to a telephone advice service and halting all outreach activity. We have adjusted plans in the face of ongoing uncertainty:

Service Development

Our clients particularly need and appreciate face to face support and this has been impossible for much of the year due to restrictions brought about by Covid-19.

Advocato project

Developing the 'Advocato' volunteer project remains a priority. Although we had to halt face to face appointments, they returned in October alongside a new training programme. Despite challenges we are in the process of developing the service with the recruitment and training of a new group of volunteers.

Financial wellbeing

In collaboration with Talking Money and AdviceUK we began a new project to improve the financial wellbeing of households living in Lawrence Hill, an area of high deprivation.

Using systems thinking methodology we have started exploring our current system of advice provision, asking the question 'what matters to you' to our clients and exploring the opportunities to adapt our services to be more person-centred. A more holistic approach to advice giving is a key tenet of our strategy and this opportunity to work and learn with Talking Money and to influence national learning and strategy is very exciting and important.

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, and as a key member of the ACFA - Advice Network partnership, we work strategically to enable a unified response to opportunities to provide services that could improve outcomes for poor and vulnerable people in Bristol.

We will continue to develop working relationships with partnerships including Community Connectors, a new network of community support agencies co-created during the initial lockdown crisis.

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 use a theory of change and outcomes framework to:

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

Fundraising policy

A strategy of diversified income generates support from a wide range of grant makers, businesses, philanthropists and individual donors to deliver services, both new and established.

We promise to:

- Use grants and 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 grant or 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 aim to comply with General Data Protection Rules (GDPR).

Our finances

Supporters and partners

We extend our thanks 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.

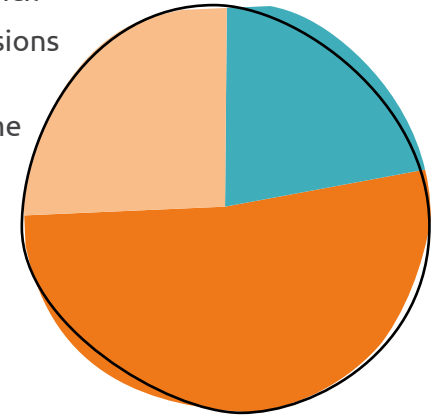


THE NISBET TRUST

Trusthouse Charitable Foundation

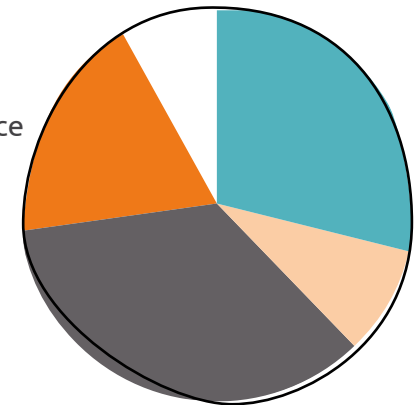
Income €402,050

- 26% Bristol City Council
- 22% Money and Pensions Service (MAPS)
- 52% Voluntary income from grants



Expenditure €394,385

- 29% Debt Advice
- 9% Generalist Advice
- 35% Welfare Benefits
- 19% Immigration Advice
- 8% Fundraising



Financial review

The charity made a net surplus of £7,665 in the year ended 31 March 2020 (2019: deficit of £15,457). The charity had net assets of £139,700 at 31 March 2020 (2019: £132,035). These include £25,000 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, Money and Pensions Service, Clarion Housing Group, Henry Smith Charity, Home Office and The National Lottery 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 2020 "free reserves" totalled £113,863 (2019: £112,050). 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.

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
- 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:

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.

"Thanks to your whole-hearted help and advice I received my BRP (Biometric Residence Permit).

I can now contact all the companies who hesitated to take me on due to my unclear legal status. Without your devotion I would not have such opportunities."



How we are organised

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

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 7 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 an experienced team manages the finance and fundraising development elements of the organisation.

Administrative information

Responsibilities of the trustees

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustee board is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to

ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. The trustee board 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 Board is 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.

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
- 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 2020.

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 a 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

30 November 2020

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 2020

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Income from:					
Donations and legacies		450	-	450	538
Income from charitable activities:					
Grants receivable	3	174,491	136,578	311,069	271,610
Contracts and commissions		87,531	-	87,531	109,793
Other income		3,000	-	3,000	3,100
Income from investments:					
Bank interest receivable		-	-	-	-
Total income		265,472	136,578	402,050	385,041
Expenditure on:					
Charitable activities	4	257,807	136,578	394,385	400,498
Total expenditure		257,807	136,578	394,385	400,498
Net income/(expenditure)	6	7,665	-	7,665	(15,457)
Transfers between funds		-	-	-	-
Net movement in funds		7,665	-	7,665	(15,457)
Reconciliation of funds:					
Total funds brought forward		132,035	-	132,035	147,492
Total funds carried forward		139,700	-	139,700	132,035

The notes on pages 24 to 31 form part of these accounts.

Balance Sheet

At 31 March 2020

	Note	2020 £	2019 £
Fixed Assets			
Tangible assets	7	837	3,601
Current assets			
Debtors & prepayments	8	18,399	9,605
Cash at bank and in hand		165,868	148,909
		184,267	158,514
Creditors			
Amounts falling due within one year	9	(45,404)	(30,080)
Net current assets		138,863	128,434
Total assets less current liabilities		139,700	132,035
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	114,700	115,651
Designated	13	25,000	16,384
Total charity funds		139,700	132,035

The notes on pages 24 to 31 form part of these accounts.

