

AVON (UNIVERSITY SETTLEMENT)  
COMMUNITY ASSOCIATION

Registered Charity No. 296465

c/o 35 Pembroke Road,  
Shirehampton,  
Bristol BS11 9SD  
Tel: 0117 982 9893  
[www.shireadvice.net](http://www.shireadvice.net)



ANNUAL REPORT & ACCOUNTS  
2016 ~ 2017

# **AVON (University Settlement) COMMUNITY ASSOCIATION MANAGEMENT COUNCIL**

## **Officers**

Chairman	Mr J Swithinbank
Treasurer	Dr D L Thomas
Secretary	Mrs J Helme

## **Members**

Mr J Godfrey	Independent
Mr Edward Holcombe	Independent

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## **Investment Advisers**

Barclays Wealth and Investment Management, Charity  
Investment Team, 1 Churchill Place, London E14 5HP

## **Bankers**

Lloyds TSB, 15 High Street, Westbury on Trym, BS9 3BY

## **CHAIRMAN'S REPORT – Jonathan Swithinbank**

It has been four years since I was elected Chair of Trustees and as with last year, I am extremely pleased by the progress we have made. As noted in my previous report we have outsourced our service output to a local advice group, North Bristol Advice Centre.

This partnership has been extremely useful and beneficial, ensuring we provide a high level service for Shire residents, whilst also meaning we are not overstretched managing the project.

Furthermore we have been able to support a number of local organisations, especially SCAF, with excess funding. I am pleased this has helped to ensure another local organisation is supported at a critical time.



## **GOVERNANCE**

The Association is an unincorporated body, and is a registered charity. It is governed in accordance with a Constitution, which sets out how the Council and Officers are elected, and defines our charitable objects. The members of the Council are the charitable trustees, who are listed at the beginning of this report.

The charity is required to act in accordance with its objects, and for public benefit. The activities which produce public benefit are summarised in this report. These include the operation of the Advice Service, award of grants to other local charities and community groups and sponsorship of the Evergreens. The trustees consider that they have had regard to the Charity Commission's Public Benefit Guidance when exercising their powers and duties.

## **SHIRE ADVICE SERVICE**

### **What we do**

- We provide access to advice and information for all sections of the community
- We provide awareness of people's statutory rights and their entitlements
- We monitor and contribute to social policy development

### **Who we are?**

The Advice Service has been serving the communities of Shirehampton, Lawrence Weston, Avonmouth, and Sea Mills since 1977, making the organisation one of the longest established advice centres in the country.

With strong roots and good understanding of local needs, the Advice Service provides a service that has a real impact on the lives of hundreds of people.

In August 2010, we moved to Shirehampton health centre where we provide advice with a specific waiting room and a private interview room to discuss issues in complete privacy. Within the health centre we have strong links with doctors and other health care professionals. Having good relationships with other similar organisations has helped Shire Advice Service to build its profile and identify funding opportunities.

### **Aims**

Our aim is to relieve poverty through the provision of free, high quality advice services and to raise awareness within the community of citizens' rights and entitlements.

### **What we provide**

We provide a quality delivery of general advice on a wide variety of issues including welfare benefits, debt, housing, consumer and employment law.

We also provide specialist advice and advocacy service for Welfare benefits and Debt.

We work with a partner agencies to campaign on issues identified through individual cases with the aim of improving service provision for the whole community.

### **Specialist advice and advocacy work areas**

#### **Debts**

- Advising on priority and non-priority debts
- Negotiate payment agreements on behalf of clients who have priority and multiple debt problems
- Advising on options of dealing with debts.
- Advising clients on bankruptcy, and helping complete the forms.
- Challenging some debts and get some of them written off.

#### **Welfare Benefits**

- Advising on benefit entitlement
- Helping complete benefit claim forms
- Better off calculations for people who are considering working compared to receiving state benefits.
- Reviews and appeals for people who have been refused benefits
- Challenging overpayments

### **Service Times**

Tuesdays 10.00am – 12 noon by appointment at Shirehampton health centre

## **ADVICE WORKERS REPORT**

The advice service continues to operate the Shirehampton Health Centre, one session per week (Tuesdays) run entirely by the North Bristol Advice Centre. This has proved very successful and the service will continue to be outsourced with flexibility to increase sessions should demand require it.

