



Annual review 2021-22

Incorporating the Trustees' annual report and
examined accounts for the year ended 31 March 2022

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"Involving me in my situation, discussing things with me, updating me on what actions is suitable and the likely outcome, gave me confidence in you and made me understand my situation better."

Whole person, Whole Communities client

A time of change and focus

Welcome to the Annual Report for St Pauls Advice Centre. We provide free, professional advice to people living in St Pauls and East Bristol. We are located in the heart of the community and have been here doing what we do best since 1972.

A time of change

Just like the rest of the world, St Pauls Advice Centre and the community have been learning what the 'new normal' looks like since Covid arrived. We continue to offer some of our services by phone, which we have discovered can make us more accessible for some people. However, we are so pleased that we have also been able to open our doors once again and hear the familiar buzz of conversations taking place that have the potential to change what the future looks like for people in St Pauls and East Bristol.

The changing world has also created new opportunities for several long-standing Trustees and staff members who we have wished a fond farewell to during 2022. We thank them all for their time and commitment to the advice centre. Not least of all Steve, who stepped down in July 2022 after 13 years of providing calm and compassionate leadership as our Director.

A time for focus

We have had several new people join as volunteers, staff members and Trustees, including Rob who replaces Steve as our new Director.

With new perspectives and ideas comes a renewed energy to focus on our strategy and ensure that we are delivering the best possible outcomes.

Challenges such as the cost-of-living crisis are knocking at our door and our client outcomes of increased wellbeing, improved stability and enabled independence are more relevant than ever. As we move forwards, we want to build on our 'whole person, whole community' approach and see how the learning from this project could and should influence our broader approach. We continue to challenge ourselves to adapt as needed while ensuring that we remain true to our values, providing client focused expertise with respect and integrity.

Alongside this we are ensuring our sustainability by diversifying our funding streams so that we are here to support the St Pauls and East Bristol community for another 50 years and beyond. We hope that you will join us in wishing everyone involved in St Pauls Advice Centre a very 'happy birthday'.

Helen Siphthorp

On behalf of the board of trustees

"We have a wonderful history behind us... and it is going to inspire us to greater achievements"

Carter. G Woodson

A year of recovery

It was a year of recovery for our Community and for St Pauls. Concerns remained throughout much of the year about how COVID might impact on service delivery but we were pleased to remain open and to continue to engage with our community.

Our Context

We are a local advice service with most of our clients coming from St Pauls (34%) and Lawrence Hill (30%) with the remainder living in Easton, Eastville, St. George, Fishponds and Hillfields. And this is a particularly disadvantaged community with the majority of neighbourhoods within Ashley, Easton and Lawrence Hill in the 20% most deprived in the UK, with some in the top 10%.

This is reflected in the clients that use our service, as the majority would be described as either vulnerable or disadvantaged. For example, 72% of our clients were from local BAME communities; 28% of clients described themselves as disabled or long term sick and 15% of clients who came to us had mental health concerns.

At the same time, only 23% of clients were in full or part-time employment and just 6% were homeowners.

Our Work

Throughout the year, we continued to develop our "Whole Person Whole Community" approach and were pleased to see a growing number of clients supported towards financial independence in this way.

Our aim in this approach is to look beyond the 'presenting problem', to get to know people seeking our help, building a relationship of trust so that we can understand their wider family circumstances and provide the advice and support they need to achieve lasting positive change and move forward with their lives.

Almost always this includes providing advice and advocacy in the areas of debt, benefits and immigration but the focus is on hearing from the client what matters to them most. Our hope is that this approach will enable us to move away from the traditional 'revolving door' of advice provision to an approach that builds on the strengths of our clients to develop financial resilience and grow in stability and independence.

Under the Whole Person Whole Community approach we worked intensively with 21 clients across the year, each of whom had been chosen for their complexity and who each presented a number of cases. At the end of the year the work with 6 of these clients was ongoing but, so far, this work has produced a financial gain of £52,344.

Our Advocato Volunteer Project also continued into its fourth year. The team were able to help 43

clients with form filling for Personal Independence Payment (PIP) and other benefits vital for disabled people or those who are long term sick and secured £34,132 in Benefit payments.

