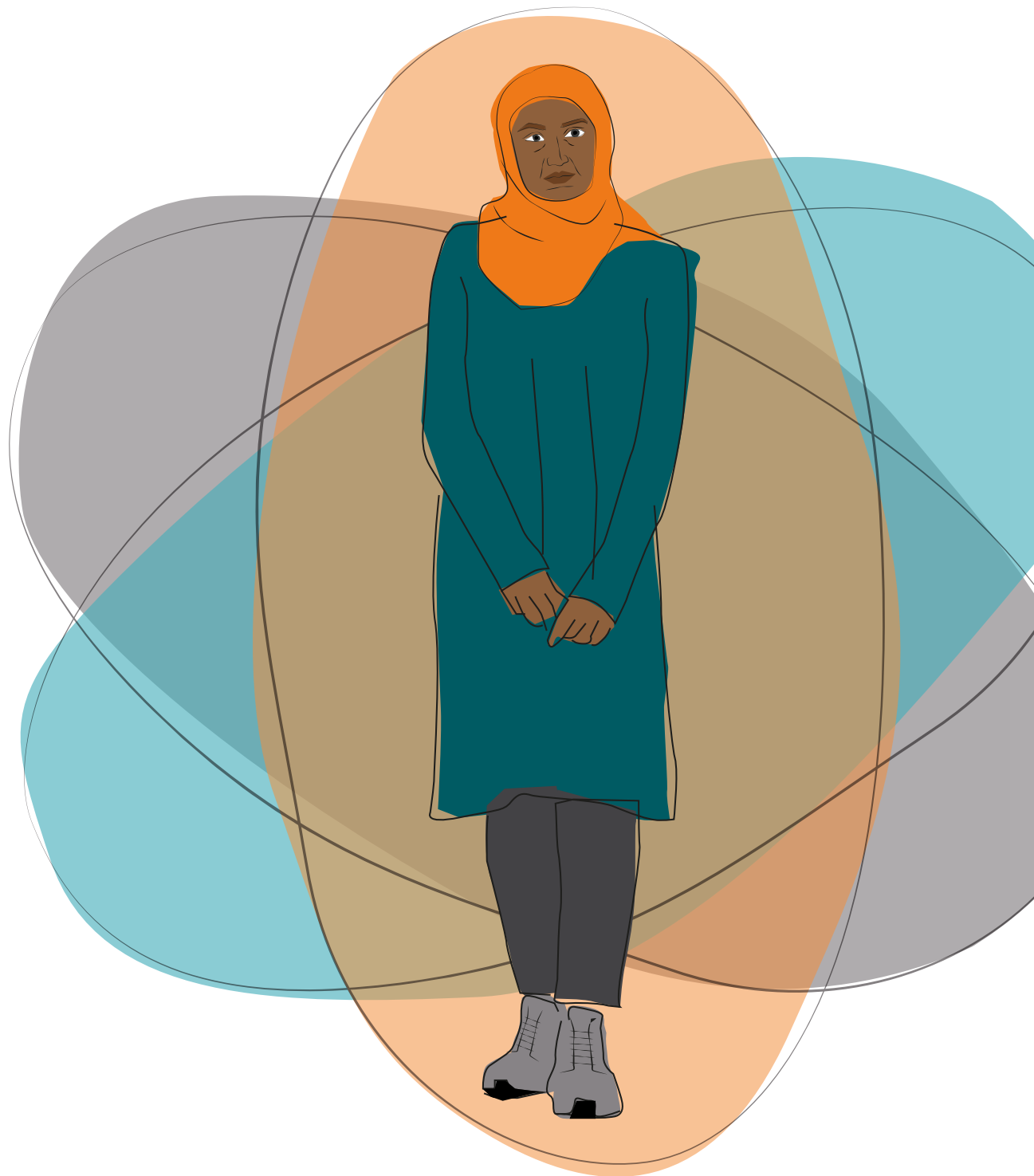


Whole person, whole
community – a new
approach to advice

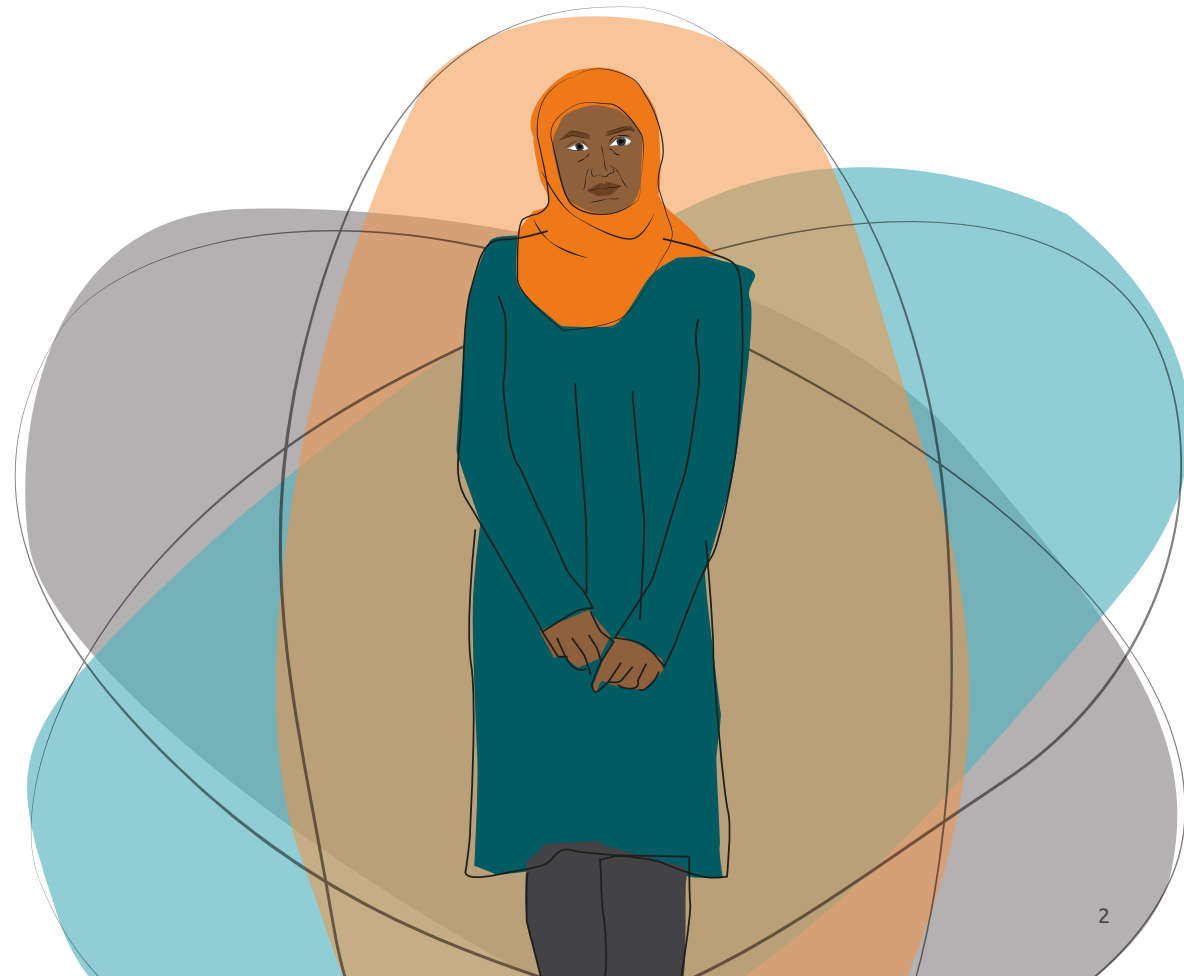
Annual review 2020-21

Incorporating the Trustees' annual report and examined
accounts for the year ended 31 March 2021



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Innovation and pure hard work

Presented with unprecedented challenges, we worked successfully to adapt to the emerging pandemic environment.

Following government guidance, we were forced to repeatedly close our face-to-face services and ask staff to work remotely.

We consulted with staff, trustees and our clients to understand what type of service people would feel confident and comfortable using. We were able to learn from this, and from early mistakes, and improve service development through the pandemic.

Much of our work moved from face-to-face to telephone or digital advice provision. However, we were also able to maintain a limited reception service and offer appointments in person when essential for the client to progress their case. Nevertheless, the number of clients accessing our services fell, largely due to client confidence and their shifting priorities.

The pandemic affected demand for advice from our community as well as how it can be delivered. In partnership with other agencies, we coordinated promotional activities to combat the impact that the pandemic was having on client confidence. We advertised services in local publications, online and delivered leaflets door to door.

Complying with government guidelines and putting into place processes and procedures to ensure the safety of our staff, volunteers, trustees and our clients has demanded huge amounts of our time and resources. However, we have managed to continue to deliver services to our community and have even begun new projects, which we believe will make a difference to the people who come to us for help.

Laura Corballis

On behalf of the board of trustees

"Despite enormous pressures, the centre has continued to deliver high quality advice services, and has innovated new ways to meet client need. We are so proud and grateful to this amazing team."



The future's looking bright

Despite all the challenges of managing during the pandemic, we made time to plan and develop our work to meet emerging need and for our future sustainability.

Leading and training

The European Union Settlement Scheme (EUSS) continued to be a major focus for us. All EU citizens who wished to remain in the UK needed to register before the deadline in June 2021. As the lead agency in partnership with other Bristol community advice agencies, we coordinated service provision designed to help the most vulnerable to apply. We also ran webinars to community organisations in the wider Bristol area to help them to support their clients' needs in this area.