Regular statistics are received from the above agency which keep us updated on numbers using the service and the categories in which they fall.

In recent months, however, it has been deemed more effective to move to an appointment system rather than drop in. This has seen a slight increase in the number of clients (five slots available per session). To cut down on numbers not turning up, a text reminder system has been set up.

### **Overall service**

The number of clients seen in the year 1<sup>st</sup> April 2016 to 31<sup>st</sup> March 2017 was 211, of whom 108 were aged 50 plus and over 50% were disabled or had long term illness. Lone parents accounted for 52 cases. Over 90% of enquiries regarded welfare/benefit rights and there were twice as many women as men. Total weekly and lump sum awards amounted to £94,444 for the year.

### **Case Study A**

Ms X a single parent living in her own home was referred by Southmead Hospital. Ms X was until December 2009 working full time as a nursing assistant in a local care home for elderly people.

In November 2009 she experienced a number of seizures and other unspecified neurological problems and had to give up work due to ill health. She is very unsteady on her feet and due to problems with her vision unable to read more than a few lines of text before she starts to experience a room spin with associated vomiting. She is unable to walk more than a few steps unaided and is house bound.

She lives with her 17 year old son and her Child Benefit and Child Tax Credits had stopped sometime during the summer, she did not know why. When she first came to see me her only income was her SSP.

As a result of the advice that I gave her income is as follow

- Employment Support Allowance (contribution based) with additional money due to her Disability Living Allowance award.
- Disability Living Allowance, High Rate Mobility and Middle Rate Care.
- Full Council Tax Benefit.
- Child Tax Credits and Child Benefit is now back in payment and she received a full refund to when it stopped.
- The interest is being paid on her mortgage.

She has a blue badge; this will enable her to get out and about. She can only do this with the help of her home care assistant. She has 4 visits a day, they help her dress/undress, wash and generally look after herself as well as prepare food and then help her eat what has been prepared

### **Case Study B**

JJ was referred as not coping with her finances and extremely concerned about outstanding bills. She has a number of complex and serious health conditions, is living alone in her own house, currently in receipt of State Retirement Pension, Works Pension, Disability Living Allowance and High Rate Mobility and Middle Rate Care for a limited period.

We helped JJ apply for High Rate Care which was awarded for an indefinite period which will enable her to pay her ongoing bills. A full benefit check revealed that because of her Works Pension she is not entitled to any more benefits. An Income and Expenditure Statement was drawn up and we looked at where her money is being spent. We discussed how she will be able to afford her ongoing bills based on her income. She was referred for advice on how to use her heating more efficiently. Due to her feelings of loneliness and isolation (her only living relatives are not geographically close by) she was put in touch with another local person in similar circumstances.

## **TREASURER'S REPORT 2016-17**

We continued to commission the Advice Service by making a grant to North Bristol Advice Centre, at the same level as in the previous year. Miscellaneous management and administration costs were similar to the previous year. We made a grant to Shirehampton Community Action Forum (SCAF). This was less than the previous year, but this was because we advanced part of the payment from early in the year to the end of the previous year, to ease cash flow problems in SCAF.

We once again received grants of £4950 from Bristol City Council, and £3000 from John James Bristol Foundation. We are very grateful to them for this support. However, the grant from Bristol City will stop in July 2017 as part of the wide ranging cuts to the City's budget. We also had a grant of £1000 from Brewin Dolphin.

The final movement of funds was a surplus for the year of £4080, slightly higher than the deficit of £3554 in the previous year. This matched our objective to spend our income on our charitable objects, taking one year with another.

### **Investments**

Our main asset is a holding in Barclays Charity Fund. This holding is intended to generate income for the Association, and not to be used for revenue expenditure. Investment income increased, reflecting a good performance from the stock market. We anticipate that it will remain at around this level in the current year. The performance was also reflected in the capital value of the investment portfolio, which increased from £200k to £231k during the year.

