

Registered charity: 1094894



St. Luke's Advice Service

ANNUAL REPORT

ST LUKE'S ADVICE SERVICE

2022-23



Brighthelm Centre, Brighton,
BN1 1YD



info@stlukesadvice.org.uk



01273 549203

A WELCOME FROM THE CHAIR



**REVD.
MARTIN POOLE**

It is my privilege to introduce this report about the work of St. Luke's Advice Service which continues to grow and develop as an important contributor to the advice landscape in the city of Brighton & Hove. I am so proud of the work achieved through this small charity and the transformed lives of those who benefit from our work.

Our stated aim for the charity is to serve the community of Brighton and Hove by providing practical information, advice, guidance and support on financial, benefit and tax issues to those who fall through the gaps of other agencies, for as long as they need in collaboration as valuable partners with other organisations.

Our vision for ourselves and for our clients is simply to build greater resilience for all, in our service, in our clients and potential clients and in our broader community and to ensure increased wellbeing for all which is sustainable for the future. We achieve this through the excellent work of our highly trained and dedicated staff and volunteers by giving timely, compassionate and professional advice against a backdrop of increasing stress for many due to the cost of living crisis.

The charity itself is not immune from the financial difficulties of the last few years and we still need to raise over half of our annual income through funding from charitable trusts, grant applications and donations. We could not run this service without this support and are extremely grateful to all those organisations and individuals who support us financially and we are always on the lookout for further sources of funding to ensure the stability of our service. The trustee team have expanded and have done sterling work in building up the resilience of the organisation and steering it through the turbulence of the last few years.

I hope you enjoy reading about the work of this wonderful organisation and if you would like to know more or get involved yourself as a trustee, volunteer, adviser or donor please do not hesitate to get in touch.



ABOUT US

St Luke's Advice Service was established in 2002. Our mission is to serve the community of Brighton and Hove by providing practical information, advice, guidance and support on financial and welfare benefit issues.

What sets us apart from other organisations and charities is the fact that our service is holistic. This means we never rush our clients with time restricted appointments or a set number of visits. We empower our clients to seek solutions and options to help them maximise their income.

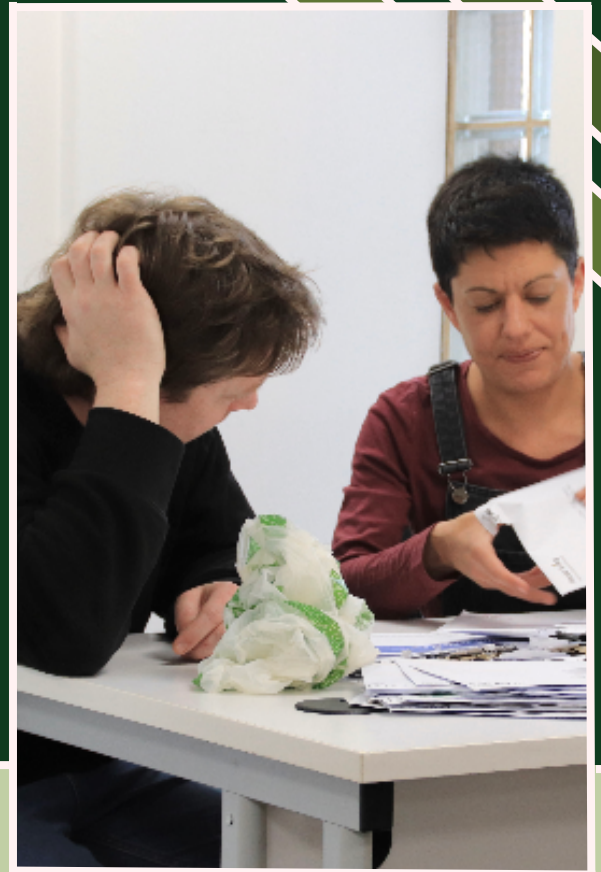
Our team of advisers go above and beyond to reassure and support clients, working in partnership with healthcare professionals, social prescribers and others to holistically support those that need it both face-to-face and remotely.

Our small team is made up of staff and volunteers who are dedicated to relieving the pressure of financial stress on our clients.

