



St. Luke's Advice Service

Registered charity: 1094894

ANNUAL REPORT

2023/24



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WELCOME FROM THE CHAIR

Welcome to the report of our activities during 2023/24 giving you an overview of the work of St. Luke's Advice Service in what continues to be challenging times. The demand for advice about benefits and debt continues to grow as people in Brighton & Hove grapple with the issues of high inflation, static levels of benefit and higher cost mortgages, food prices and housing costs.



**REVD.
MARTIN POOLE**
Chair of trustees

The financial climate has impacted our own operation as access to grant funding has become more competitive at the same time that funders have less money to offer. In order to cope with this continual pressure on funding we have allocated dedicated staff time to fundraising and this has become a constant focus of our monthly trustee meetings.

The service has risen to the challenges of these difficult times by further adding to our staff and providing high quality training so that we provide expert, professional advice to all our clients. This was recognised by the Advice Service Alliance organisation who audited the service early in 2024 and once again confirmed our Advice Quality Service mark with a very positive report.

Financial stability is an important part of our vision to provide a sustainable service so that we can ensure we continue to support anyone who comes to us in need. Earlier in 2024 we re-visited our vision and summarised the purpose of St. Luke's Advice Service as: 'Transforming people's lives by helping them to sort out their finances'. This vision can only be delivered if we look after our own finances and underlies all that we do for our clients, for ourselves, and for the wider community of Brighton & Hove and it informs the way we do all our work.

I would like to pay tribute to our wonderful volunteers, staff and trustees and in particular the Service Delivery Manager who are so dedicated to the service and deliver first class work with compassion and diligence. As always, we are keen to add more expertise to our team and in particular welcome expressions of interest from anyone who would like to join our volunteer trustee board who has a financial background.

I am proud of the work we have achieved this year and I hope this report will give you a flavour of our work and give you some insight into the hundreds of lives that are transformed through the expertise we are able to offer.

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

Since 2002, St Luke's Advice Service, a small charity in the heart of Brighton and hove has been providing free advice and practical support for people experiencing financial hardship.

Our committed team of staff and volunteers deliver 1-1 support for those struggling to claim benefits and/or need help with managing debts.

We understand that navigating the complexities of the welfare system and financial management can be daunting, especially during challenging times. That's why we work hard to empower individuals with the knowledge and tools they need to regain control over their financial situations.

At St Luke's Advice Service, our philosophy revolves around treating every client with individuality, dignity and respect. We strive to create a welcoming and inclusive environment where everyone feels valued and supported.



OUR VALUES

Our values underpin the way we work with our clients, supporters and our partners and within our organisation.

- Listen empathetically.
- Behave in a non-judgemental way.
- Respect the whole person and be individual client centred.
- Provide a safe and relaxed environment for people to openly discuss their situation.
- Empower people by delivering solution-focused, practical advice, guidance and support.
- Persist in seeing people through their crisis.
- Recognise that people can only be helped as much as they want.
- Provide an equal service to all who seek it, tailored to their individual needs.
- Operate the St Luke's Advice Service in ways that are open and transparent
- Welcome and respond appropriately to constructive criticism and feedback

WHY IS ST LUKES ADVICE SERVICE NEEDED?

Brighton and Hove is home to over 277,000 people¹, and is known for being a vibrant and thriving city. However, many individuals and families who live here struggle with managing finances and daily life.

The cost-of-living crisis has exacerbated these challenges, leaving an increasing number of residents in financial hardship and vulnerability. For instance, 6,400 people in Brighton and Hove are experiencing food insecurity and rely on food banks,² while 24% of children in the area live in poverty.³

Additionally, more than 50,900 adults (22%) aged 20+ suffer from two or more long-term physical or mental health conditions, with 54% of them living in poverty.⁴ Without preventive measures, the number of adults with multiple health conditions is expected to increase by more than 10,500 by 2030.⁴

However, accessing benefits has become more challenging than ever, with 58% of first-time Personal Independence Payment (PIP) being rejected.⁵ While 74% of these initial rejections PIP are overturned upon appeal and 67% for ESA claims,⁶ the process of applying for benefits and going through the appeal processes can be overwhelming and stressful, particularly when you are already dealing with financial difficulties, and physical/mental conditions.

