



St. Luke's Advice Service

YEAR 2024/25

ANNUAL REPORT 2024/25

ST LUKE'S ADVICE SERVICE

REGISTERED CHARITY: 1094894

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**Revd. Martin
Poole**

A WELCOME FROM THE CHAIR

Welcome to the report of our activities of 2024/25 giving you an overview of the work of St. Luke's Advice Service in what continues to be challenging times.

As I write this we are holding our breath and waiting for the vote on changes to benefits being proposed by the government which may deny benefits to some of our most needy clients. Our phones over the first few months of 2025 have been full of calls from a wide variety of clients worried about these changes and what this will mean for them, often worried about the effect this will have on their mental health. We have had meetings with Sian Berry, our local Green MP to help provide case study examples of the effect of these changes could have on certain clients alongside the data her team has compiled on the local impact of these changes.

Overall, St. Luke's Advice Service has had a positive year with an increase in the resilience of the service we provide. This is largely due to staffing stability and a closer focus on fundraising to ensure that the charity can continue to provide the excellent depth of service which we have become known. We continue to be a valued member of the Advice Partnership across the City of Brighton and Hove, working with the Citizens Advice Bureau and Money Advice Plus as well as other specialist advice providers to ensure that all those in financial need across this city can access the advice they need.

This work could not have been achieved without the extraordinarily dedicated staff and volunteers who serves anyone who comes to us for advice with professionalism and compassion for as long as they need help. I want to make a special note of the contribution made by Grace Smyth which was recognised this year in the change of her role to Director of Operations and Fundraising.

There has also been a number of changes to our trustee board with the departure of Kathryn Mountford and Erin Callaghan who have served as trustees looking after HR and strategy respectively, we owe them a debt of gratitude. The trustee board has been joined by Funmi Yussuff looking after HR and Timothy Drew as Treasurer, taking over from Mike Gray who continues as a trustee, a role which he has undertaken since the beginning of the charity. As always, we continue to look for new trustees and are particularly seeking to recruit those who are interested in fundraising or strategy at the moment. 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.

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

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 professionals, social prescribers and others to holistically support those that need it both face-to-face support and remotely.

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.**

OUR VISION



- **To develop the advice service in a sustainable way to enable effective, ongoing support to be delivered**
- **To develop and strengthen our people, structures and processes to support the development of the 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 three years of this plan and beyond**
- **To develop and influence key relationships working to the benefit of our clients, and the successful development of the 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**



We are proud of the service that the volunteers, staff and trustees of St Luke's Advice Service have developed and delivered. We want to continue to improve the quality of our service and help more people. This is summed up in our vision which acts as our guiding star

OUR IMPACT



95% of clients believe we improved their understanding of their rights, options and next steps.

62% of clients reported a reduction in anxiety surrounding their financial situation after receiving help.

82% of clients felt supported with their benefit and debt issues, reflecting the service's commitment to providing comprehensive & tailored support.

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.

OUR PERFORMANCE

In 2024/25 we assisted 878 clients with 974 welfare benefit and debt cases.

Up 26%
from
2023/24

We also handled 3060 telephone and online enquiries from new clients

Up 13%
from
2023/24

Reduced client debt: **£1,318,252** of debt written off / managed for 93 clients

Increased client income: Combined annualised total of over **£1.8M** of unclaimed benefits.

WHO WE HELP

Age Range:

Under 25: 7%

25-45: 41%

46-65: 44%

66+: 8%

Gender:

52% Female

42% Male

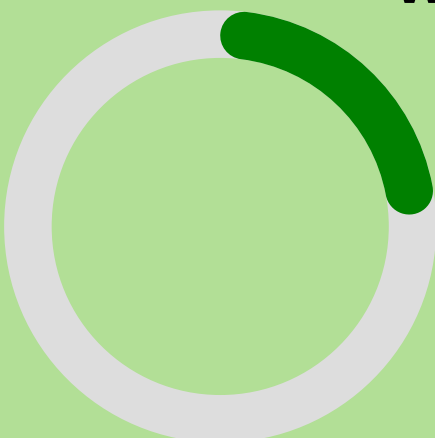
4% Non-binary

2% Trans



**16% of clients were
black and racially
minoritised**

**22% had dependent children, 70% of which
were single parents**



**23% of clients
identified as
LGBTQ+**

OUR TEAM

8



Grace Smyth

**Director of Operations
and Fundraising**

Jess Keilthy

**Money Adviser (MIMA
cert) and team
supervisor**



Alex Breyley

Advice Worker

Carole Sparkes

Advice Worker



Heather Morton

Advice Support Worker

OUR VOLUNTEERS

9



Brian
Debt Adviser



Peter
Debt Adviser



Jane
Debt Adviser



Liz
Benefits Adviser



Freddie
Administrator

OUR CLIENTS

“I always highly recommend St. Luke’s to others. The service has been invaluable to me, and I would not have managed without it”.

“I am deeply grateful to my adviser, for her tireless, enthusiastic and sympathetic professional help for those in need of help. Your service is a beacon that gives hope and encouragement to carry on. Thank you”.

“I feel so much better after attending. It improved my mental health for days – a big worry lessened. My adviser has been so understanding. Thank you so so much”.

This year we helped 878 people with 881 welfare benefit cases and 93 debt cases. 44% of these clients lived in the most deprived areas of Brighton and Hove and/or were homeless

100% of our clients would recommend our service to others



CASE STUDY

*Name has been changed

Charlie was referred to us for help with a Personal Independence Payment (PIP) appeal. They had previously received PIP before being hospitalised in 2021 due to Covid complications. During this time, their PIP stopped following a review, and they were left without support. Before coming to us, Charlie's appeal had already been postponed due to their discharge from a mental health acute care facility.