"Volunteering for St Luke's is a highpoint of my week. The team are a fun and supportive bunch who I enjoy spending time with and it's clear the difference we can make to clients." - Helen (debt team volunteer)

OUR APPROACH

The work we do is time consuming, as the majority of the people we help have a health condition or disability. We take our time to guide them through their rights and options. We aim to help our clients to receive the benefits they are entitled to and therefore help them maximise their income and minimise debt as well as support them to feel more in control and confident of their financial situation.

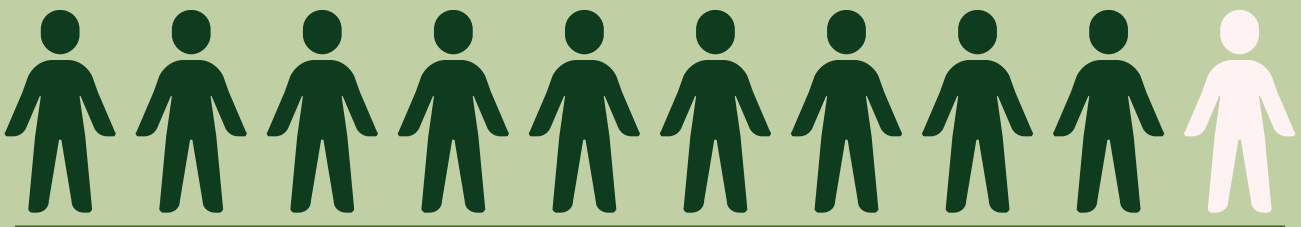


OUR VALUES

Our values include:

- 1. Listen empathetically.**
- 2. Behave in a non-judgemental way.**
- 3. Respect the whole person and be individual client centred.**
- 4. Provide a safe and relaxed environment for people to openly discuss their situation.**
- 5. Empower people by delivering solution-focused, practical advice, guidance and support.**
- 6. Persist in seeing people through their crises.**
- 7. Recognise that people can only be helped as much as they want.**
- 8. Provide an equal service to all who seek it, tailored to their individual needs.**

OF THE CLIENTS WE HAVE SEEN, OVER 90% HAVE A HEALTH CONDITION WHICH LIMITS THEIR DAILY ACTIVITY:



OUR IMPACT

Our work is needed more than ever before due to the cost-of-living crisis which has meant we have seen a huge increase in demand for our service. We know that financial issues are a huge cause of stress and anxiety, this is why we believe that our service is essential to our community. The growing demand for our service, both in terms of the number of new clients and the complexity of issues, indicates the challenges people are facing and the need for specialist assistance around financial issues and welfare benefits.

90%

of clients felt their anxiety around their situation was reduced.

