

Annual Review and Financial Statement 2025



BRIXTON ADVICE CENTRE

CONTENTS

- 2 Reference and administrative details
- 3 Chair's Report
- 4 Impact numbers
- 6 Welfare benefits, Debt and cost of living
- 8 Working with others and outreach
- 10 Service profile
- 13 Report of the Trustees
- 16 Report of the Auditors
- 19 Statement of financial activities
- 20 Balance sheet
- 21 Notes to the financial statements

Trustees

L Bertholdi-Saad, Chair
GRJ Beaton, Company Secretary
ND Wachman, Treasurer
N Catto (to 27 Nov 2024)
C Lynch (to 8 Jan 2025)
K Moran (from 29 Jan 2025)
J Senker (from 29 Jan 2025)
V Srirangam
WF Taggart MBE
V Tilakapala (to 31 Jul 2024)

Personnel

P Torsney, Chief Executive
S Samuel, Office Manager
S Stara, Benefits Supervisor
U Edokpolo, Debt Supervisor
P Elliott, Community Advisor/Housing
D Hassan, Outreach Benefits Adviser
A Suudi, Cost of Living Adviser
L Jackson, Cleaning Services
L Flynn, Benefits Adviser (vol)
G Basili, Benefits Adviser (vol)

Brixton Advice Centre Reference and Administrative Details for the year ended 31 March 2025

Registered Office

167 Railton Road London SE24 0LU

Registered Charity No

291484

Registered Company No

01893924 (England and Wales)

Auditors

Berringers LLP
Lygon House, 50 London Road, Bromley, Kent
BR1 3RA

Website

brixtonadvice.org.uk



CHAIR'S REPORT

Times have been getting tougher for people in Lambeth, and we've risen to the challenge, reaching more people across our diverse community, making services easier to access, and delivering impactful support with compassion and respect

I am proud to introduce this year's Annual Review, which shows how Brixton Advice Centre has responded to rising need with action and care. In 2024–25, we supported over 2,100 new clients, opened nearly 3,000 cases, and helped with more than 3,600 issues. Our work secured over £1.4 million in confirmed and estimated gains for Lambeth residents, £625,000 in

backdated payments, £380,000 in new annual benefits, and £270,000 in resolved debt and cost of living impacts

These numbers represent massive changes for people - but only represent a part of what we achieve. The value of our work goes far beyond financial outcomes. We enable people to stay in their homes, respond to pressure without buckling, understand their rights, and stay in control of their lives

Responding to our community's needs, we have made our services more accessible and delivered them in more places - not only our Railton Road centre and our partner organisation's locations, but also foodbanks and the Health & Wellbeing Bus. Wherever people need us, we aim to be there

We have continued to manage resources carefully, knowing that we have to make every pound count, while investing in our people, and systems to support our work now and into the future. We are grateful to Lambeth Council for its ongoing partnership, as well as to Trust for London, Trussell Trust (via Lambeth & Croydon Foodbank), and the Garfield Weston Foundation, all of whose funding has made a real difference

On behalf of the Trustees, my thanks go to our Chief Executive, Patrick Torsney, our other incredible staff and volunteers, and to the people of Lambeth. We are proud to be a part of and serve our community - and proud of what we have achieved together

Lucas Bertholdi-Saad

2024-25

Annual Service Impact Report

2,187

New Clients Served

2,959

Cases Opened

Service Areas Breakdown

1,563

Welfare Benefits Matters

1,391

Debt & Cost of Living Matters

975

Complex Housing Problems
Addressed

401

Other Areas (Family, Crime, Domestic
Violence, Civil Litigation & Consumer
Issues)

It's never just about the money. Our work also helps people keep their home, understand their rights, and find essential support at a critical time. Sometimes simply sitting down with someone to sort through a daunting carrier bag full of unread letters is life-changing. Where our work did lead to a financial outcome in 2024-5, the numbers opposite give a snapshot of the huge difference we make

Financial Impact

Supporting Lambeth Residents

£1.4M

Total Tax Credit & Benefit Gains

Including confirmed £1M+ and estimated additional gains

£625K+

Confirmed lump sums paid to Lambeth residents as a result of our casework

£380K+

Confirmed annual gains - new monthly payments being made to Lambeth residents

£358K+

Additional estimated annual gains where clients have not responded to confirm award receipt

£272K+

Positive debt and cost of living impacts, including debt written off for clients

£240K

New, affordable repayments being made each year by residents towards rent, council tax and other priority commitments

**CLIENT RATING OF OUR
ADVICE SERVICES:**

**OVER 95% EXCELLENT/
VERY GOOD**

TURNED DOWN BY THE DWP

Beverly (not her real name) came to us in May 2024. Despite suffering from sarcoidosis (an autoimmune disease), rheumatoid arthritis, Chronic Obstructive Pulmonary Disease and osteoarthritis, her Personal Independence Payment (PIP) application was denied with zero points. She was in constant pain, fatigued and breathless, and extremely upset

