



North Bristol
Advice Centre

*“The help that I received has completely
changed my life”*

Impact Report

2024/2025

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North Bristol Advice Centre is a community-based charity providing specialist legal advice and digital inclusion services. We aim to promote social justice and combat poverty by providing free and independent advice and support in North Bristol and South Gloucestershire.

Our Services

- **Welfare benefits advice**, including benefits checks, support through the benefits system to maximise income, and complex casework to secure legal entitlements, including appeals and representation at tribunal.
- **Specialist debt advice**, including working with clients to identify client-specific debt solutions, help with budgeting to prevent future arrears, complex casework and Debt Relief Orders (DROs).
- **Digital inclusion project** increasing digital skills and confidence through weekly drop-in sessions in Lockleaze and at outreach locations across north Bristol.

We offer 40+ advice appointments each week by phone, or face-to-face in Lockleaze and at outreach locations in Shirehampton, Patchway, Kingsmeadow and Staple Hill, as well as home visits.

40 years of Community-based Advice

In October 2024, NBAC celebrated its 40th anniversary, though celebrate is perhaps the wrong word. The founding volunteers who set up the Lockleaze Community Advice Service back in 1984 could hardly imagine how this small information point would grow into a professional advice service covering all of North Bristol and South Gloucestershire.



Sadly, 40 years on, the need for NBAC's advice services is higher than ever. Cost of living pressures, assaults on benefits entitlements, complex family situations complicated by illness or disability and bureaucratic systems that generate needless suffering have created unprecedented demand for our services.

Last year our administrative team handled 2,000 more enquiries than the year before and had to turn away 900 people because our appointment slots were all full.

Our anniversary year was a chance to reflect on past work, present need and to plan for the future. We launched our 5-year strategic plan "Sustain and Develop", highlighting the need for community-based advice, while recognising the challenges of the current funding environment. Our overall aim is to sustain our advice services, while continuing to develop and innovate in order to meet the need in our communities, and provide the best outcomes for our clients.

Our Partnerships

Working in partnership remains core to NBAC's ethos and our ability to deliver the advice support our communities need. This year we focused on:

Community partnerships – Outreach sessions co-locating with community partners Kingsmeadow@Made4ever, whose support workers can help clients to fill out benefits forms, build confidence and act on our advice. This year we launched a new partnership with Staple Hill Community Hub, supporting their Job Club attendees and local residents at monthly advice sessions.

Advice partnerships - NBAC is part of the Bristol Advice Partnership (BAP) comprising the main advice agencies in Bristol. In June 2024 the partnership delivered the Future of Advice in Bristol event, bringing together over 100 funders, stakeholders and providers together to feed into the development of a VCSE Advice Strategy for Bristol. NBAC is also part of the South Gloucestershire Advice Service (SGAS), working in partnership with other advice agencies to provide advice to communities across South Gloucestershire.

VCSE partnerships - We continued our priority referral system with Housing Matters, improving client journeys for those needing specialist housing advice. NBAC remains a committed partner of WHAM, the Centre for Sustainable Energy's multi-agency project providing holistic support to people in fuel poverty. NBAC is also a member of the VCSE Alliance, a key strategic partner in the transformation of local health and wellbeing through the Bristol, North Somerset and South Gloucestershire Integrated Care System.

Digital Outreach in Communities – Our digital outreach service, Bristol Tea and Tech, continued to be hosted by partners in community settings including Avonmouth Community Centre, Shirehampton JTE, Henbury and Brentry Community Centre and St Chad's. We trialled sessions with Bristol Refugee Rights and Homeless Link, supporting their client groups. We also collaborated with the Mendip Vale Group (MVG) in Sea Mills to support patients to upload, register and use their NHS App.



Tea and Tech Outreach Session

ACFA (The Advice Network) - NBAC is an active member of this network for independent advice agencies across the West of England. This year ACFA successfully delivering a range of mental health and wellbeing training for frontline advice workers, developed a strategy and secured onward funding to develop the network. NBAC worked in partnership with BAP, Bristol City Council and ACFA as one of 14 agencies to deliver additional advice services under the Household Support Fund.

Our Year in Numbers

We supported **2231** people 

1834

people received one-to-one advice



408

people at risk of homelessness kept in housing



6109

enquiries handled by our admin team



95%

success rate at appeal



67

home visits



“The help, guidance, advice and support we received from NBAC was invaluable! They enabled us to navigate the complicated benefit system to challenge a PIP decision and launch an appeal, which was successful. The whole process was extremely stressful and anxiety-provoking, but with the support we received, this was alleviated.”

£1,900,677

raised for clients

£4,380,940

debt managed



“I'm really glad that I contacted your advice centre as last time I tried to do the mandatory reconsideration myself, because I didn't have enough experience, it went to court, which caused me more stress. I'm sleeping a lot better now.”