Therefore, St Luke's Advice Service is a vital service for our community, offering a supportive space for those struggling to navigate the benefit system and manage their debt. Here, individuals can receive guidance and support from people who understand the complexities of the benefit system and debt management, helping them regain control over their finances.



GRACE SYMTH
Service Delivery Manager

¹.How the population changed in Brighton and Hove: Census 2021.

². Emergency Food Network Annual Report (2023)

³. Cost of living crisis report (2002) Citizens Advice.

⁴. Health and wellbeing in Brighton and Hove (2021) B&H Council.

⁵. Cambridge News (2024)

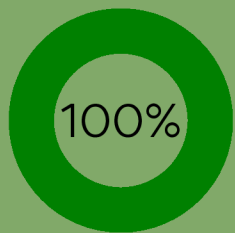
⁶. The post-pandemic impact on poverty and financial inclusion in Brighton and Hove (2022-23).

OUR AIMS

- Maximise income to enhance financial resilience
- Listen to clients needs to help them with sustainable solutions
- Promote long term resilience & wellbeing
- Support independence by addressing hardship, education & resources.
- Empowering community contribution by overcoming financial obstacles & fostering self-sufficiency



of clients would recommend the service to others.



of clients felt they were treated fairly.



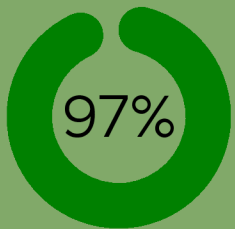
of clients felt less stressed and worried after their appointment.



of clients felt supported with their benefit / debt issue.

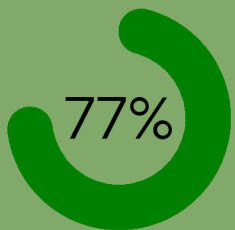
OUR OUTCOMES

- In 2023/24, thanks to the efforts of our staff and volunteers, we have assisted **695 new clients** and handled **755 cases related to welfare benefits, and debt.**
- There was a total of **4,822 telephone and online contacts** for the 2023/24 period.
- There was a total of **677 debt and benefit related appointments** for the 2023/24 period.
- We supported clients to receive a combined **£1,300,000 of unclaimed benefits.**
- We supported clients to **remove a combined £405,926 of debt** through our debt support work.



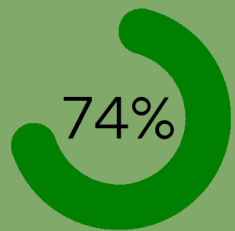
97%

of clients believe the service improved their understanding of their rights, options and, next steps.



77%

of clients felt their anxiety around their situation was reduced after receiving help.



74%

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



Since the cost-of-living crisis began in 2021, St Luke's Advice Service has conducted 1,531 debt and welfare benefit case appointments.

OUR CLIENTS

This year, out of the 695 new clients, 77 clients needed support for their debts, while 618 clients needed support through the welfare benefit processes.

At St Luke's Advice Service we believe in taking an holistic, individual approach to their case, recognising that no two cases are the same.

Our approach ensures that clients are supported with tailored advice and resources, focusing not only on resolving their immediate issues but also empowering them to improve their overall wellbeing.



**JESS KEILTHY
MIMA (CERT)**

Money Adviser & team supervisor

57 clients have needed support with more than one benefit/debt case.

“The benefit system is difficult and terrifying and can be especially so when you are already dealing with negative circumstances such as disabilities. St Luke’s Advice Service is not just beneficial, its essential.”
- Client.

“St Luke’s Advice Service has been an absolute lifeline! With the whole benefit process being so awful for disabled people, SLAS is a vital service. I have recommended to many other people.” - Client

“Thank you to all at St Luke’s Advice Service for the exceptional advice, support and assistance with my PIP review over the past 12 months. It has been very stressful and challenging trying to navigate the process. I would never have been able to do it without your amazing support. I can’t ever thank you enough and I feel very fortunate and grateful.” - Client.

WHO WE SUPPORT

Over the course of the year, we have assisted numerous individuals from Brighton and Hove with their debt management and benefit applications.

The advice and guidance provided by St Luke's Advice Service extends to all demographics including people from the LGBTQIA+ community, parents/carers, care leavers, people with disabilities and/or mental health conditions and people experiencing homelessness.