Our Advocato volunteers are a key part of how we work as they are able to spend time alongside our clients, building relationships with them and supporting them to make essential applications whilst also freeing up advisor capacity.

Work to support clients under the European Union Settlement Scheme (EUSS) continued, despite the passing of the registration deadline on June 30th 2021. Our specialist Immigration advisor saw a steady flow of clients throughout the year, and more cases with increasing complexity as the deadline passed.

It was a challenging year working with the Money and Pensions Service (MaPS) but despite this we continued to offer a Debt advice service and have every expectation that we will quickly build this work back up to capacity.

Rob France
Director

Our impact in numbers

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.

There are many ways that we monitor our impact, including client feedback surveys, client comments and case studies.

The majority of clients visit, call or write emails and receive information and advice, but make no further contact on the same issue. This means that it is common for us to not know the ultimate outcome and/or impact of our interventions.



Advocato volunteers secured £34,132 in Benefit payments.



94% of clients would recommend our service to others



We increased household incomes by £430,000

"Your team were amazing and very informative"



92% of clients felt they were given information that was easy to understand



6% of clients were homeowners

"Just keep what you are doing - it is of great help"



47% of clients are over 50, and 15% are over 65



15% of clients who came to us had mental health concerns



78% of clients felt they had a better understanding of their legal rights*



72% of clients were from local BAME communities



28% of clients described themselves as disabled or long term sick



We helped 497 people and advised them on 760 legal issues



23% of clients were in full or part-time employment



73% of clients said they felt they were struggling some or all of the time

Client stories

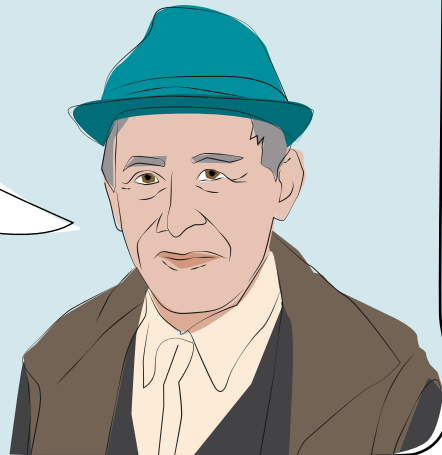
Advocato case study

James is in his 80s, he and his wife had been struggling with money for a number of years. In 2017, they applied for Pension Credit but this was refused as their income was 80 pence a week too high.

James's health got worse in 2017 and his wife started caring for him. In 2021 they approached a local advice centre to ask about Attendance Allowance. That advice centre signposted him to us for help applying. One of our Advocato volunteers helped him fill in his application form. 8 weeks later, James was awarded the highest rate, an extra £89 a week in income plus £700 in backdated benefit.

After getting Attendance Allowance, one of our adviser checked his benefits and worked out that, because his wife was now entitled to benefits as a carer, they could get Pension Credit of £12 a week. Furthermore, as his wife has disabilities herself, she could claim Attendance Allowance and, if this were awarded, they'd get an even higher amount of Pension Credit.

"It's wonderful to think that there are people out there who can help. I can't thank you enough. Getting your advice and support has really turned things around for us."



Whole person whole community case study

Fawzia is a single mother of five. She escaped an abusive relationship and was working two part-time jobs, but some of her benefits were stopped and she fell into debt.

Fawzia was confused by letters that she was receiving – including from a debt collection agency – and was at risk of eviction. We worked with Fawzia in her own language to understand her situation, and helped her prioritise utility bills, rent and council tax.

Fawzia had lost her Housing Benefit and Council Tax reduction because she hadn't understood that Bristol City Council needed information from her in order for these benefits to continue. We helped her to apply for a mandatory reconsideration and ensured that all the necessary supporting information was sent.

With our support Fawzia had her Housing Benefit reinstated, so she was able to clear her rent arrears, ending the risk of eviction. Council Tax Reduction was also reinstated which meant that her Housing Benefit now fully covered her rent.

We also helped Fawzia to work with the utility companies to agree a manageable payment plan, so that she will be able to clear all her debt within two years.

"Thankyou so much... I was very confused before, now I understand everything about my benefits and situation."



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.