Growing our Advocato service

We recruited and trained new volunteers for the Advocato Project. They are helping clients with form filling for Personal Independence Payment (PIP) and other benefits vital for disabled people or those who are long term sick. Through the pandemic, these volunteers were offering virtual appointments for clients to complete benefit and charity applications.

Developing our Debt Advice capacity

In late 2020, we recruited a debt advice trainee as part of a national Money and Pensions Service initiative. She received comprehensive and specialist training in debt advice and gained valuable experience of dealing with an array of debt issues.

Whole person, whole community

Our greatest success this year has been starting an ambitious new project, despite the difficult environment. Its purpose is to experiment with new systems and delivery methods, to make SPAC a truly holistic, person-centred service. We are running it in partnership with Talking Money and Advice UK, with a view to sharing our learning nationally.

Using systems thinking methodology enables better understanding of the experience of both clients and staff and how we deliver our service. This could mean working with clients more intensively, identifying holistic needs, exploring aspirations, understanding relationships and what's important to them. This approach also builds reflexivity into our casework processes so that advisers can share expertise and evolve their practice in order to deliver more effective solutions.

Having piloted this method, we plan to move the organisation more in this direction in the coming year and fully adopt what we are calling our 'Whole Person, Whole Community' approach. We hope that it will better help people and the communities we serve to become more resilient.

Steve Woodcock

Executive Director

"Our Whole Person Whole Community project is helping us to deliver more effective, longer lasting outcomes for the people we help."



Whole Person, Whole Community

**A new person-centred and
holistic approach to advice**

Thanks to Dal Warburton (Advice UK) and Kerry Bell (Talking Money) for their contributions to this report.

An exciting new project, to scope out a new, more holistic and sustainable way to offer advice, was set to begin just as Covid-19 arrived. We decided that this project was so fundamentally important, that we could not allow the pandemic to delay its start.

