Annual Review and Financial Statements 2026

BRIXTON ADVICE CENTRE

CONTENTS

Brixton Advice Centre Reference and Administrative Details for the year ended 31 March 2026

Trustees

Personnel

P Torsney, Chief Executive
S Samuel, Office Manager
S Stara, Benefits Supervisor
U Edokpolo, Debt Supervisor
S Ali, Project Adviser (from 4 Sep 2025)
P Elliott, Community Advisor/Housing
D Hassan, Outreach Benefits Adviser
A Suudi, Adviser (to 3 Nov 2025)
L Jackson, Cleaning Services
L Flynn, Benefits Adviser (vol)
G Basili, Benefits Adviser (vol)

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

Behind every one of Brixton Advice Centre's cases is someone in our community navigating a difficult moment, our role is to stand alongside them. This has been another year of growing pressure for people in Lambeth, with many facing serious housing and financial uncertainty.

I am delighted to introduce this year's Annual Review and report that the Centre has remained a constant in the shifting landscape of the advice sector. Whilst other advice services sadly closed around us, we have shown incredible resilience and, with the support of funders, continue our vital work in the community. You can see one or two examples of the kind of work and projects highlighted in this review.

Wherever people need us and within our limited resources we aim to be present, visible and dependable. We are a vital part of the fabric of Lambeth, making the borough a place we can all call home. Our team has helped people stay in their homes, manage financial pressures and access justice. Over the period of this report we have supported 2,177 individuals and families with 3,512 complex matters, a notable increase to the previous financial year, helping those who need it the most. Following the closure of Centre 70, and with additional support from Lambeth Council, Brixton Advice Centre rose to the challenge, providing new outreach services in West Norwood.

I and the Board are committed to ensuring that the Centre remains resilient, dependable and serving the community. It is a privilege to work with my fellow trustees who dedicate their time, energy and expertise to making the Centre work for everyone.

Most importantly, there is no Brixton Advice Centre without our dedicated staff who continue to rise to these challenges. From all the Trustees, our thanks go to our Chief Executive, Patrick Torsney, the Centre's staff and volunteers. Without them, none of this would be possible.

Killian Moran

Brixton Advice
Making a difference

Thanks to your support, we're here for people when they need us most.

2,177
clients advised

We provided trusted advice and support to help people understand their rights and options.

3,512
cases opened

We helped people take the first step toward resolving their problems and moving forward.

> "The advice I received was a lifeline. My adviser listened, explained my options and helped me resolve my issue. If I could give you a medal, I would!
> – Client feedback

THANK YOU

To our supporters, funders and partners – thank you. You make our work possible.

Together, we create brighter futures for our community.

People first
We treat everyone with respect, compassion and dignity.

Trusted
We pr
independe
advice tha
a real dif

OF WHICH:

33%
Benefits

31%
Debt and cost of living

26%
Housing

10%
Other
Including family law, employment, consumer, other legal support

advice
ovide
nt, expert
at makes
ference.

Stronger outcomes
We help people overcome problems and move forward with confidence.

Stronger together
We work in partnership to build a fairer, more supportive community.

Behind every number is a person. Together, we're changing lives.

THE WISER ADVISER

I'm Sophie and I run the **Wiser Adviser Project** at BAC. I mainly work at outreach venues around the borough advising the 65+ Lambeth community on a broad spectrum of issues under **Independent Age** funding.

My work covers a wide range of subjects; largely welfare benefits but also things like housing, help with housing and energy bills, finding financial support to linking people up to activities that can really help with mental health and reduce isolation. I try to help the 'whole person' - not just with vital social welfare law advice - but improving their general wellbeing.

Many older people I see can be too proud to access what they are entitled to and mistrust offers of help. It's very rewarding to encourage those who have worked hard all their lives (some still working) to consider the help they can access. I have knowledge of a lot of the lovely events and groups in the borough, including Thai Chi for older people, free lunches, social groups with line dancing, lovely home cooked food and cakes, art classes and sign language classes. I believe it is really important to connect people with these kinds of groups or events to improve their mental health and coping strategies with the ever increasing cost of living and the isolation and loneliness that can be felt in London when you are no longer working. After someone has lost a partner or close family member and I've dealt with their legal issues it is nice to find out their interests and introduce them to some of the 65+

"Thank you Sophie, you've been a ray of sunshine for Alan and me"

clubs I attend when they are ready to socialise. There they are made to feel welcome and can make friends, which can mean a lot to some. I have even been known to join in with a bit of the singing myself!