### **Financial Prospects**

We anticipate that in spite of the loss of the Bristol City grant, our income will broadly cover the cost of the Advice Service. We are aware that our cash and deposit reserves are higher than needed, and intend to use these for charitable purposes. After the year end, we agreed to make a donation of £10,000 to SCAF, to help them move to self-sufficiency.

# AVON (UNIVERSITY SETTLEMENT) COMMUNITY ASSOCIATION

Registered Charity no 296465

Year ended 31 March 2017

<b>Statement of Financial Activities</b>							
for the year ended 31 March 2017							
	Note	2017	2017	2017	2016	2016	2016
Incoming Resources		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
A1a Voluntary income	1	7950.00	1000.00	8950.00	7950.00	0.00	7950.00
A1c Investment income	2	0.00	8356.01	8356.01	0.00	7115.08	7115.08
<b>Total incoming resources</b>		<b>7950.00</b>	<b>9356.01</b>	<b>17306.01</b>	<b>7950.00</b>	<b>7115.08</b>	<b>15065.08</b>
<b>Resources expended</b>							
B1c Investment management costs	3	0.00	680.10	680.10	0.00	592.04	592.04
B2 Charitable activities	4	7950.00	4585.24	12535.24	7950.00	10077.55	18027.55
<b>Total resources expended</b>		<b>7950.00</b>	<b>5265.34</b>	<b>13215.34</b>	<b>7950.00</b>	<b>10669.59</b>	<b>18619.59</b>
<b>Net incoming/outgoing resources</b>		<b>0.00</b>	<b>4090.67</b>	<b>4090.67</b>	<b>0.00</b>	<b>-3554.51</b>	<b>-3554.51</b>
D2 Realised gain or loss on investments	5	0.00	-10.55	-10.55	0.00	0.00	0.00
<b>Net movement in funds</b>		<b>0.00</b>	<b>4080.12</b>	<b>4080.12</b>	<b>0.00</b>	<b>-3554.51</b>	<b>-3554.51</b>
Balance B/F at 1 April		0.00	225049.66	225049.66	0.00	228604.17	228604.17
Balance C/F at 31 March		0.00	229129.78	229129.78	0.00	225049.66	225049.66

<b>Balance Sheet at 31 March 2017</b>							
		2017	2017	2017	2016	2016	2016
<b>Fixed assets</b>	<b>Note</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
<b>A4 Investments</b>							
Barclays Dealing Account		0.00	280.96	280.96	0.00	14.55	14.55
Investments (at cost)	6	0.00	205669.08	205,669.08	0.00	206,573.61	206,573.61
<b>Total A4 Investments</b>		<b>0.00</b>	<b>205,950.04</b>	<b>205,950.04</b>	<b>0.00</b>	<b>206,588.16</b>	<b>206,588.16</b>
<b>Current assets</b>							
<b>B2 Debtors</b>							
Prepayments		0.00	0.00	0.00	0.00	0.00	0.00
<b>Total B2 Debtors</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>B4 Cash at bank and in hand</b>							
Barclays Income Account	7		0.00	0.00		0.00	0.00
Current Account			17827.78	17,827.78		13,057.01	13,057.01
Deposit CCLA			5700.00	5,700.00		5,700.00	5,700.00
<b>Total B4 Cash at bank and in hand</b>		<b>0.00</b>	<b>23,527.78</b>	<b>23,527.78</b>	<b>0.00</b>	<b>18,757.01</b>	<b>18,757.01</b>
<b>Total current assets</b>		<b>0.00</b>	<b>23,527.78</b>	<b>23,527.78</b>	<b>0.00</b>	<b>18,757.01</b>	<b>18,757.01</b>
<b>Liabilities</b>							
<b>C2 Creditors within 1 year</b>							
Accruals	8		348.04	348.04	0.00	295.51	295.51
<b>Total C2 Creditors within 1 year</b>		<b>0.00</b>	<b>348.04</b>	<b>348.04</b>	<b>0.00</b>	<b>295.51</b>	<b>295.51</b>
<b>Total Liabilities</b>		<b>0.00</b>	<b>348.04</b>	<b>348.04</b>	<b>0.00</b>	<b>295.51</b>	<b>295.51</b>
<b>Total charity funds</b>		<b>0.00</b>	<b>229,129.78</b>	<b>229,129.78</b>	<b>0.00</b>	<b>225,049.66</b>	<b>225,049.66</b>