95%

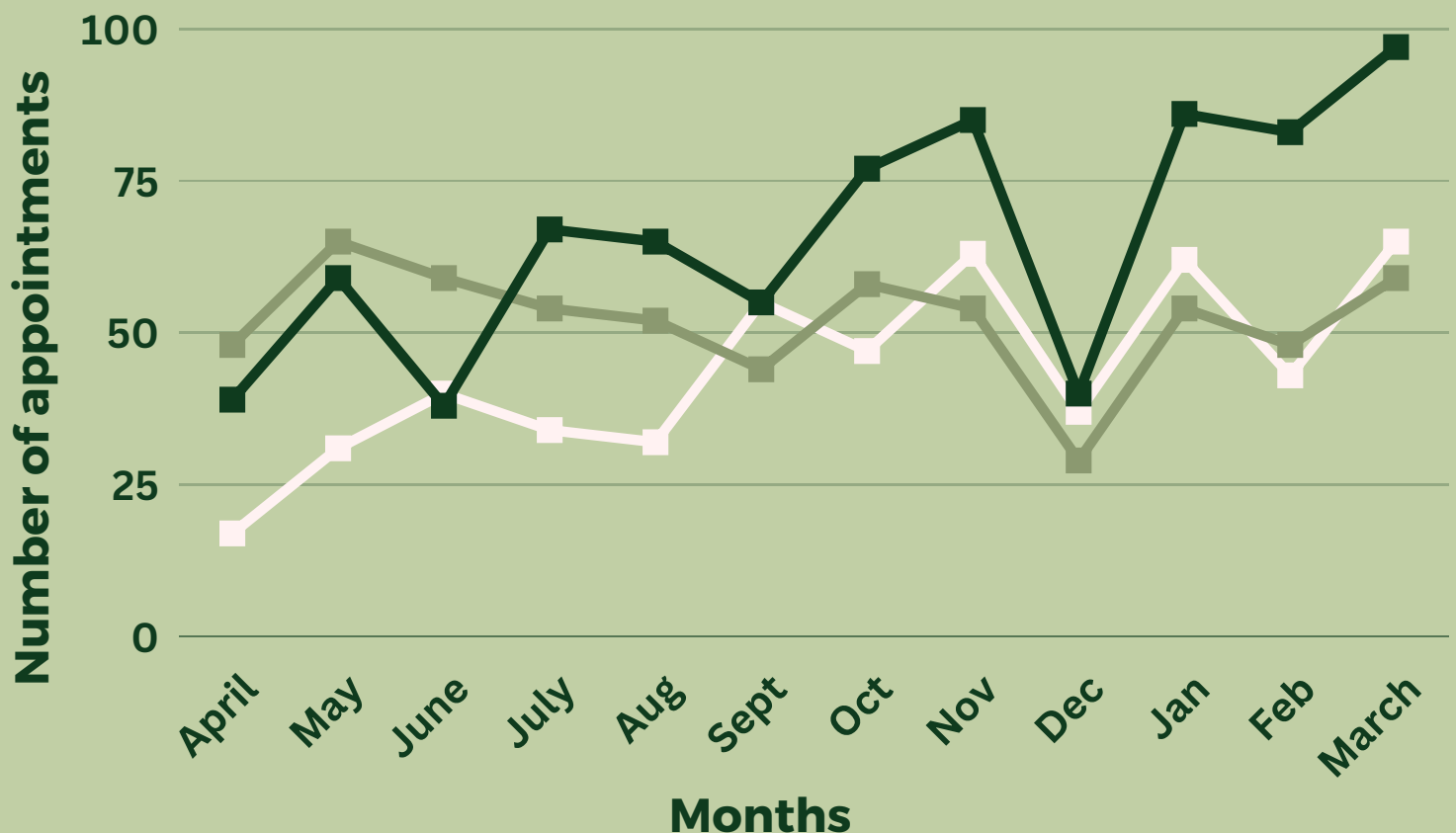
of clients left feeling supported with their benefit / debt issue.

80%

of clients felt more confident about their situation after the appointment.

OUR APPOINTMENTS

■ 2020/2021 ■ 2021/2022 ■ 2022/2023





OUR PERFORMANCE

In 2022/2023 we assisted **816 new clients**, with 892 welfare benefit and debt cases. This was **45% more clients than the previous year** (561 clients). This does not take into account clients who we have been supporting on a longer-term bases and the increasing number of calls we receive to our service requiring one off advice. Contacts made to our service via telephone and online increased by 70% compared to the year before.

'...Remove a combined **£547,967** of debt'

In 2022/2023 we supported clients to remove a combined **£547,967 of debt** through our debt support work, and we supported clients to receive a combined **£1,300,000 of unclaimed benefits**. We assisted 42 clients with tribunals and 85% of these appeals were successful.

73%

Increase in
telephone
calls

There is significant increase in the number of telephone calls **(73%)** and email/website contacts **(37%)** compared to the previous year.

45%

Increase in
clients helped

We helped **816** number of clients in the year compared to **561** in 21/22 **(45% increase)**.

CASE STUDY

(Names have been changed)

Alex came to us after being signposted by the council for support in appealing a housing benefit overpayment caused by benefit being incorrectly assessed after a change of circumstances. We identified that she was entitled to Universal Credit so we supported her to claim this which meant she saw an income increase of £200 per month.

During our initial appointment she disclosed that there were also some council tax arrears so we contacted the council on her behalf to establish the amount outstanding. She also let us know that she had some other debt (three credit cards and an overdraft).

Alex was finding her monthly outgoings a struggle, especially with the rising cost of living. We then started to think about how Alex could manage repayments to the council for both council tax and housing benefit going forwards and how to deal with her other debts.

After our advice she decided that she would like to apply for a debt relief order and so we worked through that process with her and ensured she understood the implications fully and was happy to proceed.