We aim to ensure that everyone, regardless of their background or circumstances, receives the support they need.

16% of clients are black and racially minoritised.

19% of clients identify as LGBTQIA+

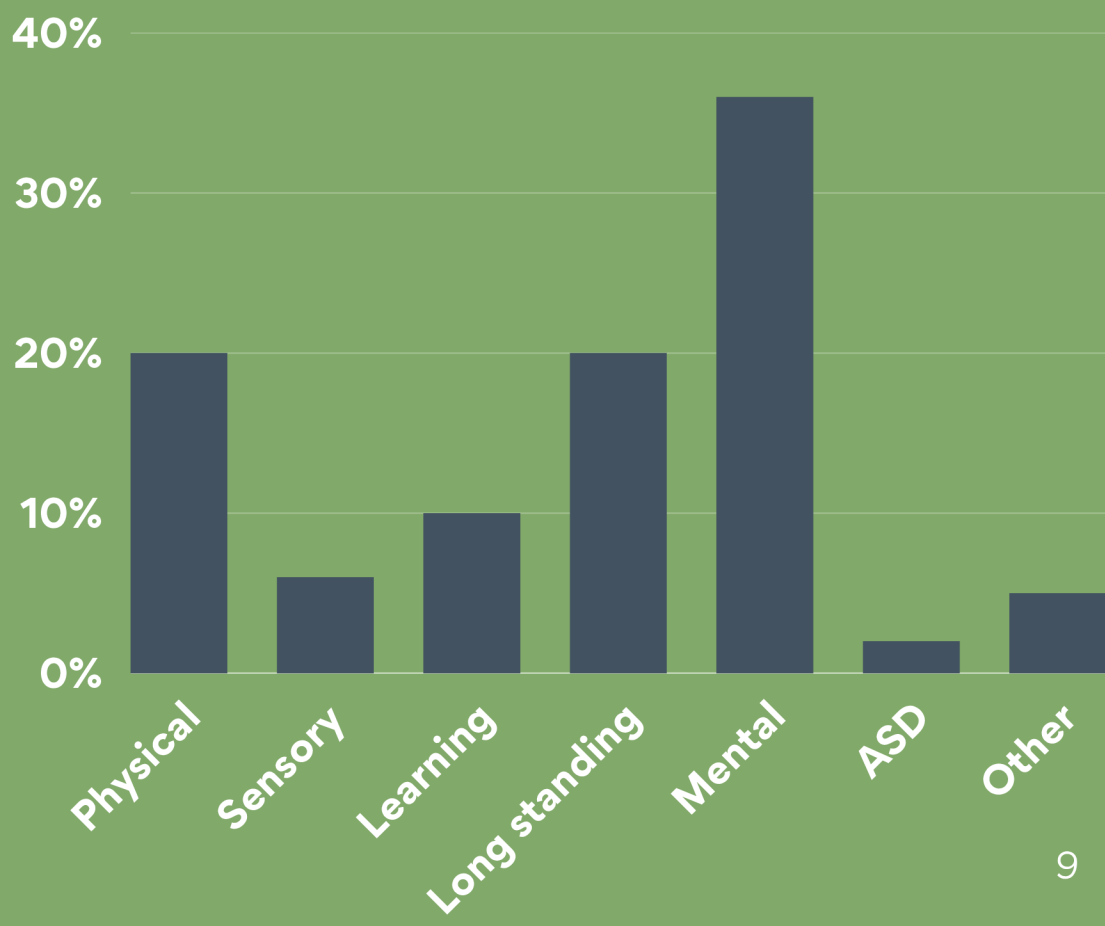
24% of clients have dependent children, dealing with higher child costs and benefit caps.

50% of clients are female, 47% are male and 3% are non binary.

67% of clients reported mental health issues.

96% of clients have one or more health conditions.

● **Health condition/difficulty of our clients.**



DAWN'S STORY

Dawn and her husband, both retired on State Pension, unexpectedly become full-time guardians of their 3-year-old grandchild who has significant needs. Despite receiving Disability Living Allowance (DLA) for the child and Personal Independent Payment (PIP) for Dawn, they faced growing financial burden.