## **The notes below form part of these accounts.**

### **General Notes**

1. Accounting Policies: The financial statements have been prepared under the historical cost basis of accounting and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities", and applicable accounting standards. The principle accounting policies adopted in the preparation of the financial statements are as follows:
2. The Trustees have prepared the accounts of the Association on a going concern basis, having reviewed forecast income and expenditure and related cash flows. They are satisfied that the Association will have resources available to meet its debts as they fall due.
3. The Trustees hold investments, to be used for the generation of income for charitable uses for the purposes and objects of the Association, as set out in the Constitution. The investments consist of charitable unit trusts managed by Barclays Wealth.
4. A restricted fund includes donations given for specific charitable purposes.
5. Reserves. The Charity is unincorporated and therefore does not have share capital. The liability of the Trustees is unlimited.
6. The Association has no Operating Lease Commitments.
7. The Management Council have adopted a policy to charge any expenditure of less than £1000 to revenue.

<b>Detailed Notes</b>		
	£	£
	<b>2017</b>	<b>2016</b>
<b>1 Voluntary income</b>		
BCC Voluntary & Community IS	4950.00	4950.00
Brewin Dolphin	1000.00	
John James Bristol Foundation	3000.00	3000.00
<b>Total A1a Voluntary income</b>	<b>8950.00</b>	<b>7950.00</b>
£7950 of this income is Restricted. It has been given for specified purposes and can only be used for those purposes.		
<b>2 Investment income</b>		
Dividends	8331.58	7089.26
Net Interest (UK Banks)	24.43	25.82
<b>Total A1c Investment income</b>	<b>8356.01</b>	<b>7115.08</b>
<b>3 Investment management costs</b>		
Broker's fees	680.10	592.04
<b>Total B1c Investment management costs</b>	<b>680.10</b>	<b>592.04</b>
<b>4 Charitable activities</b>		
Advice Worker grant	10000.00	10000.00
Grants to other bodies	2000.00	7338.78
Insurance	150.56	145.75
Office expenses	56.92	56.92
Room hire	7.50	7.50
Statutory charges	35.00	35.00
Subscriptions	170.00	170.00
Telephone	115.26	273.60
<b>Total B2 Charitable activities</b>	<b>12535.24</b>	<b>18027.55</b>
This expenditure includes £7950 on Restricted purposes. This leaves a Restricted balance of £0 carried forward to next year.		
<b>5 Gains (losses) on investment assets</b>		
The realised investment gain is the difference between the cost price and sale price of investments sold on the advice of the broker.		
There was a small sale made by the broker to cover the broker's fees.		
Realised investment gain or loss	-10.55	0.00
<b>Total D2 Gains or losses on investment assets</b>	<b>-10.55</b>	<b>0.00</b>
<b>6 Investments at cost</b>		
The investments held by the broker are included at cost price.		
The purpose of these investments is to generate income which is applied to further the objects of the charity. On 31 March 2017 the value of the investments was £231,420. (Previous year £200,632.)		
<b>7 Barclays income account</b>		
This account holds income from our investments pending its quarterly distribution by the broker.		
<b>8 Current Liabilities</b>		
Accruals include charges for work carried out in a previous year, but not invoiced at the year end. The only item accrued is an estimate for the broker's fee for the second half of the year.		

## **Independent Examiner's Report to the Trustees of Avon (University Settlement) Community Association**

I report on the accounts of the Association for the year ended 31 March 2017, which are set out above.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

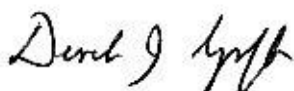
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Dated: 27/6/2017

Name: Derek J Griffin ACMA

Address: Glenhaven, Scot Lane, Chew Stoke Bristol BS40 8UW

**FUNDING**  
**Avon (University Settlement) Community Association**  
**For the Advice Service**



**Service Provision Partner**