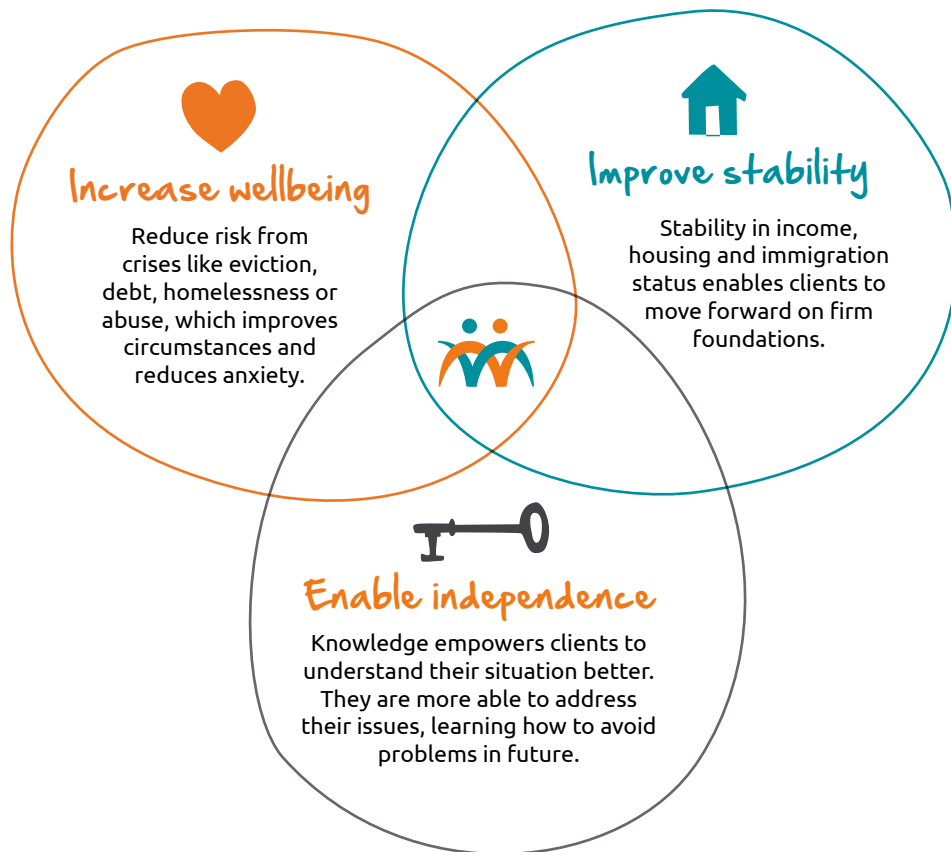
We aim to treat everyone equally whilst valuing diversity and respecting people's differences. Where possible, we adapt our services to take account of different needs.

2019 - 24 Strategic plan

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

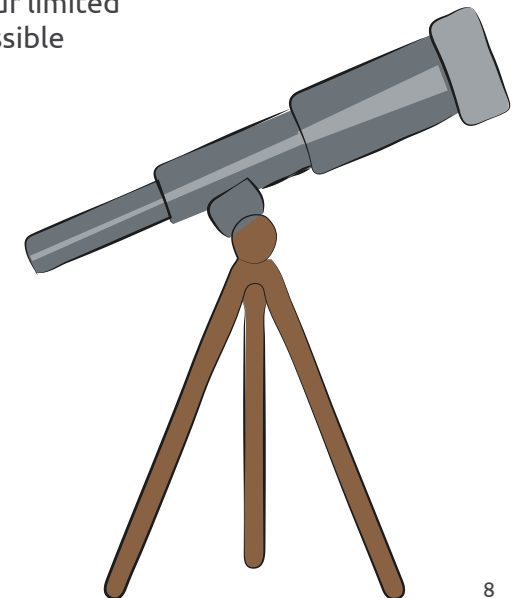
Target deprived communities in East Bristol through asset based approaches that recognise the strengths of our clients and community networks

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 our strategic plan

Below we reflect on key achievements against our goals over the last year, and priorities for the coming year.