Funded by the Aviva Foundation and in partnership with Talking Money and Advice UK, our first task was to rewrite our project plan and adapt our approach to meet the new and changing context around us and within our communities.

Project aims

- 1) Understand how advice services currently work. Explore how to redesign services to develop longer-term financial wellbeing for people and communities.
- 2) Disseminate this learning to community-based social welfare advice and support providers across the UK, along with other key stakeholders.

Our approach

Our focus was to listen to what clients felt was important in their lives. We involved clients in looking at their whole situation rather than just the presenting issue. We wanted to understand actual needs and goals, so that we could fit our advice around clients, rather than trying to fit clients into our pre-defined advice categories - housing, benefits, debt and so on.

To do this, we developed a more open form of dialogue to enable us to challenge our assumptions, see issues that we can't usually see, and understand more about what really matters to people. Communicating in the client's own language, and having a mutual understanding of cultural background was important to build trust.

Alongside this, we embarked on a systematic study of service demand and the systems we use to meet it. We investigated previous cases, plotting client journeys to and through our advice service. We have created a client story on the next pages, to illustrate how we used this new approach.

Key outcomes

1. Being experts is getting in the way

We assume that if we get technical advice right, everything else will slot into place. Whilst important, without trust and motivation technical advice can be very limited.

Current approaches to triage often miss crucial context. We that assume that the things people want help with will fit boxes designed by providers and funders (e.g. this is a debt problem, this is a welfare benefits problem).

Client and case management systems are not being used to capture key information about what people want, in their own terms. We are not using systems effectively to understand and improve the journeys that people have taken to get advice.

The language we use and the way we frame advice conversations is crucial. We risk disempowering people by telling them what to do and what the problem is, rather than asking them where they want to go.

2. Let's rewrite the boxes

How we frame the conversation matters. A helpful place to be is having informal, trusted, wide-ranging conversations: "Have I understood you?", "What would a good outcome look like for you?" This is a joint effort and builds shared purpose and ownership.

An unhelpful place to be is having formal, narrowly-focused, brittle conversations: "I'm the expert and this is what you should do" or "I need the answers to the following questions".

We need to understand how people make decisions and take actions, and how this is impacted by experience and circumstance. We need to understand motivations, strengths, resources, expectations and emotions. This takes time and effort.

Sadiya and Ahmed's story

Our whole-client approach in action

Sadiya and Ahmed lived with their 10 children in a severely overcrowded two bedroomed flat. They were not receiving enough benefits to live on and were surviving on overdrafts and borrowing.

From our first meeting, we took time to establish a trust-based working relationship. We worked with Sadiya and Ahmed at their pace, in their own language, to fully understand their situation and abilities.

We adapted how we worked to meet the couple's unique needs. We aimed to work with rather than for them, enabling them to resolve issue themselves if possible. We aimed to help them understand their situation, the law, their responsibilities and potential solutions.

Sadiya described feelings of injustice; everything was against them and nobody was helping them. She felt like she was being treated as dishonest, and was experiencing anxiety and other health issues.



Whole person, whole community - a new approach

We need to understand how to make a difference over time, and how our advice and support helps to create strong communities over time. We also need to invest in giving advisers time, to reflect and learn – not just about technical advice, but also how to build trust, motivation and shared ownership.

We need to understand people's journeys end-to-end; how these journeys can be improved; and understand what is happening when people revisit services over longer periods of time.

We should build capacity to do the things that clients ask us to do – if we need boxes, the boxes should make sense to the person being helped. For example, "I need help understanding a letter" is a typical thing we get asked to do.

Sadiya and Ahmed's story continued

Sadiya was most worried about her overdraft and bank charges and the impact this had on her credit score, but less worried about priority debts like rent, council tax or water. Moving was not possible due to Homechoice suspension because of rent arrears.

How we helped

Once we had understood all of their needs and issues, we presented the couple's situation visually to them, so that it was easier to understand the whole picture. This helped to dispel the feelings of injustice.

We discovered that Sadiya's UC was subject to a benefit cap because the couple didn't understand how UC worked - despite receiving advice on the issue from a number of agencies over the last two years.

We helped them understand how the cap could be lifted - especially how Ahmed's work impacted on their benefits.

We worked with Shelter to lift the Homechoice suspension so Sadiya could bid for a larger property. We helped Sadiya apply for credit reference reports in order to reassure her about her credit score. We explained the importance of paying priority debts such as water charges, rent and council tax.

3. Listening reaps rewards

Our pilot project shows us the value of listening broadly and carefully, early on, with the intention of understanding motivations, strengths, resources, expectations and emotions.

This early attention to what really matters to clients and to how they see things, appears to reduce the number of times people return for help with the same issue, and empowers them to deal with recurring problems themselves.

You make me understand what I have the right and what I don't have the right for. You helped me from the beginning to the end. The heaviness that was on my shoulders, the burden, is easier now.

The old system - a revolving door

Under our old system, our adviser would ask for relevant information and provide advice on the presenting issue. They would undertake work to progress the matter without contact with the couple. The adviser would close the case after an outcome or loss of contact.