We began supporting Charlie in October 2024, registering as their representative with the tribunal service and requesting a second postponement to properly assess their case. They had not had support to reclaim PIP, and during this period experienced a traumatic brain injury from an ex-partner. Combined with long-term struggles with PTSD, anxiety, and trauma following a sexual assault, Charlie was unable to advocate for themselves.

We helped gather crucial evidence for their appeal and offered guidance on their Employment Support Allowance (ESA) claim, particularly aiming to reinstate the Severe Disability Premium lost when PIP ended.

In January 2025, after reviewing the additional evidence, the Department for Work and Pensions (DWP) acknowledged their error and awarded Charlie enhanced PIP for both daily living and mobility until 2027. They also received over £28,000 in back payments.

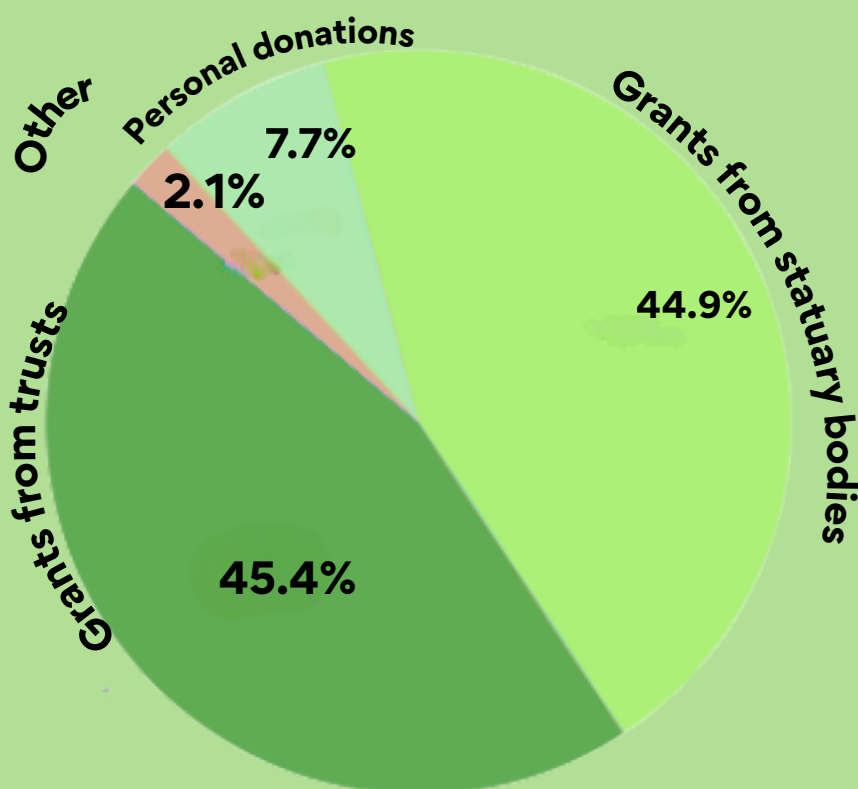
Following the decision, we signposted Charlie to support with migrating to Universal Credit. Since then, our team has continued to check in regularly. Charlie has since been managing their health challenges, but they have shown real improvement in wellbeing. We remain engaged in their journey.

FINANCIAL REVIEW

OUR FUNDERS:

National Lottery - Awards for All
 Albert Hunt Trust
 Sussex Community Foundation
 Robertson Hall
 SHCJ
 The Dodgson Foundation
 Passionist
 Souter Charitable Trust
 Leathersellers
 Community Trust Blessed Virgin Mary
 Rampion
 Brighton Soup

FINANCIAL BREAKDOWN:



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.

VOLUNTEER

We are extremely grateful for our volunteers who are so dedicated to what they do and give up their time to help others

GET INVOLVED

We're always welcoming of new volunteers and have a range of rolls to be filled:

Money Adviser

Benefit Adviser

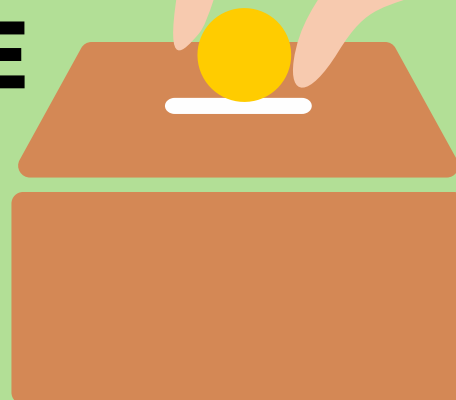
Admin Support

**To enquire contact
Grace Smyth, Director
of Operations and
Fundraising :**

01273 549203

**grace@stlukesadvice
service.org.uk**

DONATE



The cost of living crisis has meant that our service is in high demand even more so than before with more and more people facing financial difficulties. That's why any amount- big or small- makes a huge impact on the work we do to help some of the city's most vulnerable.

We are forever grateful for all of our supporters who donate each year. It is your donations which help us expand our reach across the city of Brighton and Hove and support those in need.



£15



£35



£50

Helps us answer one phone call from someone needing help with financial troubles

Covers our monthly printing costs

Goes towards an advisor filling out a benefit form

THANK YOU ABN AMRO BANK BRIGHTON AND BRIGHTON SOUP!

Before



After



In November 2024 we had the privilege of ABN AMRO Bank Brighton giving our interview rooms a much needed makeover. Over a few days six hard working volunteers transformed two previously quite dull and plain rooms into much more light, airy, and relaxing environments!

A special thanks to Brighton Soup as well who funded this spruce up project.



ABN·AMRO



BrightonSoup

GET IN TOUCH WITH US!

By phone:

01273 549203

By email:

info@stlukesadviceservice.org.uk

Our website:

stlukesadviceservice.org.uk

Social Media:



@stlukesadvice