Her application was approved writing off £21,666 worth of debt. Both the increase in income and the debt relief order meant that her monthly budget went from a minus £250 to a break-even budget.

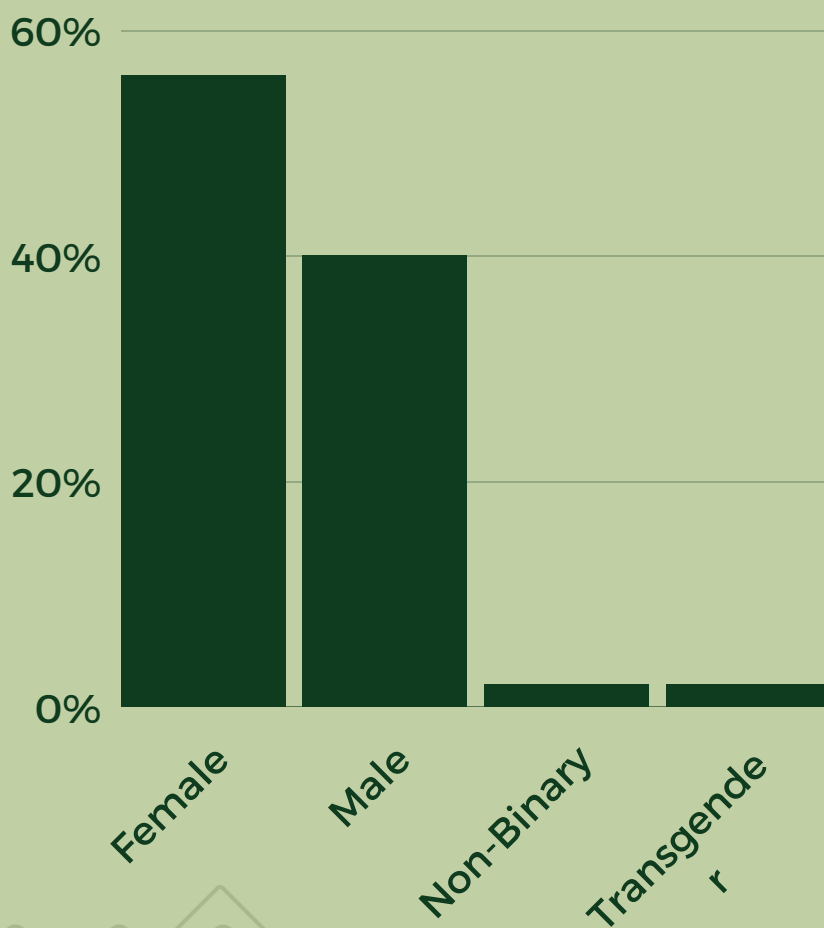


OUR CLIENTS

Most of our clients (56%) were women with 2% identifying as transgender and 2% identifying as non-binary.

We assisted 78% white British and Irish clients, 8% from other white backgrounds, 3% with Asian backgrounds, 4% with black mixed parentage and 3% from other ethnic groups. Our client ethnicity is broadly representative of the Brighton & Hove 2021 census data.

63% of clients were single with no dependent children compared to 8% couples with no dependent children. Single clients with dependent children equated to 16% compared to 8% of couple with dependent children.



"The person I dealt with was so kind, empathetic and encouraging. The help you gave me made one of the most challenging times of my life much easier."