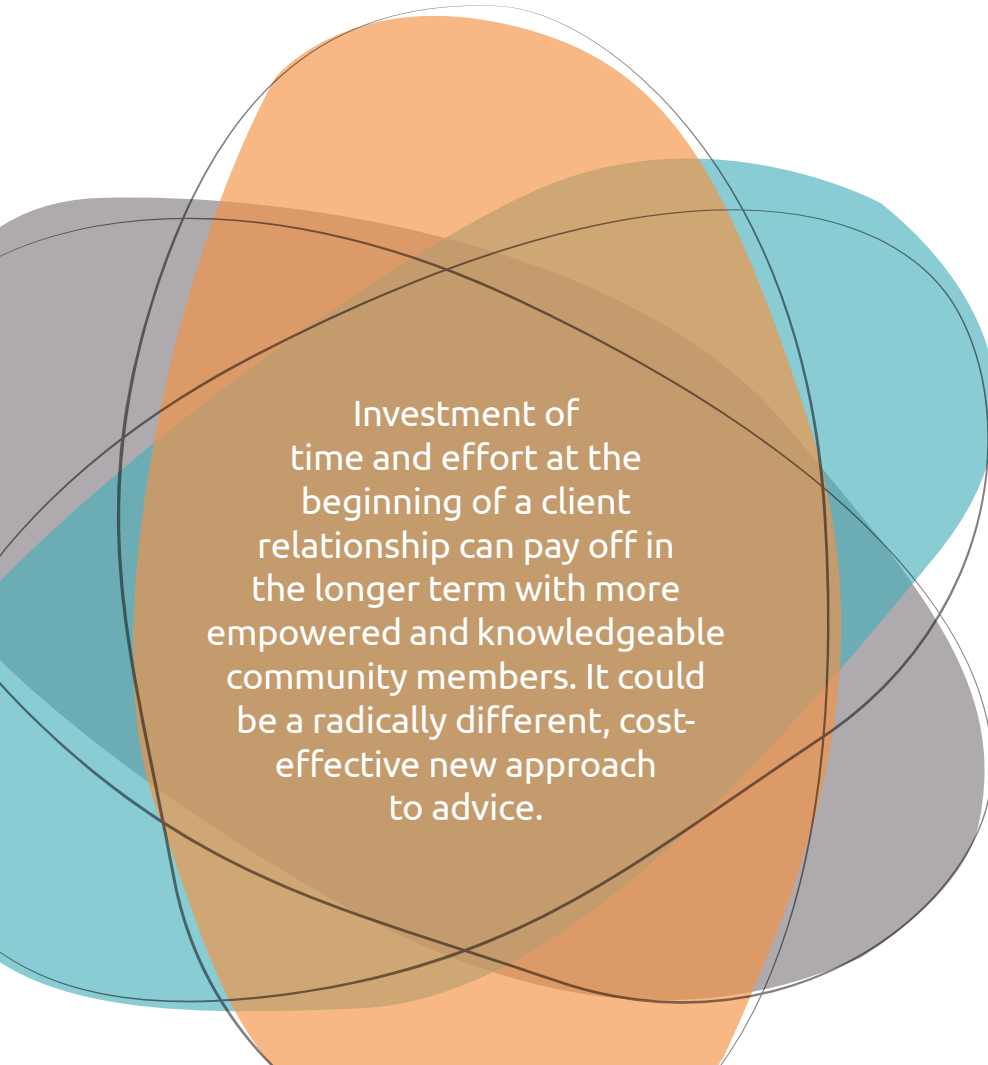
This funder-driven, target-driven approach does not allow any time to understand the client's wider context, to check understanding of the advice given and ability to follow the advice.

Sadiya and Ahmed had been seeking advice for their issues for over 6 years, mainly from other agencies but also from us. From 2010 to 2019 SPAC alone opened 7 cases with them, yet the issues were not resolved despite many adviser hours over many years.

What we do next

Learnings from this pilot will inform us in redesigning our community-based advice service and will gather momentum organically over time. Our learning is already being shared with other advice agencies across the country via Advice UK.

Once we are confident that we are getting effective results, we can begin to scale up. This means testing with larger volumes of clients, resources and staff, preserving effectiveness whilst introducing efficiency.



Investment of time and effort at the beginning of a client relationship can pay off in the longer term with more empowered and knowledgeable community members. It could be a radically different, cost-effective new approach to advice.

Sadiya and Ahmed's story continued

What we have learned

- Investing time to understand what's important to a client, their concerns, skills, abilities and aspirations allows for a more holistic view of client need
- Adapting our strategy to meet clients' needs and abilities improves effectiveness of the advice provided for both advisers and the client
- Checking the level of understanding improves the chance of clients acting on that advice
- Establishing a relationship based on trust improves communication
- Responding appropriately to language and cultural needs helps build trust and understanding
- A holistic approach prevents clients returning for the same issues, which saves resources and helps build organisation credibility.
- Empowering clients to deal with things themselves improves resilience
- Working jointly on cases improves effectiveness, reduces pressure and opens opportunities to learn new ways of working
- Reflecting on casework improves strategies and gets better outcomes

The best thing that you did is because of my old debt. It was something that was on my shoulders and I couldn't take it. You make it right. You make it easy.

Our impact

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 520 people and advised them on 888 legal issues



96% of clients felt they were given information that was easy to understand



85% of people said they were no longer worried about the issue they came to us about



95% of clients would recommend our service to others



72% of clients were from local BAME communities.



85% of clients felt they had a better understanding of their legal rights*



We increased household incomes by €756,000



85% of benefit appeals we help with are successful

Client voice

Here is a selection of enquiries and feedback from clients this year.

"I got a letter about my benefits and I do not understand what it says. Please can you call me to explain in my own language. Thank you."

"You have helped many so keep doing what you do best."

"Bailiffs came to my house today for a debt collection. I am not working and won't be able to pay anything. I am scared and very stressed. Please can someone advise me what to do."

"Just keep doing what you are all doing, a good job...thank you."

"St. Paul's advice centre is very good for our neighbourhood."

"I am a refugee and I need help with applying for Indefinite Leave to Remain in the UK. Please call me back. Thank you."

"We found St Paul's Advice Centre went above and beyond to help us and we are very grateful."

"All the benefit I am paid, I am giving to people I owe money to. I do not have any electric. Please call me back, as I am hungry as well."

"My EUSS application has been rejected. I am very confused as I have been living here for so long. Please help."