The impact of her conditions meant extra expenditure on a range of items including skyrocketing utility bills. She was not eating properly and relying on local foodbanks

Beverly had already tried to challenge the Department for Work & Pensions (DWP) decision, but that had been turned down also. We lodged an appeal on her behalf, prepared an extensive submission and Luciann, a specialist volunteer on our benefits team supervised by Sekayi Stara, represented Beverly at tribunal. The DWP fought the case all the way up to and including tribunal, so the process took almost a whole year

The tribunal ruled in favour of Beverly, with her new PIP award running from Nov 2023 to Nov 2027 - a backdated lump sum of £9,955 plus £588 each month from then on (Enhanced Rate for Daily Living and Standard Rate for Mobility)

Beverly is now able to get on with her life and cover the basics as well as some of the additional expense that comes with her conditions. It hasn't solved the challenges she faces - she tells us it's still a struggle - but she now feels much more in control and better able to work through them

“Thank you for everything. I just don't know what I would have done without you. I'm eternally grateful for what you did for me.”

Written feedback from 'Beverly',
April 2025



Luciann Flynn specialist adviser

36% of the matters we dealt with over the last year involved challenging decisions about welfare entitlements. This led to around £1.4M in confirmed and estimated gains being awarded to individuals and families in Lambeth by way of new or increased awards over the 12-month period



Uzo Edokpolo debt supervisor

I joined the Centre as a debt supervisor in the Lambeth Council Cost of Living-funded project about a year ago, having worked within the debt advice sector for thirteen years before then. My work is helping people experiencing extreme financial pressure, many of who are disadvantaged and socially excluded and facing multiple and interlinked complex problems

Relationship breakdown, as well as mental and physical health problems, are very common and can further complicate money issues and debt

The most critical part of my work is sorting out priority debts, so dealing with things like rent arrears to avoid eviction and council tax and fuel arrears. The high cost of living means many clients rely on bank overdrafts and credit cards to pay essential bills, and these come with their own set of issues that need factoring in so that people leave with a strategy that works for them. It's about involving those I help too, working through the advantages and disadvantages of options available and helping people make an informed choice, always ensuring the best possible result

A typical day involves picking up new referrals from Centre colleagues out and about delivering outreach around the borough, responding directly to debt enquiries coming in via the Centre website, negotiating with creditors, contacting clients to progress cases, making debt relief order and other insolvency and court applications, as well as keeping on top of all the admin including maintaining solid case records

DEALING WITH DEBT

“I really feel I can get on with my life now without this awful debt hanging over me. You’ve been so brilliant with all your advice and help and I really appreciate what you’ve done for me. Thank you so much”

Written feedback, Aug 24

WORKING WITH OTHERS

The Centre partnered with the Lambeth Council Health & Wellbeing Bus in 2023 and the service has gone from strength to strength since, providing essential health and advice outreach services across Lambeth

Every Friday the bus heads across the borough, choosing a different spot each week. The Health & Wellbeing crew focus on arranging health check-ups, blood pressure tests, mental health and other health services Monday to Thursdays, and on Fridays we are there as well - it's usually me, Pete - to provide comprehensive Housing, Welfare Benefits and Debt Advice, as well as generalist advice across a wide range of other areas

I think it makes a critical difference in the borough as it's accessible, relatively informal, and gets our services out and into locations that aren't as necessarily well served as others. Effective advice can help improve health outcomes too, lifting some of the weight and pressures affecting people in their day-to-day lives

Residents can log on to the Lambeth Health & Wellbeing website to see where the bus will be each week, or pick up an information card with a QR code on the back from the bus that provides the current weekly details whenever it is scanned

The feedback we get from services users is always extremely positive. Funding permitting, we are looking at ways to expand the service to other days too



Pete Elliott housing and community outreach



IMPROVING OURSELVES

Hello, I'm Simone, and I've worked at the Centre for the last ten years. I am the Office and Services Manager

I am responsible for the smooth day-to-day running of the office, everything from ensuring our open-door drop-in and telephone advice service is working efficiently, to office supplies being well stocked and organised, to making sure that staffing levels are sufficient to meet service demands

We've seen big changes in how people access our service since the COVID-19 pandemic. People tend to favour our telephone service and the dedicated advice forms (on our website) as their