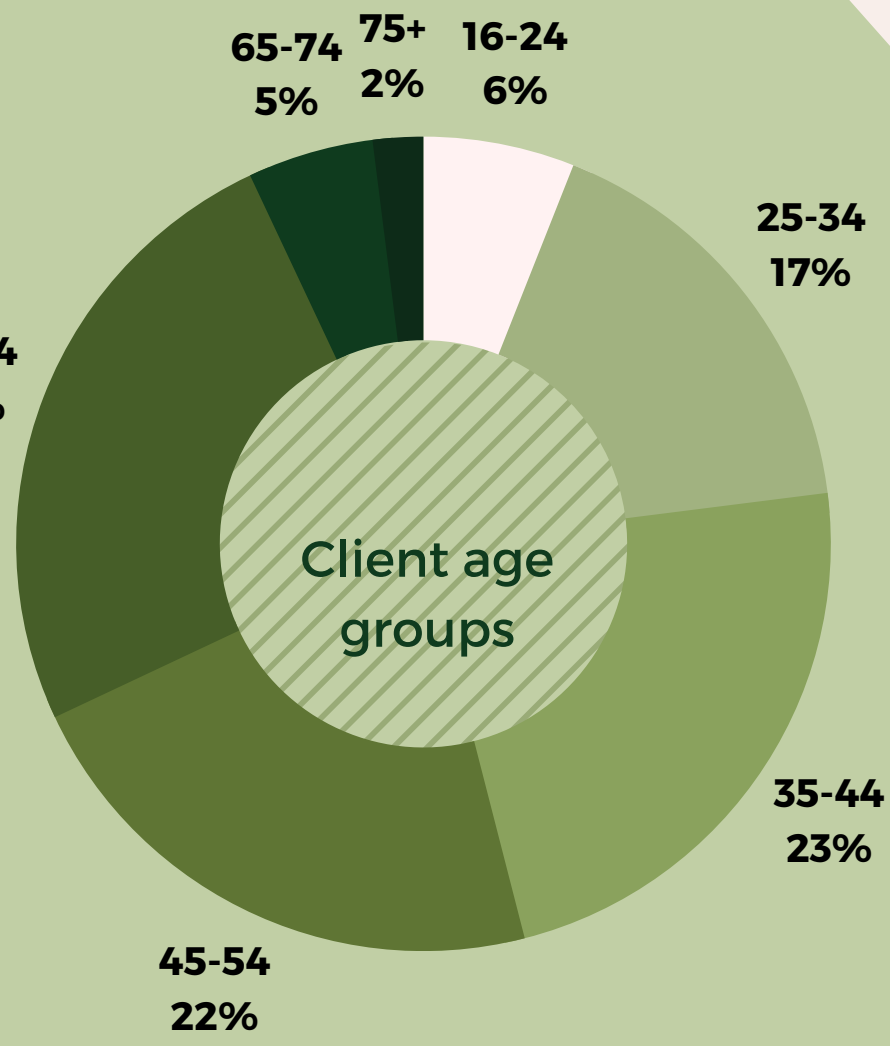
"Everyone I have spoken with has been wonderful – helpful, kind and understanding! I could not have asked for better!"

"A friend of mine recommended St Luke's to me to help and said how good you were. I can not thank you enough for taking that pressure off me".