"I was so impressed with your service and results you got. Thank you so much. I'm very grateful."

"I couldn't have asked for better!"

"My daughter helped me to appeal against a decision about my Personal Independence Payment. Now I have received the appeal papers and I don't know what to do. I need help with the appeal. Thank you."

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.

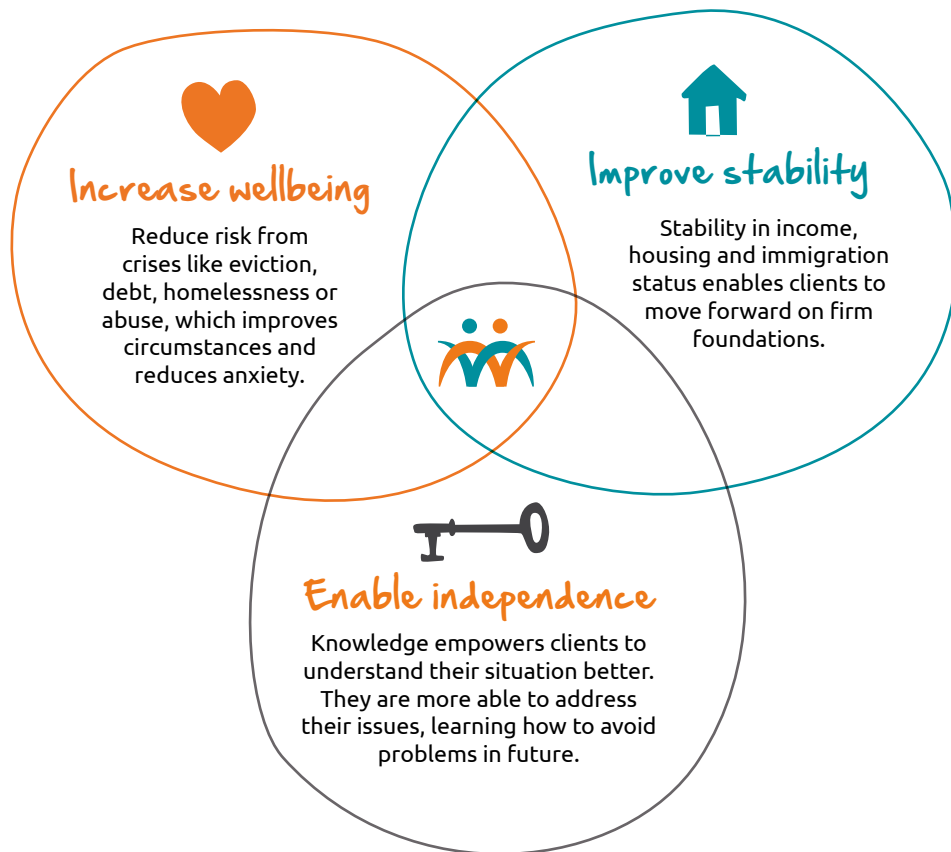
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

Friendly, local and fit for the future

Our strategic plan steers us through to 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

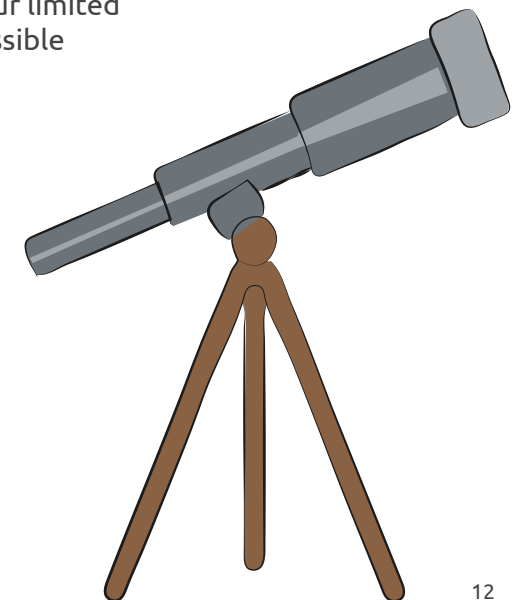
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

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



Progress against strategic priorities 2020-21

Below we reflect on some key achievements against our goals over the last year.

Goal 1: Person centred

- Whole Person, Whole Communities project focuses on what is important to people and on understanding client need more holistically
- Advocato volunteers have provided vital form filling support services
- Benefits, Debt and Immigration advice continued to be at the forefront of our offer
- Alongside Good Things Foundation we supported people to lodge benefit appeals through Her Majesty's Courts & Tribunal Service (HMCTS) digital service
- In response to the pandemic we:
 - adapted face-to-face services to so that they were safe for clients, staff and volunteers
 - recruited key staff to maintain provision
 - utilised digital solutions and expanded our telephone service to improve access

Goal 2: Reach

- Whole Person, Whole Communities approach enables advisers to avoid future issues by identifying clients' strengths and improving relevance of the advice we give
- Aashyana Advice Service continued to deliver advice services for the South Asian community.
- We led a partnership of Bristol Advice Services to help Bristol's EU citizens apply for status under the EU Settlement Scheme

- We deliver specialist debt advice services as part of the MaPS funded partnership: Debt Free South West
- In partnership with The Matthew Tree Project, we supplied benefits and debt advice to the Building Lives In Bristol Project
- Participated in the Bristol Advice Partnership, funded by Bristol City Council, to provide advice services to Bristol communities
- Targeted deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks
- In response to the pandemic we:
 - consulted clients about how they want to access services during the pandemic
 - delivered of advice in clients' first language and respected cultural background
 - delivered the Covid Community Advice Project to increase engagement with hard to reach communities, along with CHAS