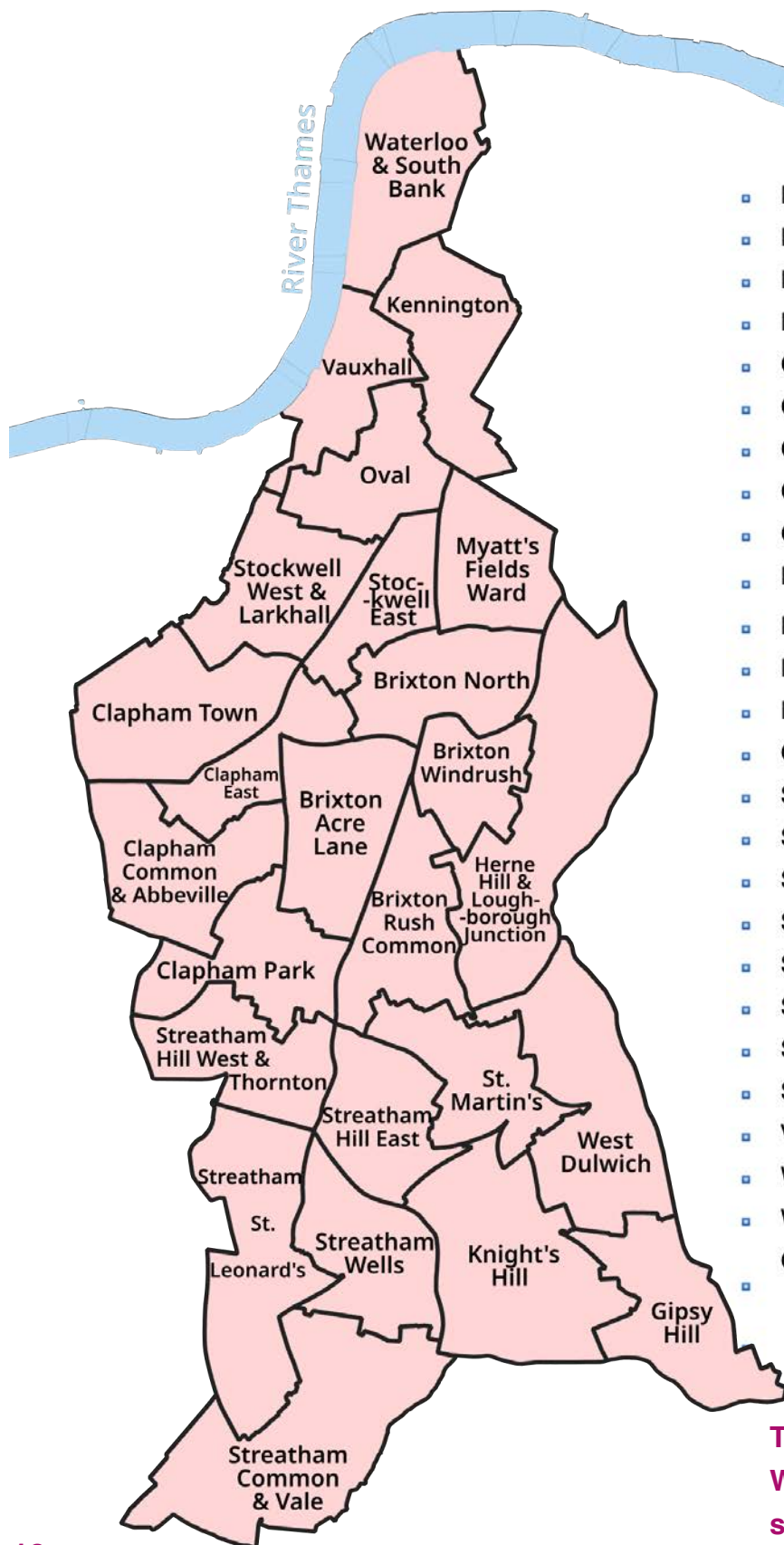
Simone Samuel general services manager

first means of contacting us now rather than coming and sitting in a busy waiting room. In response to user feedback, we spent the last 18-months increasing our outreach services, particularly at foodbanks and other crisis points. These changes, particularly coupled with the website referral forms we set up, have increased our reach across the borough as well as made us more easily accessible to referring agencies and partners too

And while we have good reach, we're proud to be local too. In particular, we have many older users in the local area who tell me how much they'd struggle if they weren't able to drop in when they needed help with a document or form, or a letter they don't understand and want some help with. It's important to be there for our local community too, particularly those who find it harder to access help

Working at the Centre has allowed me to grow professionally and has given me the opportunity to give a lot back to my much loved local community