Living in council accommodation, they earned slightly too much to qualify for Housing Benefit or Council Tax Reduction and were denied additional support from Social Services, who advised them to use DLA funds that were already allocated for essential equipment for their grandchild. As a result they struggled to cover daily expenses and extra nursery hours for the grandchild.

Finding a solution

When Dawn reached out to us it was clear that something needed to change. We took immediate steps to address the family's financial hardship.

1. Full Benefit Review

- A benefits check revealed that Dawn and her husband were eligible for Pension Credit, which includes additional elements like Carer's allowance, Child element and disability element.

2. Applying for Pension Credit

- We assisted Dawn in applying for Pension Credit, initially facing a refusal due to oversight by the Pension service, but we didn't stop there.
- We filed a Mandatory Reconsideration, backing it with all necessary documentation, including evidence of the grandchild's DLA, Dawn's PIP, and their Guardianship order.
- When the process hit delays, we took action, ensuring consistent communication with the Pension Service and pushing for an accurate and timely outcome.



DAWN'S STORY

Outcomes

Our persistence paid off. Dawn and her husband were finally awarded the financial support they needed.

- **Pension Credit: £51 every 4 weeks, equating to £663 per year.**
- **Full Housing Benefit: £6,000 annually.**
- **Full Council Tax Reduction: £1,980 annually.**

In total, they received an **annual benefit of £8,643**, transforming their financial situation.

Impact on Dawn and her family

With the new financial support in place, Dawn and her husband could afford the extra nursery hours their grandchild needed. **This not only provided better care and developmental opportunities for their grandchild but also brought much-needed relief for the family.**

OUR VOLUNTEERS

As we look back on the past year, we want to express our deepest gratitude to our volunteers. Their compassion and dedication towards our clients are truly appreciated, and without their hard work our service would not be possible.



total volunteers



admin support



benefit advisers



money advisers

“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, Money Adviser.**



“Volunteering at SLAS is such a rewarding experience. I've enjoyed being part of a small team, and I truly feel that my contributions to the charity are highly valued, especially in comparison to volunteering at a larger organisation.”

- **Maiya, Fundraising/Social Media Volunteer**

100%

All volunteers are **inspired to support the service so** they can use their financial and advisory skills to help others.

100%

All volunteers feel **valued by SLAS.**

GET INVOLVED

Volunteer roles

- Money Adviser
- Benefit Adviser
- Admin Support
- Fundraising Support
- Social Media Support

If you are interested in volunteering at SLAS, please contact us.

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

“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



“Volunteering as a money adviser has been an important part of how I meet my retirement objectives. I can see we are making a difference to the lives of people who see very little kindness towards them, and are often desperate to unpick their money problems.”

Peter - Money Adviser

DONATIONS

We would like to thank all our supporters that donated throughout the year. These contributions have enabled us to expand our reach and make a difference in Brighton & Hove for those in need of support and assistance.

How your donation can help:

£50

An adviser completing a benefit claim

£145

The cost of an interpreter for a meeting with a client who cannot speak English.

£10

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

£30

Our monthly printing costs

Special thanks to **roasted** for donating 4.5kg of coffee bags!

Why we need your help:

The demand for our services has increased due to the rising cost of living, with even more people facing financial challenges and vulnerabilities.

Any contribution, whether large or small, greatly impacts our ability to sustain our crucial work for some of the most vulnerable members of our society.