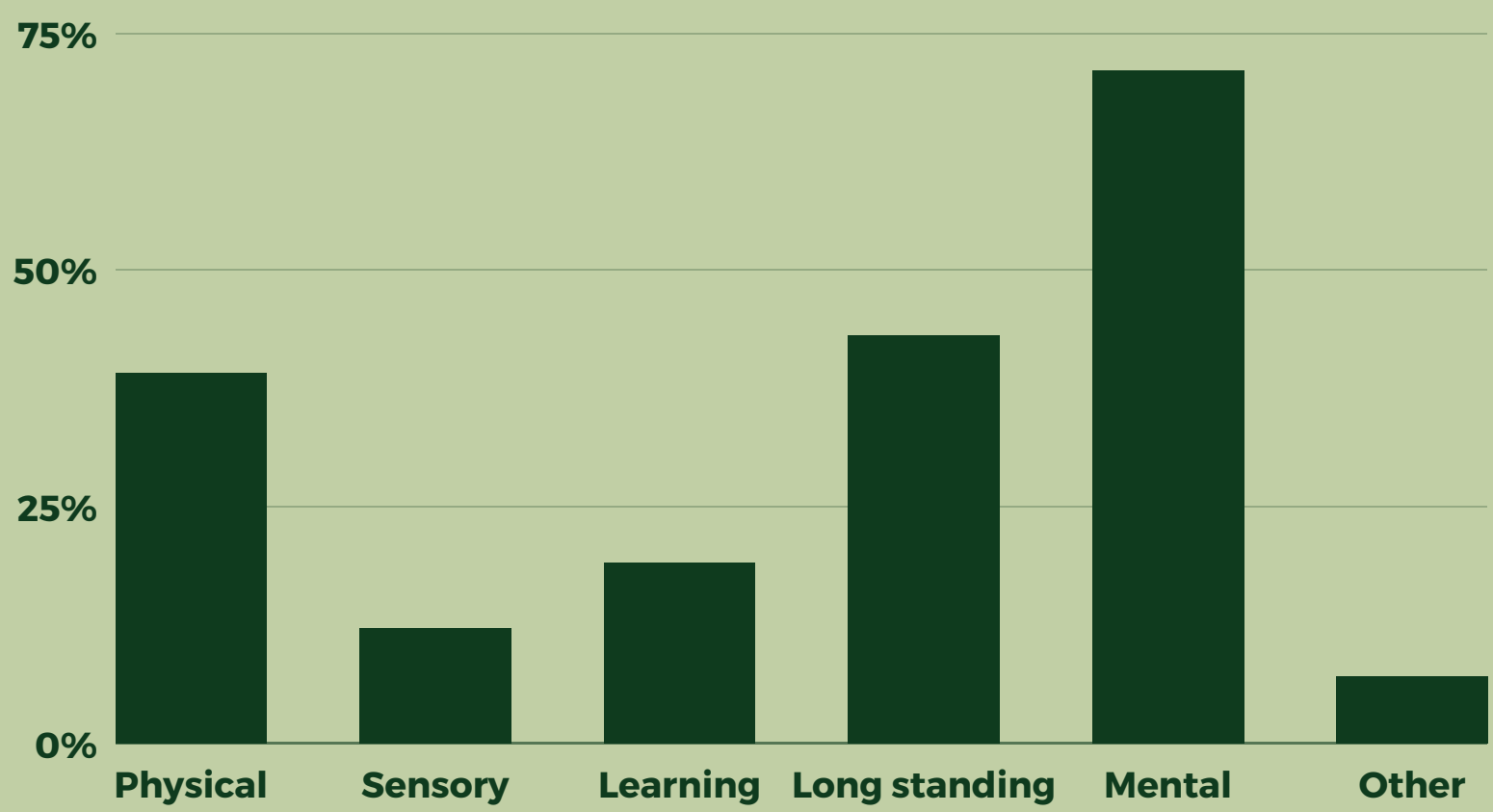
"My adviser had a lovely empathetic manner when she was filling in my form for PIP, she put me at ease and make the whole process non-stressful!"

WHO WE HELP

Over 90% of our clients have a health condition which limits their daily activity. Nearly **70%** of these clients have a mental health condition, often experiencing deteriorating mental health due to increased anxiety around their situation. **Over 20%** of our clients live within the most deprived areas within Brighton & Hove.



■ Health condition/difficulty of our clients.



A CLIENTS STORY:

"Thank you for your help regarding my PIP application and tribunal appeal.

The DWP original decision was to award nil points for my case. I was homeless, domestic abuse survivor and, I didn't have the mental and physical capability to challenge the decision.

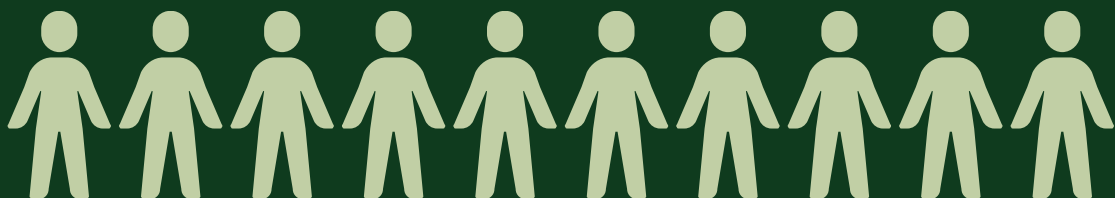


I abandoned my PIP case when I received the DWP decision.

Months later by chance I saw your advertisement and contacted your organisation for help to reinstate my PIP case and appeal DWP appeal. The caseworkers were friendly and completed all the forms for me and helped provide additional evidence.

I'm happy to advise I won my case at the tribunal. The tribunal awarded 8 points and I later received a backdated payment of £5,590.23. I relocated to London and reconciled with my family. I have a charity helping me to find work and I hope one day to be in employment.

Thank you so much. I wouldn't have been able to this on my own."