Key Progress in 2021/22

Goal 1: Person centred

- Benefits, Debt and Immigration advice at the forefront of our offer
- Learnings from the Whole Person, Whole Communities project helped us understand how to more effectively listen and communicate with clients
- Advocato volunteers provided vital form filling support services

Goal 2: Reach

- Continued to offer a bi-lingual advice service to build relationships with members of the Somali and Asian community
- Delivered advice services for the South Asian community through our partnership in the Aashyana Advice Project
- Participated in the Bristol Advice Partnership, funded by Bristol City Council, to provide advice services to Bristol communities

Goal 3: Challenge and influence

- Worked with Advice UK to share learning from Whole Person, Whole Communities project nationally
- Contributed to Bristol City Council's Covid Recovery plan and the whole city response to the cost of living crisis
- Collaborated with other agencies, contributing to policy discussions relating to resources access to Level 2 Immigration advice across Bristol

Goal 4: Resilience and sustainability

- Maintained and supported a team of qualified advisors to provide a quality advice service in Welfare benefits, Debt and Immigration
- Strengthened existing partnership based funding projects to help maintain a diverse funding portfolio
- Re-engaged with key stakeholders across Bristol to strengthen networks that had been disrupted by Covid

Priorities for 2022/23

Goal 1: Person Centred

- To recruit a new team of Advocato volunteers to continue and extend our volunteer provision
- To develop an inclusive way of working in line with the principles that we have learned from the Whole Person Whole Community Project that enables our whole organisation to move forward together

Goal 2: Reach

- To re-establish our outreach work into East Bristol, particularly in the areas of Debt and Welfare Benefit advice
- In partnership with CHAS Housing Advice Bristol and Bristol Citizens Advice, to strengthen our engagement with the South Asian community through the Clarion funded Aashyana Advice Project

Goal 3: Challenge and influence

- To utilise the partnerships we have (such as ACFA and the BAP) to exert greater influence on local and National social policy
- To contribute to Bristol City Council's Cost of Living response and partner with the Hubs and Welcome Spaces created to support those in our Community most affected by the rising cost of living

Goal 4: Resilience and sustainability

- To ensure that the Governance, Fundraising and Administration of St Pauls Advice Centre serves its strategic purpose and is organised in-line with its emerging way of working.
- To maintain our Advice Quality Mark and our quality Advice provision in Debt, Welfare Benefits and Immigration.

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.

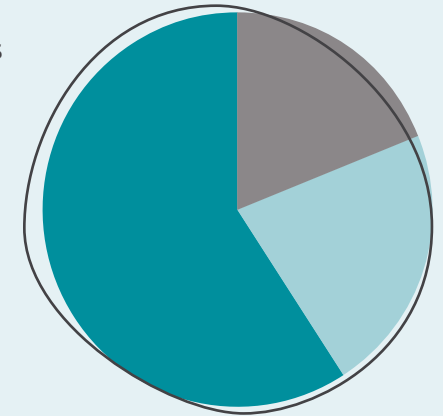


THE NISBET TRUST

Trusthouse Charitable Foundation

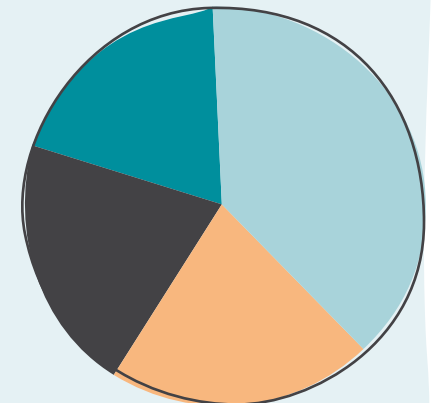
Income €430,672

- 17% Money and Pensions Service (MAPS)
- 23% Bristol City Council
- 60% Voluntary income including grants



Expenditure €400,639

- 39% Welfare Benefits
- 22% Debt Advice
- 21% Generalist Advice
- 18% Immigration Advice



Trustee's report

The Trustee Board presents its report and financial statements of the charity for the year ended 31 March 2022 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 to:-

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

The company's vision is to be the advice centre that best understands and serves the needs of local people. What drives us is to improve lives and communities, and to provide high quality,

independent advice services that are trusted, in an environment where people feel welcome.