Goal 3: Challenge and influence

- Raised awareness of the EU Settlement Scheme, running workshops and disseminating information through meetings, leaflets, social media and advertising.
- Worked alongside other members of ACFA to promote and co-ordinate free advice services throughout the pandemic

- Worked with Advice UK to share learning from Whole Person, Whole Communities project nationally.
- Contributed to the Inclusive Cities Taskgroup on social and economic inclusion
- informed and consulted on Bristol City Council's One City Plan
- Collaborated with other agencies, contributing to policy discussions relating to claimants who have No Recourse to Public Funds
- Took part in policy discussions with other advice providers and Bristol City council with the aim of preventing homelessness as a result of the pandemic
- Represented ACFA at the Gypsy, Roma Traveller Strategic Partnership Forum which aims to raise awareness and improve support to GRT Communities

Goal 4: Resilience and sustainability

- Whole Person, Whole Communities approach provides an opportunity for investment from future funders
- maintained our Advice Quality Mark and passed audits related to our OISC regulation.
- responded quickly to the pandemic, consulting with clients, staff and trustees and utilising our limited resource to ensure that safe working was in place.
- maintained a diverse funding portfolio, creating and maintaining partnership based funding projects.

Emerging Challenges faced by our Community

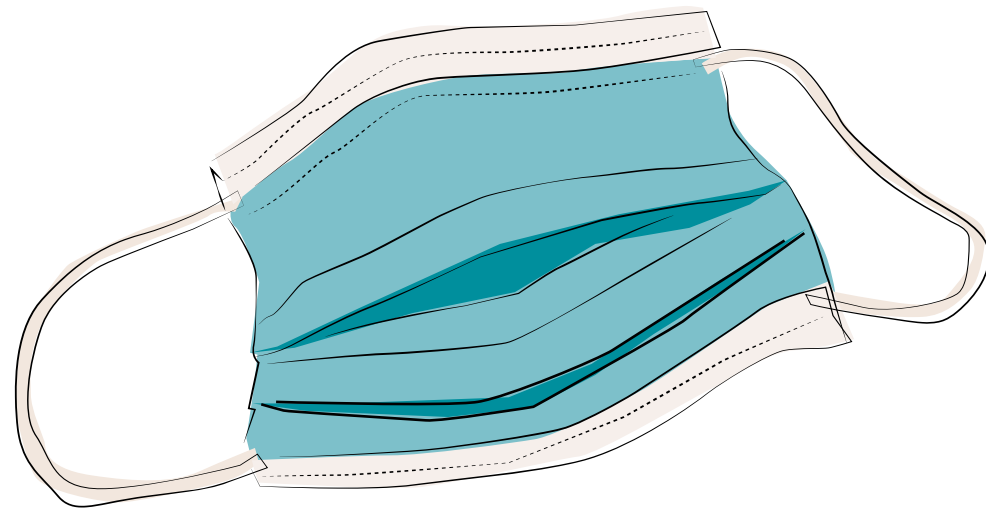
The Covid-19 pandemic has led to significant challenges for our community.

Many of our clients rely on multiple jobs in low paid, zero-hour, often part time or temporary contracts. They have been disproportionately affected by the pandemic, with jobs at risk and people laid off or made redundant. Many are self-employed and have struggled to survive on reduced incomes. On the other hand, government initiatives, such as the stay on possession proceedings, meant that priority debts like rent arrears were no longer so urgent. Focus for many households has shifted to keeping jobs, maintaining income, and managing furlough and childcare.

This has led to changes in the issues people are needing our help with. Debt enquiries have fallen dramatically and benefit enquiries have shifted to helping with tax credits or moving onto Universal Credit.

Brexit has also impacted many households in our community. The government launched the EU Settlement Scheme, which secures the status of EU citizens in the UK after leaving the EU. Without it, EU citizens would no longer have the right to live, work, access benefits or free health care in the UK post 30.6.21. Many of our clients are refugees, particularly from Somalia, having travelled to the UK on EU passports where they originally sought asylum.

Many people struggle to make applications or understand the rules and requirements. We have worked in partnership with other community advice services to help vulnerable people navigate the Settlement Scheme. Helping those who need assistance to apply to secure their right to remain in the UK also builds their future financial resilience.



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.

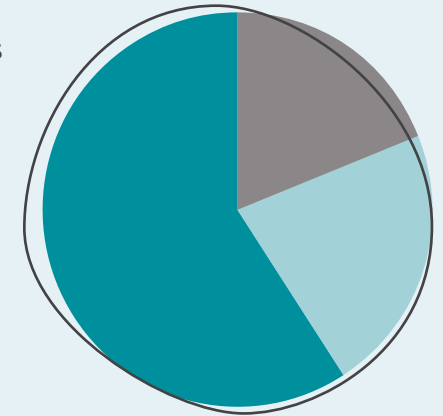


THE NISBET TRUST

Trusthouse Charitable Foundation

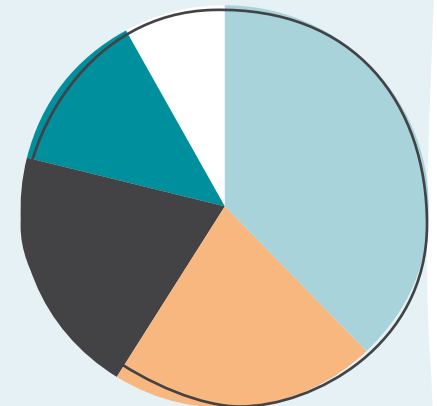
Income €460,137

- 19% Money and Pensions Service (MAPS)
- 22% Bristol City Council
- 59% Voluntary income including grants



Expenditure €407,147

- 38% Welfare Benefits
- 21% Debt Advice
- 20% Generalist Advice
- 13% Immigration Advice
- 8% Fundraising



Trustee's report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and 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 2019). The company has taken advantage of the exemption to not have to prepare a strategic report in accordance with "The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013".