I put a lot into building trust and find it critical to do this before many of the harder to reach will engage with me. Many have very complex and precarious life situations. For example, *George, who I met earlier this year in his seventies who was sofa surfing with no income. Originally from Jamaica, he was too frightened to see what if anything he was entitled to. Over a number of months we went through the process of getting him a national insurance number and eventually Pension Credit including a healthy backdated payment. He has now opened a bank account for the first time and joined a GP practice. He is also now in receipt of Attendance Allowance and has a Freedom bus pass we sorted out that he can use for the many medical appointments he has to attend.

Sophie with Marcia, a visitor at the Brixton Windmill Community Club for the over 65's

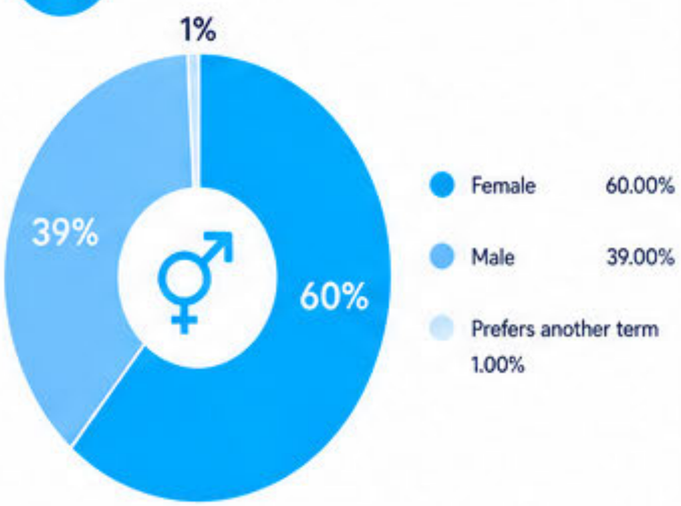
On a different note I met Olivia in her eighties recently, who loves writing poetry. As well as sorting out her benefits and an energy bill that was causing her a lot of issues I introduced her and her family to some self publishing resources and booked tickets for her to attend two different events at the recent Lambeth writing festival. She says she now 'feels empowered'.

Independent Age

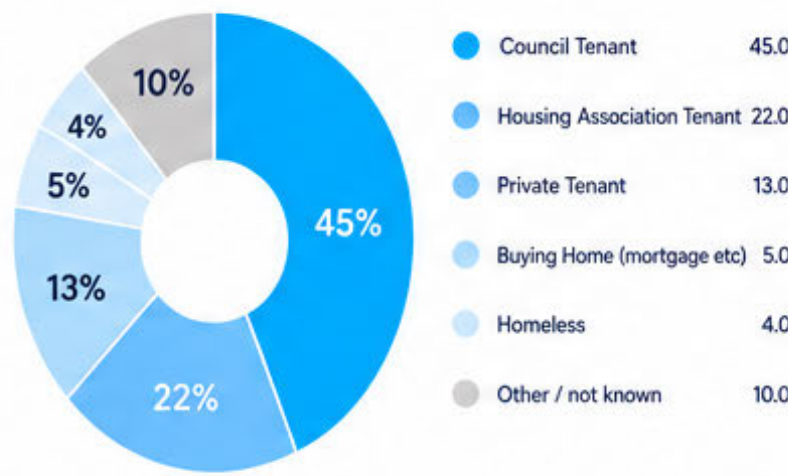
***Please note:** all service user names have been anonymised throughout this document