A BOROUGH-WIDE SERVICE

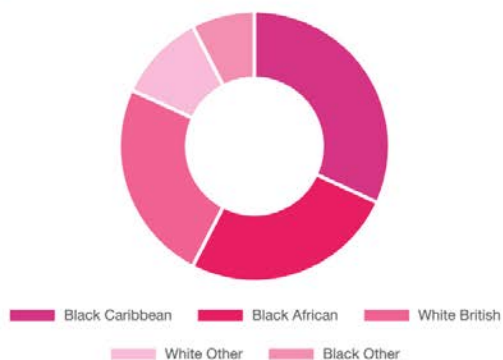


SERVICE USERS BY WARD

| | |
|---------------------------------------|-------------|
| ■ Brixton Acre Lane | 6.12% |
| ■ Brixton North | 6.49% |
| ■ Brixton Rush Common | 6.76% |
| ■ Brixton Windrush | 5.10% |
| ■ Clapham Common and Abbeville | 1.25% |
| ■ Clapham East | 2.47% |
| ■ Clapham Park | 1.76% |
| ■ Clapham Town | 2.06% |
| ■ Gipsy Hill | 4.33% |
| ■ Heme Hill and Loughborough Junction | 7.81% |
| ■ Kennington | 2.40% |
| ■ Knights Hill | 5.54% |
| ■ Myatts Fields | 5.34% |
| ■ Oval | 2.97% |
| ■ St Martin's | 3.85% |
| ■ Stockwell East | 2.81% |
| ■ Stockwell West and Larkhall | 5.10% |
| ■ Streatham Common and Vale | 3.41% |
| ■ Streatham Hill East | 2.94% |
| ■ Streatham Hill West and Thornton | 1.42% |
| ■ Streatham St Leonard's | 1.86% |
| ■ Streatham Wells | 1.28% |
| ■ Vauxhall | 2.26% |
| ■ Waterloo & South Bank | 0.37% |
| ■ West Dulwich | 4.33% |
| ■ Outside Lambeth and NFA | 9.97% |
| | 100% |

The proportion of services users by Lambeth Ward as a percentage of the total number of service users over the 2024-25 year

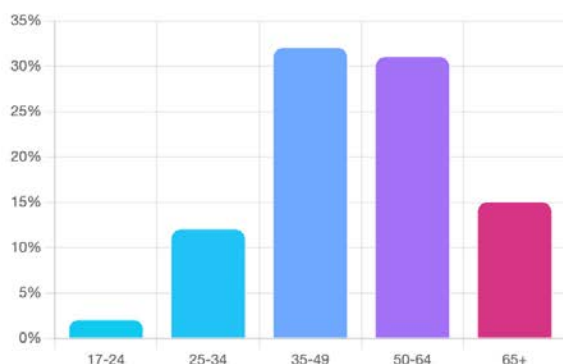
Ethnic Origin



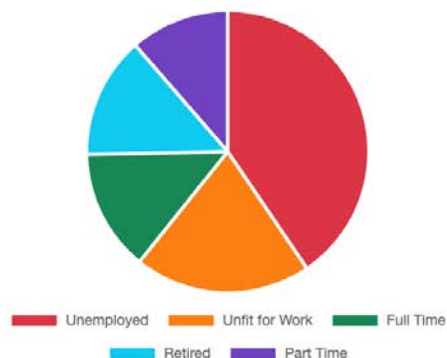
Housing Status



Age Distribution



Economic Status



Health Status



Top five categories of service user responses in each listed demographic

KEY COMMUNITY INSIGHTS 2024-25

68%

Social housing residents
(Council + Housing
Association)

63%

Working age population
(25-64 years)

43%

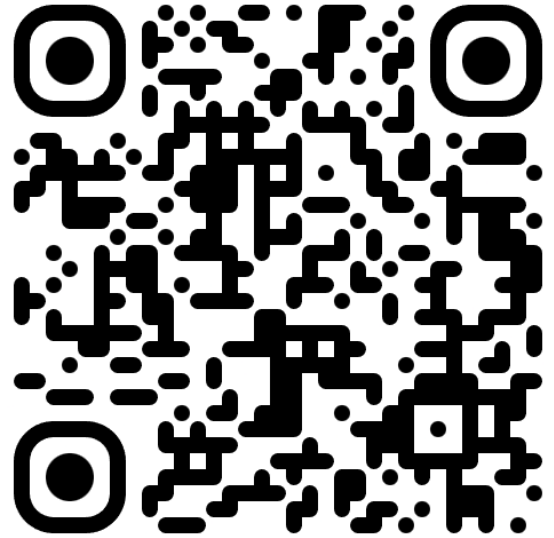
Black or Black British
community members

57%

Residents with health
challenges

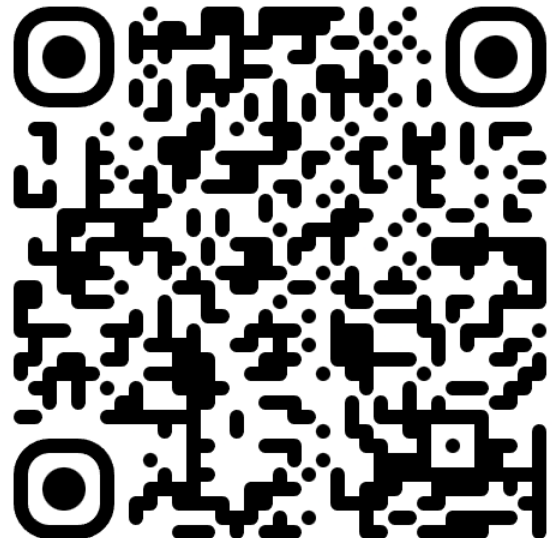
Get advice

You can find more information on how to access our advice services, including our community outreach, by scanning the QR code to the right, or by visiting: brixtonadvice.org.uk/for-advice