Our Purposes and Activities

The company's objects and principle activities are:

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

Public Benefit

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

Financial Review

The charity made a net surplus of £52,990 in the year ended 31 March 2021 (2020: £7,665). The charity had net assets of £192,690 at 31 March 2021 (2020: £139,700). These include £45,000 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, the Money Advice Service, Clarion Housing Group, Henry Smith Charity, AVIVA Foundation and The National Lottery Community Fund.

Risk Management

The Management Committee has 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 Legal Services Commission Specialist Quality Mark ensures a consistent quality of delivery for all operational aspects of the charity.

The organisation also operates to Bristol City Council baseline standards and is monitored at least twice a year. Charity procedures are reviewed periodically to ensure that they continue to meet the needs of the charity.

Investment Policy

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

Reserves Policy

The Management Committee has examined the Charity's requirements for reserves in light of the main risks to the organisation.

The Management Committee 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 4 months running costs and workers' salary costs. This has been calculated to be approximately £136,000. This is considered sufficient if required to wind up a charity should it be felt necessary.

As at 31 March 2021 "free reserves" totalled £145,203 (2020: £113,863). 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.

Structure, Governance & Management

The organisation 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.

Recruitment and Appointment of the Management Committee

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 members of the Management Committee are elected to serve for a period of 12 months after which they must be re-elected at the next Annual General Meeting. All current members offer themselves for re-election.

Due to the nature of advice work and the area of benefit (St Paul's and East Bristol) much of the charity's work inevitably focuses on the local diverse population. The Management Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity promotes itself through local newsletters and networking with local users who would be willing to become members of the centre and use their experience to assist the charity.

General and traditional business skills are well represented on the Management committee. In an effort to maintain a broad skill mix, members are requested to provide a list of their skills and in the event of particular skills being lost

individuals with those skills are approached to offer themselves for election to the management committee.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity having being encouraged to take up a visit to the advice centre and attend the annual planning day.

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

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

Organisational Structure

St Paul's Advice Centre currently has a Management Committee of 8 members as of 31 March 2021 which meets at least 6 times a year and is responsible for the strategic direction and policy of the charity. The Management Committee members are from a variety of backgrounds including previous users of the service who have a service user insight into the operation of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of services rest with the Executive Director. The Executive Director is responsible for ensuring the charity

delivers the services specified and the key performance indicators are met. The Executive Director is also responsible for the day to day operational management of the centre, including supervision and development. The Advice Supervisors are responsible for overseeing and monitoring the quality of casework produced by the adviser team and ensuring compliance with Quality Mark standards.

Related Parties

In so far as it is complementary to the charity's objectives, the charity is guided by both local and national policy. At a national level legal advice is steered by Advice UK. At a local level it is steered by our strategic partnerships and ACFA. St Paul's Advice Centre is a member of ACFA, this being a network of advice agencies who work together to share good practice, raise awareness on social policy issues, discuss policy developments and ensure non-duplication of funding applications.

During the year ended 31 March 2021 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Responsibilities of the Management Committee

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 Management Committee are 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 Management Committee 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.

Members of the Management Committee

Members of the Trustee Board, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page x.

In accordance with company law, as the charities trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Independent Examiner is unaware; and
- As the trustees of the charity we have taken all steps that ought to have been taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Independent Examiner is aware of that information.

Approved by the Trustee Board on 13/12/21 and signed on its behalf by:



L Corballis (Trustee and Secretary)

Administrative information

Management Committee

Laura Corballis

Sam Ward

Ken Dolbear (resigned 02/07/2021)

Anna Hill

Sarah Crookes

Abdi Omer

Iffie Opene (resigned 05/08/2020)

Secretary

Laura Corballis

Executive Director

Steve Woodcock

Independent Examiner

Burnside

Chartered Accountants

61 Queen Square

Bristol

BS1 4JZ

Bankers

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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 2021.

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

13/12/2021

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 2021

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies		462	-	462	450
Income from charitable activities:					
Grants receivable	3	207,088	166,938	374,026	311,069
Contracts and commissions		81,085	-	81,085	87,531
Other income		4,564	-	4,564	3,000
Total income		293,199	166,938	460,137	402,050
Expenditure on:					
Charitable activities	4	240,361	166,786	407,147	394,385
Total expenditure		240,361	166,786	407,147	394,385
Net income/(expenditure)	6	52,838	152	52,990	7,665
Transfers between funds		152	(152)	-	-
Net movement in funds		52,990	-	52,990	7,665
Reconciliation of funds:					
Total funds brought forward		139,700	-	139,700	132,035
Total funds carried forward		192,690	-	192,690	139,700

The notes on pages xx to xx form part of these accounts.

Balance Sheet

At 31 March 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets	7	2,487	837
Current assets			
Debtors & prepayments	8	29,492	18,399
Cash at bank and in hand		215,203	165,868
		244,695	184,267
Creditors			
Amounts falling due within one year	9	(54,492)	(45,404)
Net current assets		190,203	138,863
Total assets less current liabilities		192,690	139,700
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	147,690	114,700
Designated	13	45,000	25,000
Total charity funds		192,690	139,700

The notes on pages xx to xx 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 13/12/21, and are signed on their behalf by:



L Corballis (Trustee and Secretary)

Company number - 03920535

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 2019) – (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 2021, the charity had total funds of £192,690 (2020 - £139,700). Restricted funds amounted to £nil (2020 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £145,203 (2020 - £113,863). The target for free reserves is to hold 4 months of running costs, which currently equates to around £136,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2022 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