SERVICE USER PROFILE

GENDER

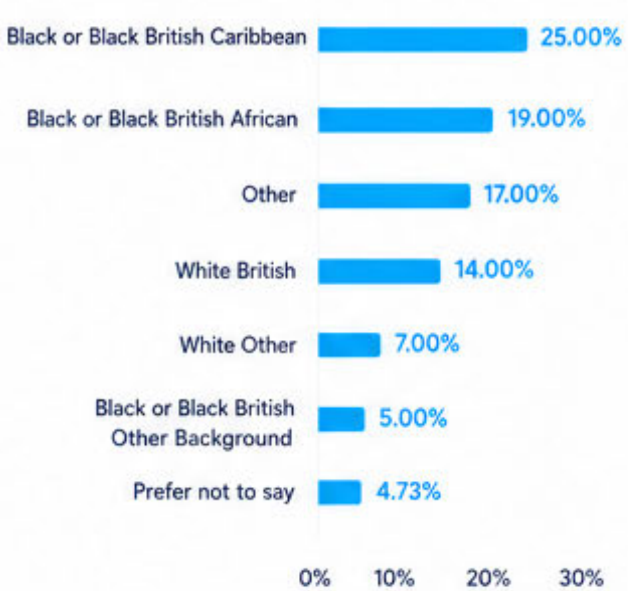


HOUSING STATUS



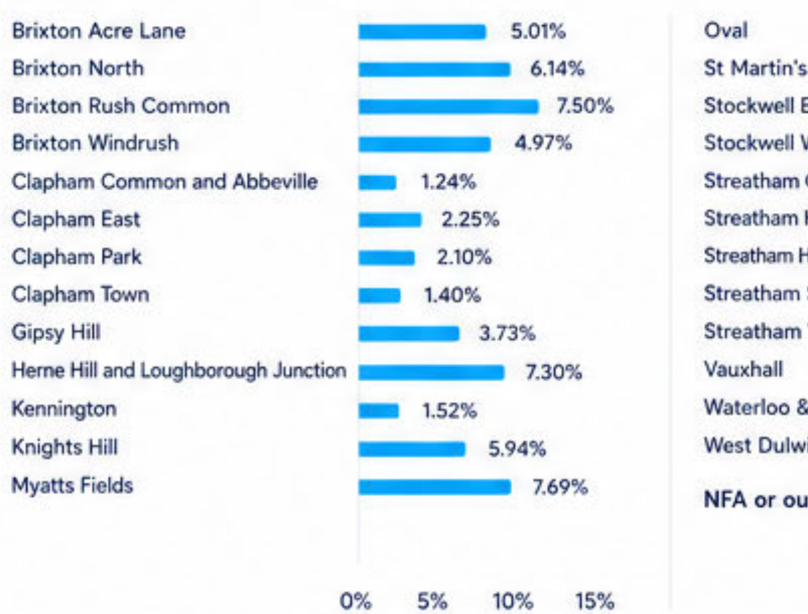
ETHNICITY

AS A PERCENTAGE



LAMBETH WARD

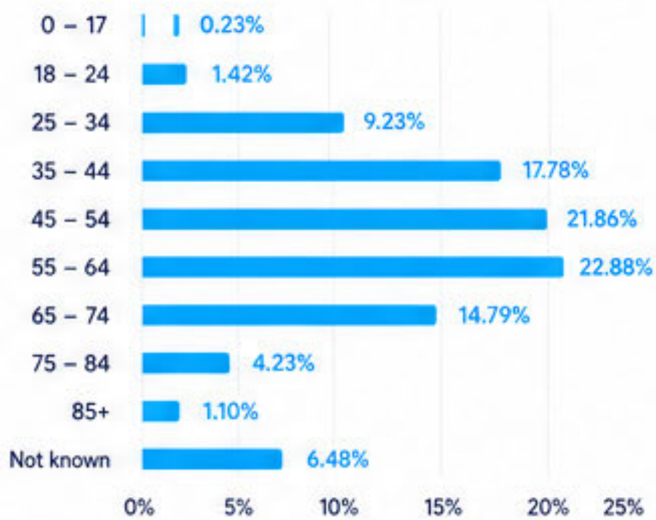
AS A % OF SERVICE USERS



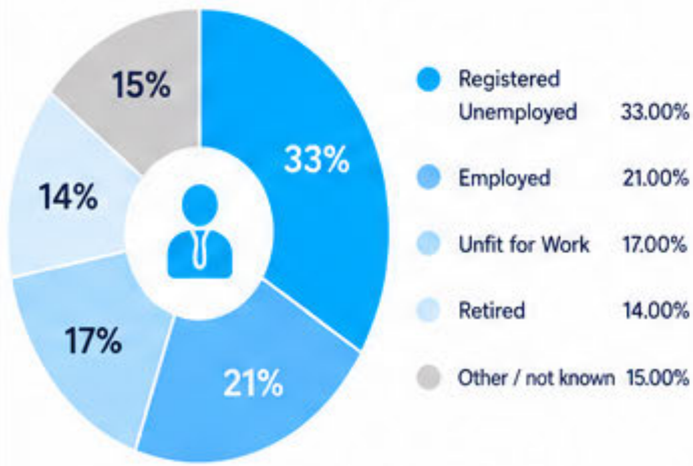
These statistics help us understand our community and ensure we continue to deliver inclusive, targeted support that meets the needs of our service users.

Insight into the diverse community we support across Lambeth.

AGE



EMPLOYMENT STATUS



HEALTH AND DISABILITY

SPECIALIST ADVICE

As the supervisor of the benefits team at BAC (one of the specialist advice teams here), a large part of my job is using legislation guidance and case law to establish exactly how the real-world impact of someone's limitations should be measured in terms of entitlement to various benefits.

In a recent case we assisted a mother challenging her daughter’s Disability Living Allowance (DLA) mobility decision. Sasha was a 13-year-old with a diagnosis of ADHD and later received a diagnosis of autism.

As is characteristic of neurodivergent girls, she would do her utmost to mask many of her difficulties during the school day in order to try and blend into her environment and minimise the chances of appearing different from her peers. However, the pressure of doing this meant she was highly overwhelmed when she left school and consequently her existing difficulties managing

"The service is very important and helpful, they also respond to emails very quickly. The team take time to listen to me and very encouraging, they also give me hope. Thank God for the team."

Written feedback August 2025

sensory stimuli in the outdoor environment were exacerbated. This often led to her becoming frozen in place, unresponsive, and often in potentially dangerous positions such as by the road side.

The DWP argued this difference showed she had control over her reactions. We used established case law to show that autism is a physical condition of the brain and proved that when Sasha experienced sensory overload outdoors her freezing and refusal to move were completely involuntary and a direct physical consequence of her autism, not bad behaviour or a wilful choice.

Our argument was successful and Sasha was awarded the highest rate of the mobility component by the Tribunal. This meant her payments increased by £50 per week and she also received a backdated payment of just under £5,200 to meet the difference between the low and high rate mobility payments she would have received in the previous two years had the correct decision been made originally. This was an excellent result for the client who had waited two years to get her daughter the level of support she truly needed.