The main objectives for the year continued to focus on the delivery of legal and generalist advice services to the community. Strategies employed to meet these objectives include the following:

- Deliver a professional legal advice service;
- Provide an accessible and approachable service that respects the needs of our clients;
- Make a positive difference to the lives of local people and their communities;
- Maintain and expand our existing services and develop new services;
- Lobby for social change.

The main objectives for the year focus on:

- Providing a range of advice services that are reflective of quality standards and address the advice needs of the local community;
- Maximising income and accessing benefit and other entitlements for individuals and their families;
- Providing representation at tribunals and raising issues of social policy;
- Working in partnership with other organisations and agencies to improve services to match the needs of client population.

Achievements and Performance

These are certainly "interesting times" and whether that is a blessing or a curse we have had to grow and adapt as our circumstances have evolved. After a year of consolidation our systems of work are now fully embedded and clients can switch seamlessly from in-person to remote support as they prefer.

We don't yet know what the new normal is following COVID but our community, our street and our advisors are certainly busier now than they were a year ago. We are seeing more people in our offices, and we are open for longer and on more days of the week.

Throughout the year we have continued to offer Debt, Immigration and Welfare Benefits support to our clients, many of whom have complex and multiple needs.

We have also had another year of learning for our "Whole Person Whole Community" approach and we are definitely seeing the benefit of investing time in people to help them and us to understand what really matters to them, and how to help them make lasting change for them and their families.

The same is true for our Advocato volunteers. Until you have seen and heard it in action you can never truly appreciate the benefit of peer

support. Our Advisors are all experts in their field who do a brilliant job giving advice and support to our clients, but our volunteers are able to come alongside the clients and walk with them through the process. It's a beautiful thing and it makes a real difference to the clients that are supported this way.

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 £30,033 in the year ended 31 March 2022 (2021: £52,990). The charity had net assets of £222,723 at 31 March 2022 (2021: £192,690). 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, and AVIVA Foundation.

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 £134,000. This provides the charity with the working capital that it needs to operate effectively, and also provides a buffer to enable the charity to find further income if it either loses significant funding streams or faces a significant increase in costs.

As at 31 March 2022 "free reserves" totalled £172,809 (2021: £145,203).

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

Plans for Future Periods

The task for the year to come is to build on the solid performance of the last twelve months. We need to continue to learn the lessons of the "Whole Person Whole Community" approach and to start the process of incorporating this new way of working within a one-organisation approach that blends mainstream advice delivery with holistic thinking.

At the same time we need to recruit a new team of Advocato volunteers to continue and extend our volunteer provision and to reconnect with our community, especially those parts that don't naturally relate to St Pauls.

It's also going to be an important year for our partnerships, particularly as we continue the important work of the Aashyana project with CHAS Housing Advice Bristol and Bristol Citizens Advice and as we work with our other partners in the Bristol Advice Partnership and ACFA to develop a 'One-City' approach to advice provision across Bristol.

And it's going to be a challenging year. These are tough financial times for all of us, and it is going to be a hard year for St Pauls. We have some wonderful funding partners, many of whom have supported us for many years, but we are going to need to develop a more sustainable funding plan if we want to continue to offer the broad and deep quality advice service that we currently provide.

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 5 members as of 31 March 2022 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 Manager. The Manager is responsible for ensuring the charity delivers the services specified and the key performance indicators are met. The Manager 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 the Bristol City Council Advice Services Joint Planning Board and ACFA: Advice Network. 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 2022 St Paul's Advice Centre has played an important role in the function and development of ACFA.

Administrative information

Charity Name: St Paul's Advice Centre

Charity Registration Number: 1083010

Company Registration Number: 03920535

Registered Office and Operational Address:
146 Grosvenor Road, St Paul's, Bristol BS2 8YA

Management Committee

Laura Corballis (resigned 17/01/2022)

Sam Ward (resigned 05/09/2022)

Ken Dolbear (resigned 02/07/2021)

Anna Hill (resigned 25/04/2022)

Sarah Crookes (resigned 17/01/2022)

Abdi Omer (resigned 05/09/2022)

Helen Siphthorp (appointed 25/10/2021)

Garima Jhamb (appointed 13/12/2021)

Pauline Sandell (appointed 25/04/2022)

Dr Eve Barnes (appointed 17/10/2022)

Philip McCabe (appointed 17/10/2022)

Derek McConnell (appointed 17/10/2022)

Secretary

Helen Siphthorp (appointed 25/10/2021)

Management Team

Executive Director

Steve Woodcock (resigned 31/07/2022)

Dr Robert France: (in post from 22/08/2022)

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 14.