100% of clients would recommend the service to others

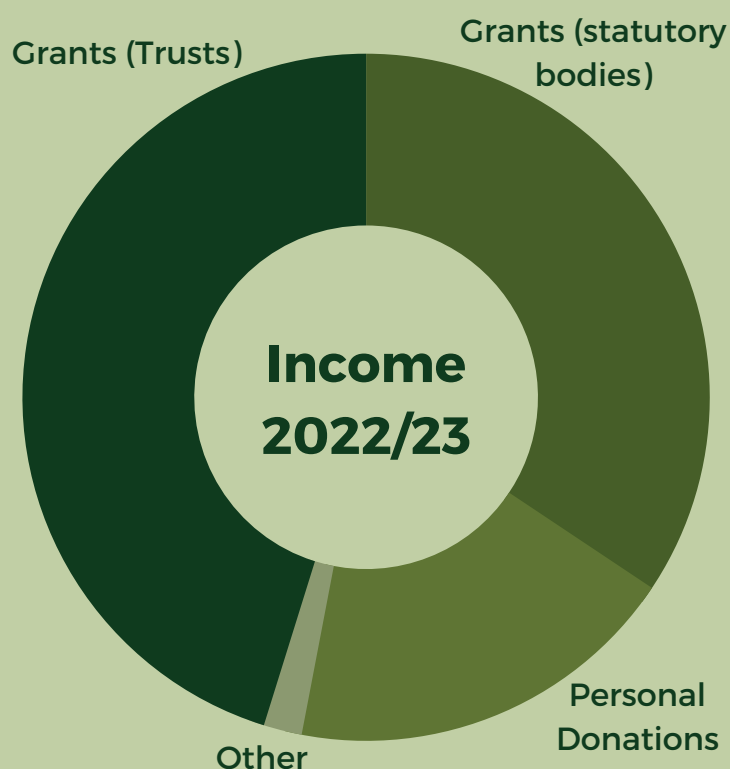
FINANCIAL REVIEW

Financial review of the period

We have continued to receive grants from the Moneyworks and Advice Matters partnership, which supports us with local authority financial agreements. These funds are administered by Citizens Advice on behalf of the local authority and we received an agreed portion.

We received generous grants from, **Sussex Community, Community trust of the Blessed Virgin Mary, Advice UK, The National Lottery (Awards for all), Homily Trust, Dodgson, Clothmakers, and Robertson Hall Trusts.**

As well as this, the Rotary Club of Brighton donated a gift of £500. We have continued to receive personal gifts and a variety of donations from organisations (including tax recovery). In 2022/2023 these amounted to £18,082.



Income:
£88,536

Expenditure:
£107,565

Reserves:
£23,218

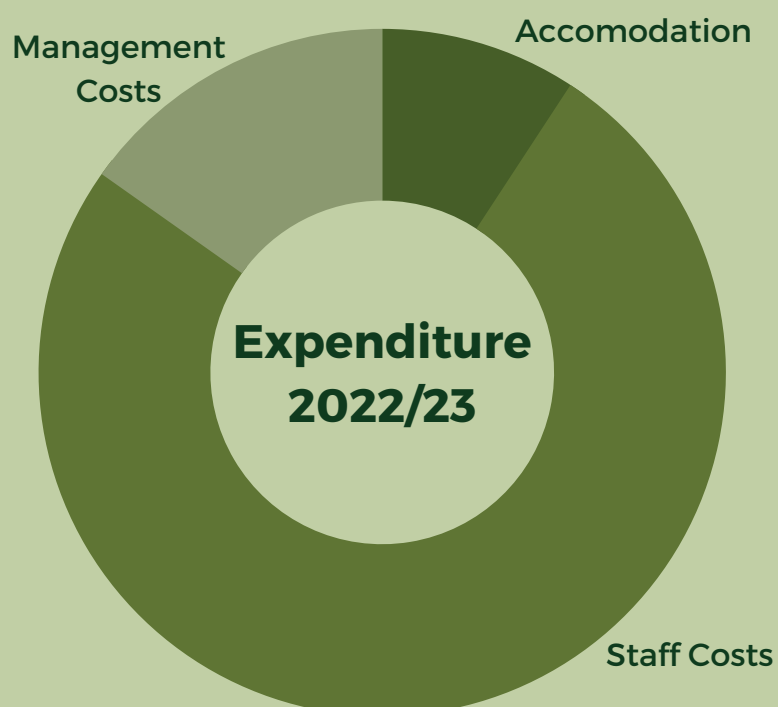
Movement
in funds:
£19,029

Reserves Policy

The trustee policy is to retain sufficient reserves to meet service delivery needs for a minimum of three months. The trustees reviewed the financial situation on a regular basis to ensure financial stability.