Ultimately, this case demonstrated how vital it is to assess the functional impact of a condition on a particular individual rather than jumping to blanket conclusions.

Sekayi Stara, Welfare Benefits Supervisor

FINANCIAL GAINS FOR CLIENTS

TOTAL FINANCIAL GAINS

£1,271,000

Delivered in financial gains for our clients

£865K

in benefit awards

£270K

in new annual benefit payments

Every case. Every pound. Real difference.

Thank you to our
and to our suppo

The total financial gains achieved for our clients through our support and advocacy.

Helping our clients improve their financial wellbeing and build a more secure future.

£109K

in debts written off

£27K

in new (regular) council tax and rent repayments

r clients for trusting us,
rters for making this possible.

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 us

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

My name is Simone and as the Centre’s Operations & Service Delivery Manager I have the privilege of overseeing how our services come together to support those who rely on us. It has been a year defined by rising demand and rapid change. Charity closures and cutbacks elsewhere in the borough means even more people are turning to us. Many with complex situations that require time, care, and specialist support.

One of our biggest priorities is widening access, where funding permits, placing teams directly in community spaces where people naturally seek help e.g. from foodbanks, crisis hubs, partner organisations and local gathering points. This allows us to meet people where they are, build trust and offer support to those who might not otherwise find the opportunity to walk through our own door.

Behind the scenes, my role is about keeping our day-to-day services running smoothly, coordinating staffing, managing operational pressures and making sure our advice drop-in and telephone support remain welcoming, reliable, and easy to access. It’s a balance of planning ahead, responding to the unexpected, and making sure our team has what they need to deliver the best possible service.

Despite the challenges, this year has been full of moments that remind us why we do what we do. Our community continues to show resilience, kindness and trust in the Centre. I am proud of how our team has played its part and adapted, grown and stayed committed to providing support that is both practical and compassionate.