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 1 December 2020, and are signed on their behalf by:



L. Corballis (Secretary)

1 December 2020

Company number 03920535

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

Notes to the financial statements

For the year ended 31 March 2020

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

At 31 March 2020, the charity had total funds of £139,700 (2019 - £132,035). Restricted funds amounted to £nil (2019 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £113,863 (2019 - £112,050). The target for free reserves is to hold 3 months of running costs, which currently equates to around £100,000.

Just prior to and since the year-end, the global coronavirus pandemic has affected how the charity has had to operate. No staff have been

furloughed; they have all been working from home, continuing to provide advice, information and support to the charity's clients.

The funders have continued to support the charity with core funding and main contracts in place to at least October 2021.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2021 which shows the charity not making a deficit for the year.

The management committee therefore have a reasonable expectation that the Centre will be in operation 12 months from the date of approval of these accounts and that the charity remains a going concern. The accounts have therefore been prepared on a going concern basis.

(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 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

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 2019 £
Income from			
Donations and legacies	538	-	538
Income from Charitable activities:			
Grants receivable	160,112	111,498	271,610
Contracts and commissions	109,793	-	109,793
Other income	3,100	-	3,100
Total income	273,543	111,498	385,041
Expenditure on:			
Charitable activities	288,012	112,486	400,498
Total expenditure	288,012	112,486	400,498
Net income/(expenditure)	(14,469)	(988)	(15,457)

3. Grants receivable

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

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Bristol City Council	105,270	-	105,270	102,891
Bristol City Council - Trailblazer	-	-	-	17,778
Wessex Water	9,000	-	9,000	9,000
National Lottery Awards 4 All	-	10,000	10,000	-
Trusthouse Charitable Foundation	10,000	-	10,000	8,000
Clarion Housing Group	-	50,680	50,680	47,498
Henry Smith Charity	-	25,900	25,900	25,500
Access to Justice Foundation	-	-	-	10,000
Nisbet Trust	-	-	-	10,000
Singer Foundation	-	9,000	9,000	-
Home Office	-	39,998	39,998	-
TNLCF – Building Lives in Bristol	15,000	-	15,000	15,000
Other grants <£5,000	35,221	1,000	36,221	25,943
	174,491	136,578	311,069	271,610

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Advice and information	257,807	136,578	394,385	400,498
	257,807	136,578	394,385	400,498

	Staff costs £	Other direct costs £	Total 2020 £	Total 2019 £
Advice and information	288,244	106,141	394,385	400,498
Charitable activities	288,244	106,141	394,385	400,498

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

Other Direct Costs

	2020 £	2019 £
Distribution of funds	50,900	31,538
Premises & office costs	28,177	26,659
AGM and trustees' costs	130	1,025
Accounting & independent examination fees	3,550	2,000
Other professional fees	4,475	13,592
Interpreting fees and medical reports	999	536
Training, courses and conferences	5,182	5,286
Books, library and subscriptions	3,252	3,997
Staff and volunteer expenses	2,364	2,429
Recruitment expenses	1,668	465
Irrecoverable VAT	2,347	1,651
Bank charges	378	656
Sundry costs	2,719	1,137
	106,141	90,971

5. Staff costs and trustees' remuneration

Staff costs	2020 £	2019 £
Wages and salaries	253,958	273,166
Social security costs	22,033	22,772
Employer pension contributions	12,253	13,589
	288,244	309,527

Particulars of employees

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

	2020	2019
Number of paid staff	13	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 (2019 - £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 £33,799 (2019 - £33,136).

6. Net income/(expenditure) for the year

This is stated after charging:

	2020 £	2019 £
Depreciation	3,482	3,811
Accounting & Independent Examination fees	3,550	2,000

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2019	36,924
Additions	718
Disposals	-
At 31 March 2020	37,642
Depreciation	
At 1 April 2019	33,323
Charge for year	3,482
Eliminated on disposal	-
At 31 March 2020	36,805
Net book value	
At 31 March 2020	837
At 31 March 2020	3,601

8. Debtors & prepayments

	2020 £	2019 £
Accounts receivable	7,500	7,500
Other debtors	778	645
Prepayments and accrued income	10,121	1,460
	18,399	9,605

9. Creditors

	2020 £	2019 £
Amounts falling due within one year:		
Trade creditors	7,853	5,217
Deferred income	27,700	16,000
Other taxation and social security	7,051	5,593
Other creditors and accruals	2,800	3,270
	45,404	30,080

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2020 to March 2021.

	2020 £	2019 £
Balance as at 1 April 2019	16,000	12,500
Amount released to income from charitable activities	(16,000)	(12,500)
Amount deferred in year	27,700	16,000
Balance as at 31 March 2020	27,700	16,000

11. Commitments under operating leases

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

	2020 £	2019 £
Due within 1 year	2,405	2,405
Due 1-2 years	2,405	2,405
Due 2-5 years	601	3,007
	5,411	7,817

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	50,680	(50,680)	-	-
Immigration Project	-	66,898	(66,898)	-	-
Advocato Project	-	20,000	(20,000)	-	-
	-	136,578	(136,578)	-	-

Purpose of funds

Aashyana Project

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

Immigration Project

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

Advocato Project

This funding supports the development of a volunteer advocate project.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	3,884	-	(3,884)	10,000	10,000
Revenue & Capital fundraising	12,500	-	(12,500)	15,000	15,000
Total designated funds	16,384	-	(16,384)	25,000	25,000
General funds	115,651	265,472	(241,423)	(25,000)	114,700
Total unrestricted funds	132,035	265,472	(257,807)	-	139,700

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	837	-	-	837
Cash at bank and in hand	140,868	25,000	-	165,868
Other net current assets/ (liabilities)	(27,005)	-	-	(27,005)
	114,700	25,000	-	139,700

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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