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 Funds 2020 £
Income from			
Donations and legacies	450	-	450
Income from Charitable activities:			
Grants receivable	174,491	136,578	311,069
Contracts and commissions	87,531	-	87,531
Other income	3,000	-	3,000
Total income	265,472	136,578	402,050
Expenditure on:			
Charitable activities	257,807	136,578	394,385
Total expenditure	257,807	136,578	394,385
Net income/(expenditure)	7,665	-	7,665

3. Grants receivable

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

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Bristol City Council	100,825	-	100,825	105,270
Wessex Water	2,700	-	2,700	9,000
National Lottery Community Fund	-	10,000	10,000	10,000
Trusthouse	-	-	-	10,000
Clarion Housing Group	-	50,000	50,000	50,680
Henry Smith Charity	60,000	-	60,000	25,900
Nisbet Trust	10,000	-	10,000	-
Singer Foundation	5,000	-	5,000	9,000
EUSS	-	36,199	36,199	39,998
National Lottery Community Fund				
- Building Lives in Bristol	-	15,000	15,000	15,000
- CCAP – Covid funding	-	8,368	8,368	-
AVIVA Foundation	-	46,116	46,116	-
Quartet	5,700	-	5,700	4,784
Other grants <£5,000	22,863	1,255	24,118	31,437
	207,088	166,938	374,026	311,069

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Advice and information	240,361	166,786	407,147	394,385
	240,361	166,786	407,147	394,385

	Staff costs £	Other direct costs £	Total 2021 £	Total 2020 £
Advice and information	304,558	102,589	407,147	394,385
Charitable activities	304,558	102,589	407,147	394,385

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

Other Direct Costs

	2021 £	2020 £
Distribution of funds	49,196	50,900
Premises & office costs	26,153	28,177
AGM and trustees' costs	-	130
Accounting & independent examination fees	3,040	3,550
Other professional fees	8,350	4,475
Interpreting fees and medical reports	1,580	999
Training, courses and conferences	1,770	5,182
Books, library and subscriptions	4,145	3,252
Staff and volunteer expenses	2,881	2,364
Recruitment expenses	-	1,668
Irrecoverable VAT	3,358	2,347
Bank charges	388	378
Sundry costs	1,728	2,719
	102,589	106,141

5. Staff costs and trustees' remuneration

Staff costs	2021 £	2020 £
Wages and salaries	267,918	253,958
Social security costs	23,267	22,033
Employer pension contributions	13,373	12,253
	304,558	288,244

Particulars of employees

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

	2021	2020
Number of paid staff	13	13

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 (2020 - £Nil).

The key management personnel of the charity comprise the trustees and the Executive Director. The total employee benefits of the key management personnel of the charity during the year were £34,728 (2020 - £33,799).

6. Net income/(expenditure) for the year

This is stated after charging:

	2021 £	2020 £
Depreciation	1,180	3,482
Accounting & Independent Examination fees	3,040	3,550

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2020	37,642
Additions	2,830
Disposals	-
At 31 March 2021	40,472
Depreciation	
At 1 April 2020	36,805
Charge for year	1,180
Eliminated on disposal	-
At 31 March 2021	37,985
Net book value	
At 31 March 2021	2,487
At 31 March 2020	837

8. Debtors & prepayments

	2021 £	2020 £
Accounts receivable	12,118	7,500
Other debtors	1,083	778
Prepayments and accrued income	16,291	10,121
	29,492	18,399

9. Creditors

	2021 £	2020 £
Amounts falling due within one year:		
Trade creditors	20,651	7,853
Deferred income	25,000	27,700
Other taxation and social security	5,851	7,051
Other creditors and accruals	2,990	2,800
	54,492	45,404

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2021 to March 2022.

	2021 £	2020 £
Balance as at 1 April 2020	27,700	16,000
Amount released to income from charitable activities	(27,700)	(16,000)
Amount deferred in year	25,000	27,700
Balance as at 31 March 2021	25,000	27,700

11. Commitments under operating leases

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

	2021 £	2020 £
Due within 1 year	2,405	2,405
Due 1-2 years	2,405	2,405
Due 2-5 years	1,203	3,608
	6,013	8,418

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	50,000	(50,000)	-	-
Immigration Project	-	36,199	(36,199)	-	-
Advocato Project	-	11,255	(11,103)	(152)	-
Whole Person, Whole Communities Project	-	46,116	(46,116)	-	-
Building Lives in Bristol	-	15,000	(15,000)	-	-
Emergency Covid funding	-	8,368	(8,368)	-	-
	-	166,938	(166,786)	(152)	-

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.

Advocato Project

This funding supports the development of a volunteer advocate project.

Whole Person, Whole Communities Project

This funding supports the strategic development of client focussed and outcome driven services.

Building Lives in Bristol

Funding from the National Lottery Community Fund to support the people of St. Pauls.

Emergency Covid funding

Emergency Covid-19 funding from The National Lottery Community Fund CCAP.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	10,000	-	-	15,000	25,000
Revenue & Capital fundraising	15,000	-	(27,066)	32,066	20,000
Total designated funds	25,000	-	(27,066)	47,066	45,000
General funds	114,700	316,567	(263,729)	(46,914)	147,690
Total unrestricted funds	139,700	316,567	(263,729)	152	192,690

Purposes of funds

Building development reserve

This fund is retained to meet the cost of expected future building development. The current condition of our premises are poor and our plan includes upgrading the physical environment of our premises to better meet the future needs of our service users and staff. In addition, redevelopment plans provide opportunities for potential income generation, which will contribute our longer term sustainability. The onset of the pandemic in 2020 has delayed our plans to develop our current building, however, we plan to progress asset transfer from Bristol City Council in 2022.

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	2,487	-	-	2,487
Cash at bank and in hand	170,203	45,000	-	215,203
Other net current assets/ (liabilities)	(25,000)	-	-	(25,000)
	147,690	45,000	-	192,690

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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