We remain deeply rooted in our community, driven by the belief that no one should ever feel they have nowhere left to turn.

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 2026. 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/

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Centre's charitable activities during 2025-26 are set out in the preceding report.

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 principal sources of funding are set out in the accounts which follow.

Financial position

Details of the financial transactions of the Centre are set out in the accounts.
The Centre noted a deficit of £13k in this reporting period compared to the previous year surplus of £29k. The deficit is considered manageable and was mostly accounted for by a one off write off of historic work in progress figures. The total Unrestricted Funds to be carried forward are £453k, 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. The Centre is currently conducting a feasibility study with a view to refurbishing its building, to improve the physical environment for staff, volunteers, and clients while reducing the likelihood of unforeseen repair costs arising.

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. On incorporation, it was governed by a Memorandum and by Articles of Association. By resolution of the AGM held on 30 July 2025, members adopted replacement Articles of Association, in line with Companies House Model Articles but adapted to reflect the Centre's existing arrangements. The Memorandum was not changed.

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 Board (trustees/directors)

The Centre is controlled by trustees/directors who are elected to the Board. The Members of the Board act both as trustees and directors. Please see details of trustees in the year 2025-26 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 Board'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 Board meets regularly to manage the Centre's affairs. The Centre has a full-time Chief Executive who is accountable to the Board and who manages the day-to-day administration of the charity. The Chief Executive reports directly to the Board and provides it with written and verbal reports as appropriate at each meeting.

Key management remuneration

	2026	2025
	£	£
Key management compensation	62,756	56,777

Risk management

The Board 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 trustees.

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 29/07/2026 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 2026 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 2026 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: 29/4/26

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
for the year ended 31 March 2026

	Notes*	Unrestricted funds £	Restricted funds £	**2026 Total funds £**	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**8,763**	**-**	**8,763**	6,622
Charitable activities	4				
Provision of legal advice		**222,690**	**117,174**	**339,864**	419,731
Investment income	3	**1,679**	**-**	**1,679**	3,681
Total		**233,132**	**117,174**	**350,306**	430,034
EXPENDITURE ON					
Charitable activities	5				
Provision of legal advice		**246,020**	**117,174**	**363,194**	400,776
NET INCOME/(EXPENDITURE)		**(12,888)**	**-**	**(12,888)**	29,258
RECONCILIATION OF FUNDS					
Total funds brought forward		**466,299**	**-**	**466,299**	437,041
TOTAL FUNDS CARRIED FORWARD		**453,411**	**-**	**453,411**	466,299

The notes form part of these financial statements

BALANCE SHEET
31 March 2026

	Notes	Unrestricted funds £	Restricted funds £	**2026 Total funds £**	2025 Total funds £
FIXED ASSETS					
Tangible assets	9	**355,867**	**-**	**355,867**	363,077
CURRENT ASSETS					
Debtors	10	**5,648**	**-**	**5,648**	31,528
Cash at bank and in hand		**191,666**	**19,954**	**211,620**	166,616
		197,314	**19,954**	**217,268**	198,144
CREDITORS					
Amounts falling due within one year	11	**(99,770)**	**(19,954)**	**(119,724)**	(92,308)
NET CURRENT ASSETS		**97,544**	**-**	**97,544**	105,836
TOTAL ASSETS LESS CURRENT LIABILITIES		**453,411**	**-**	**453,411**	468,913
CREDITORS					
Amounts falling due after more than one year	12	**-**	**-**	**-**	(2,614)
NET ASSETS		**453,411**	**-**	**453,411**	466,299
FUNDS	14				
Unrestricted funds				**453,411**	466,299
TOTAL FUNDS				**453,411**	466,299

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 and authorised for issue on

29/07/2026 ...... **and were signed on its behalf by:**

....

G R J Beaton - Trustee

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 4% for each participating employee.