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.

Independent Examiner

Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ

Bankers

Unity Bank, Nine Brindleplace, 4 Oozels Square, Birmingham B1 2HB

Approved by the Trustee Board on 19/12/22 and signed on their behalf by:



Helen Siphthorp, Trustee and Secretary

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 2022.

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

20/12/22

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 2022

Income and expenditure	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies		626	-	626	462
Income from charitable activities:					
Grants receivable	3	199,653	153,838	353,491	374,026
Contracts and commissions		71,608	-	71,608	81,085
Other income		4,947	-	4,947	4,564
Total income		276,834	153,838	430,672	460,137
Expenditure on:					
Charitable activities		247,487	153,152	400,639	407,147
Total expenditure	4	247,487	153,152	400,639	407,147
Net income/(expenditure)	6	29,347	686	30,033	52,990
Transfers between funds		(686)	-	-	-
Net movement in funds		30,033	-	30,033	52,990
Reconciliation of funds:					
Total funds brought forward		192,690	-	192,690	139,700
Total funds carried forward		222,723	-	222,723	192,690

The notes on pages 18 to 25 form part of these accounts.

Balance Sheet

At 31 March 2022

	Note	2022 £	2021 £
Fixed Assets			
Tangible assets	7	4,914	2,487
Current assets			
Debtors & prepayments	8	12,908	29,492
Cash at bank and in hand		234,315	215,203
		247,223	244,695
Creditors			
Amounts falling due within one year	9	(29,414)	(54,492)
Net current assets		217,809	190,203
Total assets less current liabilities		222,723	192,690
The funds of the Charity			
Restricted	12	-	-
Unrestricted			
General	13	177,723	147,690
Designated	13	45,000	45,000
Total charity funds		222,723	192,690

The notes on pages 18 to 25 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 19/12/22, and are signed on their behalf by:



H Siphthorpe (Trustee and Secretary)

Company number - 03920535

Notes to the financial statements

For the year ended 31 March 2022

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 2022, the charity had total funds of £222,723 (2021 - £192,600). Restricted funds amounted to £nil (2021 - £nil). The free reserves of the charity, being unrestricted general reserves less fixed assets held in general reserves, totalled £172,809 (2021 - £145,203). The target for free reserves is to hold 4 months of running costs, which currently equates to around £134,000.

The charity has prepared a budget and cashflow forecast for the year ended 31 March 2023 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.

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(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 2021 £
Income from			
Donations and legacies	462	-	462
Income from Charitable activities:			
Grants receivable	207,088	166,938	374,026
Contracts and commissions	81,085	-	81,085
Other income	4,564	-	4,564
Total income	293,199	166,938	460,137
Expenditure on:			
Charitable activities	240,361	166,786	407,147
Total expenditure	240,361	166,786	407,147
Net income/(expenditure)	52,838	152	52,990

3. Grants receivable

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

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Bristol City Council	100,825	-	100,825	100,825
Wessex Water	2,779	-	2,779	2,700
National Lottery Community Fund	-	-	-	10,000
Trusthouse	10,000	-	10,000	-
Clarion Housing Group	-	49,645	49,645	50,000
Henry Smith Charity	60,000	-	60,000	60,000
Nisbet Trust	10,000	-	10,000	10,000
Singer Foundation	-	-	-	5,000
EUSS	-	41,539	41,539	36,199
National Lottery Community Fund				
- Building Lives in Bristol	-	-	-	15,000
- CCAP – Covid funding	-	-	-	8,368
- Awards for All	10,000	-	10,000	-
AVIVA Foundation	-	61,968	61,968	46,116
Quartet	-	-	-	5,700
John James Charitable Trust	5,000	-	5,000	-
Other grants <£5,000	1,049	686	1,735	24,118
	199,653	153,838	353,491	374,026

4. Total expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Advice and information	247,487	153,152	400,639	407,147
	247,487	153,152	400,639	407,147