Support our work

Right now the demand for our services is greater than ever. The ongoing cost of living crisis is having a massive impact on our community. We are seeing significant increases in demand and in the complexity of that demand. Thank you for supporting our work



REPORT OF THE TRUSTEES

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. Trustees have adopted the provisions of 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) in this report.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The principal objectives of the Brixton Advice Centre (the Centre) are to promote access to justice by providing good quality legal advice, assistance and representation to people who would otherwise be unable to afford legal services. The full statement on the Centre's Vision, Mission and Values is publicly available on its website: <https://brixtonadvice.org.uk/serving-the-community-since-1966/>

The Centre delivers social welfare law services primarily in welfare benefits, debt and housing. Services in the period continued to be available throughout the working week. Other bodies such as health professionals, Members of Parliament and other advice providers in the borough regularly referred clients to the Centre. The Centre continued to provide extensive outreach services around the borough, including at foodbank outlets and various community hubs, as well as mobile services delivered via the Lambeth Council's Health and Wellbeing Bus.

The Centre continued to benefit from the support of volunteers, including many legal professionals, who assisted with the day-to-day administration of the charity and the delivery of advice services.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

You will find a brief summary on the performance and achievements of the Centre relating to the period within the pages of this report. Trustees note the ongoing demands on the Centre and the challenging funding environment. The additional funding from Lambeth Council under a debt/cost of living project (see below) was particularly welcome, as it allowed the Centre to expand its operation by employing additional staff focussed specifically on the impacts of cost of living increases on the local community.

The Centre maintains compliance with the Law Society's Lexcel practice management standard, which is independently and externally audited each year. The Centre is also regulated by the Financial Conduct Authority for the provision of debt advice to members of the public and adheres to the relevant rules and requirements. The Centre maintains its certification in the Government-backed Cyber Essentials scheme and is also an accredited Living Wage employer.

FINANCIAL REVIEW

Principal funding sources

The Centre was pleased to have been able to increase its funding by £44k compared to an increase of £76k in the previous year. The grant from the London Borough of Lambeth continues to be a crucial source of core funding, which for the year ended 31 March 2025 increased to £275k of which £140k related to work on a new debt and cost of living response project. This latter grant is part of a £180k programme over 18 months; £20k of this grant was deferred to next year. Unfortunately, it appears that this project was a one-off and will not be extended so will have a significant impact on our overall capacity in the following year.

Other notable funding that included essential contributions to the core running costs of the Centre were: Trust for London (£25k); Trussell Trust (£85k) and the Garfield Weston Foundation (£25k). We record our gratitude to them all.

Financial position

Details of the financial transactions of the Centre are set out in the accounts. The Centre noted a surplus of £29k in this reporting period compared to the previous year surplus of £46k and reflects the increased income referred to above together with well-controlled costs. The total Unrestricted Funds to be carried forward are

£466k, which is considered sufficient to allow the charity to meet its current and future objectives.

The Centre is exempt from taxation under the provisions relating to charities.

FUTURE PLANS

The Centre continues to profile and develop our services in order to best respond to continuing increases in demand caused by increases in cost of living and governmental reforms that impact on the financial wellbeing of Lambeth residents. Trustees are, with the involvement of the Chief Executive, investing considerable time and effort into reviewing and developing the Centre’s strategic plan. The intention is to carefully monitor the Centre’s financial position within a challenging economic environment with a view to potential expansion of services over the coming period where this is possible. Targeting of new services is both likely and desirable, with new and additional services reaching out to groups within our communities facing particular challenges, partly so that the Centre better serves groups who may have particular unaddressed advice needs, but also so that the Centre takes the opportunity to learn as an organisation, and build deeper experience and knowledge in certain areas of work.

The Centre continues to work with and collaborate with partners across the borough and will continue to prioritise and further develop its range of outreach services wherever possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Brixton Advice Centre was incorporated on 8 March 1985 as a company limited by guarantee and was registered as a charity on 18 April 1985. It is therefore governed by a memorandum and articles of association.

Public benefit

The Trustees consider that the objectives and activities of the Centre provides public benefit within the meaning and terms of the Charity Commission.

The Council of Management (trustees/directors)

The Centre is controlled by trustees/directors who are elected to the Council of Management (CoM). The Members of the CoM act both as trustees and directors. Please see details of trustees in the year 2024-25 on page 2 of this report.

Recruitment and appointment of new trustees

Trustees are recruited through advertisements and by word of mouth, with particular emphasis on the need to reflect the local community. New trustees are inducted by the Chief Executive with the assistance of the CoM’s Officers following appointment. All prospective trustees must agree to the Centre’s Trustee Code of Conduct before being accepted as a trustee of the Centre. All current trustees signed, or re-signed, the Code of Conduct either immediately after the AGM or following their appointment.