Risk Management

The trustees regularly identified major risks to the charity and its services and implemented mitigating actions.





The Brighthelm Centre

GET INVOLVED

"Volunteering is a great way to meet new people and enhance your CV at the same time and volunteering with us means you will be helping to make a real difference to our clients and their families. We welcome volunteers from all backgrounds and would love to welcome you to our small and dedicated team."

-Grace Smyth, Service Delivery Manager

01273 549203

www.StLukesAdviceService.org.uk

info@stlukesadvice.org.uk

"Without the support of my advisor, I would not been able to face the tribunal." - Previous Client

VOLUNTEER

We are always keen to hear from anyone who may be interested in the key roles below. However, if you have another skill you feel could benefit our small charity then do get in touch.

- Benefit adviser
- Money adviser
- Tribunal support
- Office support
- Fundraising

DONATE

A Simple Donation

A one off or a regular donation will help us to help more people get into a better financial situation.

Fundraising Event

Whether you take part or host an event we would be delighted to be the charity of your choice.

Volunteer

Please don't hesitate to get in touch if you think you have some time to volunteer for our charity. We are very friendly!

Share Our Work

It's amazing that more people in our local community haven't heard of St Luke's Advice Service - help us to change that.

How your donation could help:

£30

Our monthly printing costs.

£50

The cost of an adviser completing a welfare benefit claim form.

£10

Could help us answer two calls to people needing help with their debts.

£100

Weekly cost of stamps.

WHY WE NEED HELP?

The cost of living crisis has increased the demand for our services and there is a rise in people struggling financially.

We know times are tough, but any amount, big or small, makes a huge difference and goes directly towards enabling us to continue our work which is so needed at this time.

St Luke's Advice Service

info@stlukesadvice.service.org.uk

LOOKING AHEAD

The trustees review the strategic goals of the service annually and our current aims are:



To develop the advice service in a sustainable way to enable effective, on-going support to be delivered.

To develop and strengthen our people, structures and processes to support the development of St Luke's Advice Service.

To improve service quality and increase access to our service particularly for those who are financially fragile or excluded.

To develop and strengthen our finances to ensure resilience for the future.

To develop and influence key relationships to ensure effective partnerships working to the benefit of our clients, and the successful development of St Luke's Advice Service.

To strengthen our external profile to support our strategic objectives - raising awareness of the work that we do, and the impact we have on the individuals we support.



ACCREDITATIONS

We have been audited by Recognising Excellence on behalf of the Advice Services Alliance and have proudly held the Advice Quality Standard (AQS) for many years. The AQS is an award granted to organisations providing the highest quality of advice. We are authorised and regulated by the Financial Conduct Authority.

PARTNERSHIPS

St Luke's Advice Service is an active member within two partnership organisations led by Citizens Advice Brighton & Hove; Advice Matters and Moneyworks. We are proud to provide a key service to people in need across our city, working alongside Brighton Housing Trust, Money Advice Plus, YMCA Youth Advice Centre, Possability People, Hangleton & Knoll Project, Wave Community Bank, and Brighton Unemployed Centre Families Project.

Service Delivery Partners

Southdowns, East and Central Brighton Primary Care Network (PCN), East and West Assessment & Treatment Service, TogetherCo, Access Point & BHT.

We meet twice a month with our partners (Advice matters & Moneyworks) to discuss the needs of the city and how we can work together to address them. We are also the only advice service in Brighton to support our clients with the whole benefit appeal process from initial claim through to all the stages of the appeal process.





Get in touch with us!

By Phone

01273 549203

By e-mail

info@stlukesadviceservice.org.uk

Our office

Brighthelm Centre,
North Road, Brighton BN1 1YD

Our website

<https://www.stlukesadviceservice.org.uk/>

Our social media links



Registered charity: 1094894