	Staff costs £	Other direct costs £	Total 2022 £	Total 2021 £
Advice and information	291,333	109,306	400,639	407,147
Charitable activities	291,333	109,306	400,639	407,147

Other Direct Costs

	2022 £	2021 £
Distribution of funds	49,100	50,900
Premises & office costs	29,862	28,176
AGM and trustees' costs	-	130
Accounting & independent examination fees	3,620	3,550
Other professional fees	4,360	4,475
Interpreting fees and medical reports	2,203	999
Training, courses and conferences	5,216	5,182
Books, library and subscriptions	4,368	3,252
Staff and volunteer expenses	1,946	2,364
Recruitment expenses	565	1,668
Irrecoverable VAT	1,892	2,347
Bank charges	370	378
Sundry costs	2,054	2,720
Bad debts	3,750	-
	109,306	106,141

5. Staff costs and trustees' remuneration

Staff costs	2022 £	2021 £
Wages and salaries	256,511	267,918
Social security costs	22,482	23,267
Employer pension contributions	12,340	13,373
	291,333	304,558

Particulars of employees

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

	2022	2021
Number of paid staff	11	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 (2021 - £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 £35,336 (2021 - £34,728).

6. Net income/(expenditure) for the year

This is stated after charging:

	2022 £	2021 £
Depreciation	1,924	1,180
Accounting & Independent Examination fees	3,620	3,040

7. Tangible assets

	Furniture, fittings & equipment £
Cost	
At 1 April 2021	40,472
Additions	4,351
Disposals	-
At 31 March 2022	44,823
Depreciation	
At 1 April 2021	37,985
Charge for year	1,924
Eliminated on disposal	-
At 31 March 2022	39,909
Net book value	
At 31 March 2022	4,914
At 31 March 2021	2,487

8. Debtors & prepayments

	2022 £	2021 £
Accounts receivable	-	12,118
Other debtors	279	1,083
Prepayments and accrued income	12,629	16,291
	12,908	29,492

9. Creditors

	2022 £	2021 £
Amounts falling due within one year:		
Trade creditors	7,568	20,651
Deferred income	10,000	25,000
Other taxation and social security	7,273	5,851
Other creditors and accruals	4,573	2,990
	29,414	54,492

10. Deferred income

Deferred income comprises grants received in advance that relate to the period April 2022 to March 2023.

	2022 £	2021 £
Balance as at 1 April 2021	25,000	27,700
Amount released to income from charitable activities	(25,000)	(27,700)
Amount deferred in year	10,000	25,000
Balance as at 31 March 2022	10,000	25,000

11. Commitments under operating leases

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

	2022 £	2021 £
Due within 1 year	2,405	2,405
Due 1-2 years	1,203	2,405
Due 2-5 years	-	1,203
	3,608	6,013

12. Restricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Aashyana Project	-	49,645	(49,645)	-	-
Immigration Project	-	41,539	(41,539)	-	-
Whole Person, Whole Communities Project	-	61,968	(61,968)	-	-
Access to Work	-	686	-	(686)	-
	-	153,838	(153,152)	(686)	-

Purpose of funds

Aashyana Project

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

Immigration Project

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

Whole Person, Whole Communities Project

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

Access to Work

Funding to help employees with disabilities at work.

13. Unrestricted funds

	Balance b/f £	Incoming resources £	Resources expended £	Transfers £	Balance c/f £
Designated Funds					
Building development reserve	25,000	-	-	-	25,000
Revenue & Capital fundraising	20,000	-	-	-	20,000
Total designated funds	45,000	-	-	-	45,000
General funds	147,690	276,834	(247,487)	686	177,723
Total unrestricted funds	192,690	276,834	(247,487)	686	222,723

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 is 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 2022/23.

Revenue & Capital Fundraising

This fund is retained to meet the cost of expected future revenue and capital fundraising costs. A professional fundraiser was engaged in 2022/23.

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	4,914	-	-	4,914
Cash at bank and in hand	189,315	45,000	-	234,315
Other net current assets/ (liabilities)	(16,506)	-	-	(16,506)
	177,723	45,000	-	222,723

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



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/stpaulsadvice

www.stpaulsadvice.org.uk

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