Organisational structure

The CoM meets regularly to manage the Centre’s affairs. The Centre has a full-time Chief Executive who is accountable to the Council of Management and who manages the day-to-day administration of the charity. The Chief Executive reports directly to the CoM and provides it with written and verbal reports as appropriate at each meeting.

Key management remuneration

| | 2024 | 2023 |
|-----------------------------|--------|--------|
| | £ | £ |
| Key management compensation | 56,777 | 55,532 |

Risk management

The CoM always seeks to ensure it reflects a range of skills and experience sufficient to oversee the running

of the organisation and regularly reviews the major risks the Centre faces.

The Treasurer oversees detailed financial management issues under the oversight of the CoM.

The Centre has a medium to long-term objective to build a reserve (net assets excluding fixed assets) of £100-120k and over the period 2025-2028 to make significant progress towards that. In the absence of achieving the reserves target, the Centre will manage the risks associated with its cash position intensively in the short term.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also the directors of Brixton Advice Centre for the purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

AUDITORS

The auditors, Berringers LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees of Brixton Advice Centre on 30 July 2025 and signed on its behalf by:



G R J Beaton - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF BRIXTON ADVICE CENTRE

Opinion

We have audited the financial statements of Brixton Advice Centre (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Report of the independent auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic report or in preparing the Report of the trustees.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the independent auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and error, we considered the following:

- the nature of the industry, control environment and business performance;
- results of our enquiries to management about their own assessment of the risks of fraud and error;
- the matters discussed among the audit engagement team regarding how and where fraud may occur in the financial statements and any potential indicators of fraud.

Our procedures to respond to risk include the following:

- reviewing the financial statement disclosures and testing to supporting documentation;
- performing analytical procedures to identify any unusual or unexpected areas that may indicate risks of material misstatement due to fraud or error;
- addressing the risk of fraud and error through management override of controls, testing the appropriateness of journals, assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions

that are unusual or outside the normal course of business

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Allan BSocSc FCA (Senior Statutory Auditor)
for and on behalf of Berringers LLP
Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Date: 30/7/25

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
for the year ended 31 March 2025

| | Notes* | Unrestricted funds £ | Restricted funds £ | 2025 Total funds £ | 2024 Total funds £ |
|------------------------------------|--------|------------------------------|--------------------------|------------------------------|------------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 6,622 | - | 6,622 | 5,881 |
| Charitable activities | 4 | | | | |
| Provision of legal advice | | 310,477 | 109,254 | 419,731 | 375,739 |
| Investment income | 3 | <u>3,681</u> | <u>-</u> | <u>3,681</u> | <u>3,171</u> |
| Total | | <u>320,780</u> | <u>109,254</u> | <u>430,034</u> | <u>384,791</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | 5 | | | | |
| Provision of legal advice | | <u>291,522</u> | <u>109,254</u> | <u>400,776</u> | <u>338,607</u> |
| NET INCOME | | 29,258 | - | 29,258 | 46,184 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | <u>437,041</u> | <u>-</u> | <u>437,041</u> | <u>390,857</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>466,299</u></u> | <u><u>-</u></u> | <u><u>466,299</u></u> | <u><u>437,041</u></u> |

**The notes form part of these financial statements*

BALANCE SHEET
31 March 2025

| | Notes* | Unrestricted funds £ | Restricted funds £ | 2025 Total funds £ | 2024 Total funds £ |
|--|--------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 9 | 363,077 | - | 363,077 | 370,797 |
| CURRENT ASSETS | | | | | |
| Debtors | 10 | 12,368 | 19,160 | 31,528 | 16,877 |
| Cash at bank and in hand | | <u>164,070</u> | <u>2,546</u> | <u>166,616</u> | <u>295,635</u> |
| | | 176,438 | 21,706 | 198,144 | 312,512 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 11 | (70,602) | (21,706) | (92,308) | (233,259) |
| | | <u>105,836</u> | <u>-</u> | <u>105,836</u> | <u>79,253</u> |
| NET CURRENT ASSETS | | | | | |
| | | 468,913 | - | 468,913 | 450,050 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | | | | |
| CREDITORS | | | | | |
| Amounts falling due after more than one year | 12 | (2,614) | - | (2,614) | (13,009) |
| | | <u>466,299</u> | <u>-</u> | <u>466,299</u> | <u>437,041</u> |
| NET ASSETS | | | | | |
| | | | | | |
| FUNDS | 14 | | | | |
| Unrestricted funds | | | | <u>466,299</u> | <u>437,041</u> |
| TOTAL FUNDS | | | | <u>466,299</u> | <u>437,041</u> |

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the board of trustees of Brixton Advice Centre and authorised for issue on:

30/07/2025..... **and were signed on its behalf by:**


.....
G R J Beaton – Trustee

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of revision and future periods where the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance expenditure includes all expenditure not directly related to the charitable activity or fund raising ventures. This includes costs of legal, professional and audit fees.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

| | |
|-----------------------|-----------------------------|
| Freehold property | 0%, 2% and 4% on cost |
| Fixtures and fittings | 25% on cost and 20% on cost |

The freehold properties are included in the financial statements at the original cost. No depreciation is provided in respect of the freehold properties. This policy of non-depreciation, is, in the opinion of the trustees, necessary for the financial statements to give a true and fair view in accordance with applicable accounting standards. The properties will maintain a long useful economic life and high residual value through the policy of regular maintenance and repair (charges for which are recognised in the Statement of Financial Activities) such that the assets are kept to the previously assessed levels. Any improvements to the property made since the original purchase are being depreciated at the rate of 2% straight line. The market value of the property is greater than the net book value.

Assets are reviewed regularly for impairment and the residual value confirmed and no adjustment deemed necessary.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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 financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The Centre participates in a stake holder pension scheme and contributes 3.5% (3% up to and including October 2024) for each participating employee.

2. DONATIONS AND LEGACIES

| | 2025 | 2024 |
|-----------|--------------|--------------|
| | £ | £ |
| Donations | <u>6,622</u> | <u>5,881</u> |

3. INVESTMENT INCOME

| | 2025 | 2024 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Deposit account interest | <u>3,681</u> | <u>3,171</u> |

4. INCOME FROM CHARITABLE ACTIVITIES

| | Activity | 2025 | 2024 |
|--------------------|---------------------------|----------------|----------------|
| | | £ | £ |
| Grants | Provision of legal advice | 408,629 | 364,403 |
| Legal Aid & advice | Provision of legal advice | <u>11,102</u> | <u>11,336</u> |
| | | <u>419,731</u> | <u>375,739</u> |

Grants received, included in the above, are as follows:

| | 2025 | 2024 |
|-------------------------------------|----------------|----------------|
| | £ | £ |
| Lambeth Borough Council | 273,375 | 179,076 |
| City Bridge Trust | - | 26,500 |
| The National Lottery Community Fund | - | 31,095 |
| Trust for London | 24,600 | 45,100 |
| Walcot Foundation | - | 24,749 |
| Lambeth Larder | 1,000 | 500 |
| Trussell Trust | 84,654 | 57,383 |
| Garfield Weston Foundation | <u>25,000</u> | - |
| | <u>408,629</u> | <u>364,403</u> |

Brixton Advice Centre is in partnership with Centre 70. As the lead applicant until September 2023, they received funds on behalf of Centre 70 and passed them on. At the request of City Bridge Trust, the amount received from them is accounted for by including the total receipt in income and the amount paid to Centre 70 as an expense. From October 2023 the funder changed to Trussell Trust, Centre 70 became the lead applicant and the Brixton Advice Centre's receipt is net.

5. CHARITABLE ACTIVITIES COSTS

| | Direct Costs | Support costs | Totals |
|---------------------------|----------------|---------------|----------------|
| | £ | £ | £ |
| Provision of legal advice | <u>395,076</u> | <u>5,700</u> | <u>400,776</u> |

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

| | 2025 | 2024 |
|-----------------------------|--------------|--------------|
| | £ | £ |
| Auditors' remuneration | 5,700 | 6,100 |
| Depreciation - owned assets | 7,720 | 9,651 |
| Hire of plant and machinery | <u>2,328</u> | <u>1,997</u> |

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

| | 2025 | 2024 |
|-----------------|----------|----------|
| Advice Services | 7 | 7 |
| Administration | <u>1</u> | <u>1</u> |
| | <u>8</u> | <u>8</u> |

No employees received emoluments in excess of £60,000.

9. TANGIBLE FIXED ASSETS

| | Freehold property £ | Fixtures and fittings £ | Totals £ |
|-----------------------------------|---------------------------|----------------------------------|----------------|
| COST | | | |
| At 1 April 2024 and 31 March 2025 | <u>508,673</u> | <u>33,246</u> | <u>541,919</u> |
| DEPRECIATION | | | |
| At 1 April 2024 | 138,751 | 32,371 | 171,122 |
| Charge for year | <u>7,064</u> | <u>656</u> | <u>7,720</u> |
| At 31 March 2025 | <u>145,815</u> | <u>33,027</u> | <u>178,842</u> |
| NET BOOK VALUE | | | |
| At 31 March 2025 | <u>362,858</u> | <u>219</u> | <u>363,077</u> |
| At 31 March 2024 | <u>369,922</u> | <u>875</u> | <u>370,797</u> |

The Freehold property was previously considered restricted as per the terms of the Big Lottery Grant