2. DONATIONS AND LEGACIES

	2026	2025
	£	£
Donations	**8,763**	6,622

3. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	**1,679**	3,681

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2026	2025
		£	£
Grants	Provision of legal advice	**346,894**	408,629
Legal Aid & advice	Provision of legal advice	**(7,030)**	11,102
		339,864	419,731

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

	2026	2025
	£	£
Lambeth Borough Council	**228,719**	273,375
Trust for London	**-**	24,600
Walcot Foundation	**1,632**	-
Lambeth Larder	**1,000**	1,000
Trussell Trust	**78,045**	84,654
Garfield Weston Foundation	**-**	25,000
Independent Age	**37,498**	-
	346,894	408,629

Brixton Advice Centre is in partnership with Centre 70. In December 2025, Centre 70 went into administration so Trussell Trust provided funding direct to Brixton Advice Centre.

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Provision of legal advice	**356,599**	**6,595**	**363,194**

6. NET INCOME/(EXPENDITURE)

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

	2026	2025
	£	£
Auditors' remuneration	**6,595**	5,700
Depreciation - owned assets	**7,210**	7,720
Hire of plant and machinery	**1,723**	2,328

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

8. STAFF COSTS

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

	2026	2025
Advice Services	**7**	7
Administration	**1**	1
	8	8

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

9. TANGIBLE FIXED ASSETS

	Freehold property	Fixtures and fittings	Totals
	£	£	£
COST			
At 1 April 2025 and 31 March 2026	**508,673**	**33,246**	**541,919**
DEPRECIATION			
At 1 April 2025	**145,815**	**33,027**	**178,842**
Charge for year	**7,064**	**146**	**7,210**
At 31 March 2026	**152,879**	**33,173**	**186,052**
NET BOOK VALUE			
At 31 March 2026	**355,794**	**73**	**355,867**
At 31 March 2025	362,858	219	363,077

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 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

	2026 £	2025 £
Trade debtors	**500**	19,160
Other debtors	**167**	-
VAT	**1,787**	658
Prepayments and accrued income	**3,194**	11,710
	5,648	31,528

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Bank loans and overdrafts (see note 13)	**2,666**	10,481
Trade creditors	**4,136**	5,253
Social security and other taxes	**8,482**	6,724
Other creditors	**680**	791
Client monies	**116**	1,851
Deferred income	**97,642**	61,705
Accrued expenses	**6,002**	5,503
	119,724	92,308

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

	2026 £	2025 £
Bank loans (see note 13)	**-**	2,614

13. LOANS

An analysis of the maturity of loans is given below:

	2026 £	2025 £
Amounts falling due within one year on demand:		
Bank loans	**2,666**	10,481
Amounts falling between one and two years:		
Bank loans - 1-2 years	**-**	2,614

14. MOVEMENT IN FUNDS

	At 1.4.25 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	**466,299**	**(12,888)**	**453,411**
TOTAL FUNDS	**466,299**	**(12,888)**	**453,411**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**233,131**	**(246,019)**	**(12,888)**
Restricted funds			
Walcot Foundation	**1,632**	**(1,632)**	**-**
Trussell Trust	**78,045**	**(78,045)**	**-**
Independent Age	**37,498**	**(37,498)**	**-**
	117,175	**(117,175)**	**-**
TOTAL FUNDS	**350,306**	**(363,194)**	**(12,888)**

Comparatives for 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
TOTAL FUNDS	437,041	29,258	466,299

Comparative 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)	-
	109,254	(109,254)	-
TOTAL FUNDS	430,034	(400,776)	29,258

14. MOVEMENT IN FUNDS - continued

Independent Age	A three-year contract to fund the costs of advice being delivered to older people in Lambeth. The project combines targeted welfare benefits advice with holistic casework, such as debt, grant access and money management.
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 one year contract that funds an advice worker to work with Walcot students and take on additional work at BAC as needed.
Trussell Trust	A three-year contract to provide specialist advice services at outreach venues around the Lambeth borough. The contract funds a full-time member of BAC staff who works predominantly offsite at local food bank venues.

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

16. CLIENTS BANK ACCOUNTS

	2026	2025
	£	£
Monies held in client bank accounts	**115**	1,851

BRIXTON ADVICE CENTRE

Lambeth

Independent Age

WALCOTFOUNDATION

LAMBETH LARDER

Legal Aid Agency

advice UK

Trussell
Ending hunger together

CYBER ESSENTIALS

Accredited
LEXCEL
PRACTICE MANAGEMENT STANDARD
The Law Society

LIVING WAGE EMPLOYER

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Opposite: funders in the period and key accreditations