FINANCIAL REVIEW

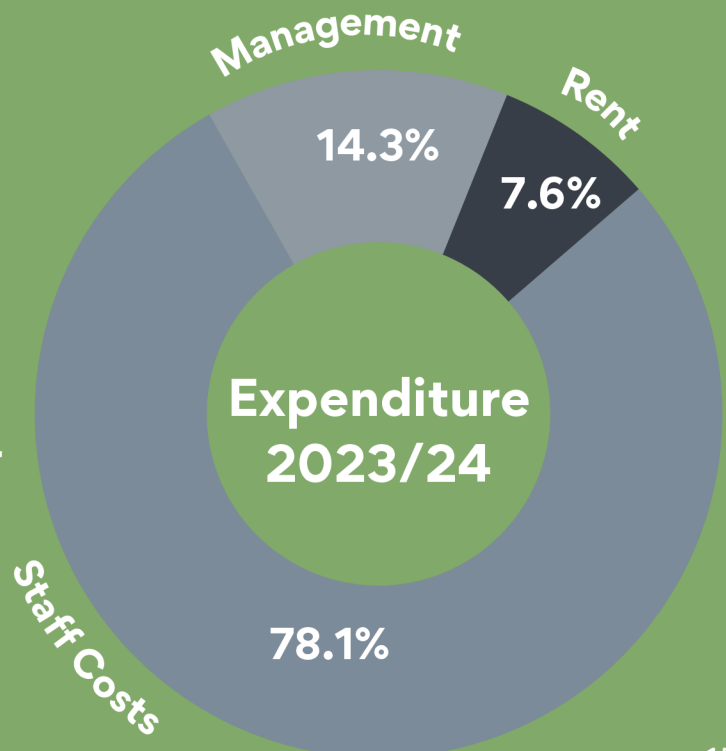
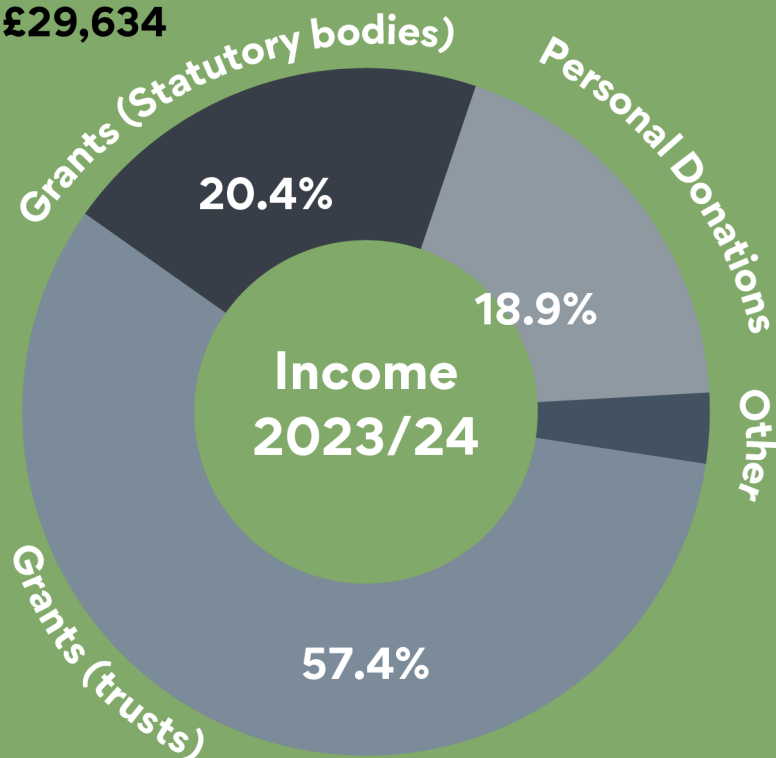
We have continually received grants from the Money Works and Advice Matters partnership, which aids us in securing financial agreements with local authorities. Citizens Advice manages these funds on behalf of the local authority, and we have been allocated an agreed portion.

Additionally, we have been fortunate to receive generous grants from various organisations, including the **Garfield Weston Trust, Sussex Community, Locality Locality, Trust House Forte, Foyle Foundation, Enjoolata, The Worshipful Company of Grocers, Robertson Hall Trust, Southern Charitable Trust, Chalk Cliff Trust, Dodgson Trust, and Advice UK.**

Furthermore, we would like to express our heartfelt gratitude to all our donors, including individual gifts and various contributions from organisations.

A special thanks goes to **Aviva** for matching our crowdfund at the start of 2023 which raised **£16,804.**

For the year 2023/24, our personal donations totalled: **£29,634**



Income:
£134,257

Expenditure:
£130,583

Reserves:
£26,891

**Movement
in funds:**
£3,674



St. Luke's Advice Service

LOOKING AHEAD

Our Six Strategies | The Route to our Vision for 2024/25

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, Possibility 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.



Brixthelm Centre 

THANK YOU!

We want to finish off by saying thank you to all our partners, volunteers and supporters. St Lukes advice service could not operate without your invaluable contributions, commitment and support.

We look forward to continuing our important work for the Brighton & Hove community in the coming year .

GET IN TOUCH!



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St. Luke's Advice Service

We value and prioritise our clients privacy so no photos in this report feature actual clients.*