(now known as The National Lottery Community Fund) that was granted to purchase and refurbish the property. In 2019 The National Lottery Community Fund approved a policy decision to reduce the Asset Liability Periods for historic grant agreements and the Asset Liability Period under the grant agreement for this property expired on 24 November 2009. The National Lottery Community Fund confirmed the Centre is released from the restriction.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 £ | 2024 £ |
|--------------------------------|---------------|---------------|
| Trade debtors | 19,160 | - |
| Other debtors | - | 147 |
| VAT | 658 | 5,816 |
| Prepayments and accrued income | <u>11,710</u> | <u>10,914</u> |
| | 31,528 | 16,877 |

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2025 £ | 2024 £ |
|---|----------------------|-----------------------|
| Bank loans and overdrafts (see note 13) | 10,481 | 10,257 |
| Trade creditors | 5,253 | 4,051 |
| Social security and other taxes | 6,724 | 4,775 |
| Other creditors | 791 | 970 |
| Client monies | 1,851 | 23,121 |
| Deferred income | 61,705 | 160,000 |
| Accrued expenses | <u>5,503</u> | <u>30,085</u> |
| | <u>92,308</u> | <u>233,259</u> |

12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

| | 2025 £ | 2024 £ |
|--------------------------|--------------|---------------|
| Bank loans (see note 13) | <u>2,614</u> | <u>13,009</u> |

13. LOANS

An analysis of the maturity of loans is given below:

| | 2025 £ | 2024 £ |
|--|---------------|---------------|
| Amounts falling due within one year on demand: | | |
| Bank loans | <u>10,481</u> | <u>10,257</u> |
| Amounts falling between one and two years: | | |
| Bank loans - 1-2 years | <u>2,614</u> | <u>13,009</u> |

14. MOVEMENT IN FUNDS

| | At 1.4.24 £ | Net movement in funds £ | At 31.3.25 £ |
|---------------------------|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 437,041 | 29,258 | 466,299 |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | 437,041 | 29,258 | 466,299 |

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 320,780 | (291,522) | 29,258 |
| Restricted funds | | | |
| Trust for London | 24,600 | (24,600) | - |
| Trussell Trust | 84,654 | (84,654) | - |
| | <hr/> | <hr/> | <hr/> |
| | 109,254 | (109,254) | - |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | 430,034 | (400,776) | 29,258 |

Comparatives for movement in funds

| | At 1.4.23 £ | Net movement in funds £ | At 31.3.24 £ |
|---------------------------|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 390,857 | 46,184 | 437,041 |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | 390,857 | 46,184 | 437,041 |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|-------------------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 208,874 | (162,690) | 46,184 |
| Restricted funds | | | |
| City Bridge Trust | 26,500 | (26,500) | - |
| The National Lottery Community Fund | 22,185 | (22,185) | - |
| Trust for London | 45,100 | (45,100) | - |
| Walcot Foundation | 24,749 | (24,749) | - |
| Trussell Trust | <u>57,383</u> | <u>(57,383)</u> | - |
| | <hr/> | <hr/> | <hr/> |
| | 175,917 | (175,917) | - |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | 384,791 | (338,607) | 46,184 |

| | |
|--|--|
| City Bridge Trust | Originally a three-year contract to fund the costs of advice being delivered in foodbanks by a trained adviser, which was extended by a further two years. The final end date was September 2023. The service was provided by BAC and Centre 70, with BAC being the lead partner. |
| Trust for London | A three year contract which funded a Housing Solicitor, who coordinated a team of pro bono lawyers to provide online and digital housing advice services across Lambeth and South London to persons living in the private rented sector. |
| Walcot Foundation | A three year contract that funded volunteer development at BAC in order to increase service delivery capacity and provide a learning and development pathway for the volunteers involved. |
| Trussell Trust | A three-year contract to provide specialist advice services at outreach venues around the Lambeth borough. The contract funded a full-time member of BAC staff who works predominantly offsite at local food bank venues. |
| The National Lottery Community Fund | The Community Organisations Cost of Living Fund funding came from the UK Government and was for organisations that support people and communities in their local area under severe pressure because of the increased cost of living. It was time limited (October 2023 - March 2024) and during this time it supported the salary and management costs of our outreach services as well as contributing towards the core costs of our face-to-face work and Online Legal Clinic. |

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

16. CLIENTS BANK ACCOUNTS

| | 2025 | 2024 |
|-------------------------------------|--------------|---------------|
| | £ | £ |
| Monies held in client bank accounts | <u>1,851</u> | <u>42,655</u> |



BRIXTON ADVICE CENTRE



Picture credits:

Cover: Dina Hassan, Outreach Adviser

Back cover: Pete with Mehmet and Aderito from the Health & Wellbeing bus team (Lambeth Council)

Photos on Cover, pages 8 and 9 by Jai Maddalena

© 2025 Brixton Advice Centre. All rights reserved

Opposite: funders in the year and accreditations