130

people received one-to-one digital support



155

digital drop-in sessions held across north Bristol



701

foot-fall at sessions



95%

of attendees can get online independently as a result of our support



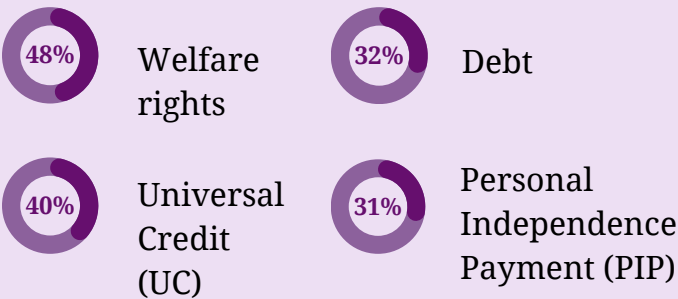
Our Clients

Age

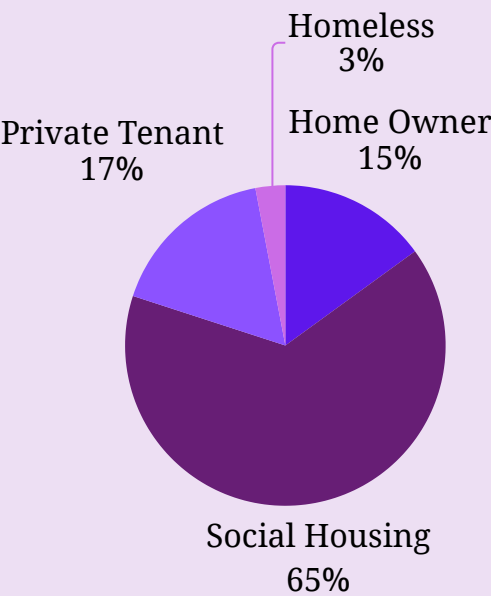
% of Clients

3%	17-24
13%	25-34
35%	35-49
34%	50-64
15%	65+

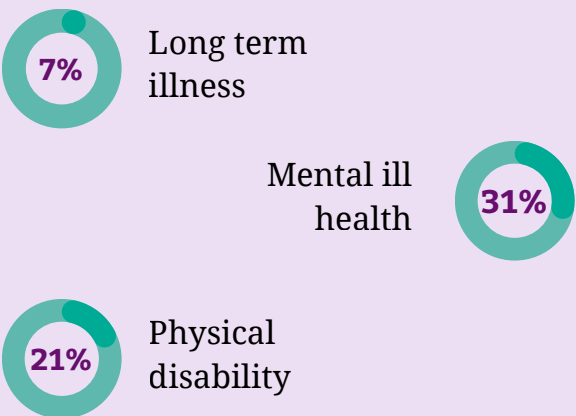
Issue



Housing



Health



Employment

40% of clients are unfit for work.

20% of clients are in full or part time work.

Ethnicity

22% of our clients were from racially minoritised communities

23 different languages spoken by clients

Being wrongly denied legal entitlements can feel impossible to challenge, particularly for those with health problems or vulnerabilities. Our specialist legal expertise enables us to advocate on behalf of our clients, even in the most complex cases. Many clients tell us that achieving justice is just as important as any financial gain.

Donna's Story

Donna, 50, has multiple serious health conditions, is disabled, and lives with her husband and three children. She receives Personal Independence Payment (PIP), and her husband receives Carer's Allowance. Together, they claim Universal Credit (UC).

In August 2023, UC asked Donna to confirm whether her 16-year-old son Alex would continue in education after 31 August. At the time, Donna was seriously unwell and unable to respond. Consequently, UC stopped paying the £315 monthly child element for Alex from 9 August 2023.

Due to ongoing ill health, Donna did not contact UC until July 2024. She was advised to report a late change of circumstances but told she would not receive arrears because the change had not been reported within one month. When she queried this, UC insisted the advice was correct. Donna sought help from NBAC in October 2024.

Our adviser wrote to UC, explaining that Donna's July 2024 query constituted a valid request for revision of the decision to stop paying, within the 13-month dispute period. UC had mistakenly treated it as an application for supersession (i.e. change of circumstances). Our adviser pointed out that UC had been wrong to advise Donna to report a change of circumstances as Alex's circumstances had not in fact changed: he had finished school and then started at college so had remained in education continuously. Our adviser highlighted that Under Regulation 32 of The UC etc. Decision & Appeals Regulations 2013, the DWP was obliged to revise the decision if the relevant time limit has been complied with, and the mechanism is available and appropriate (as it was in Donna's case).

UC refused, so our adviser assisted Donna in appealing. Our adviser sent a detailed written submission to the tribunal and represented Donna at the hearing itself. The Judge agreed that Alex's circumstances had never changed, and UC should have accepted that Donna asked for a revision, ordering the DWP to pay arrears from August 2023 totalling £3,308.



“NBAC is an essential service. It offers a light at the end of the tunnel for people by offering invaluable advice, guidance and support in what one often seemingly impossible situations.”

Welfare Benefits

Welfare benefits entitlement can be complex, confusing and difficult to navigate. We help people throughout their benefits journey --from form filling to complex casework to appeals-- to secure their entitlements, understand their legal rights and develop the confidence to manage their benefits in future.



Andre's Story

Andre, 45, is a single dad living with his two young children in a privately rented home. He works as a chef on a zero-hours contract, so his income changes from month to month. Alongside his wages, he receives Universal Credit (UC), Child Benefit and Council Tax Reduction.

Despite working hard, Andre was struggling to pay his £1,200 rent. His UC housing costs only covered £925 a month, leaving a £275 gap he had to make up from his other income. This meant going without essentials. Andre was very frustrated by his situation because, being a single parent, he couldn't easily increase his hours at work, and his UC work coach and case manager hadn't been helpful or understanding of this

When we reviewed his case, we found that the Local Housing Allowance in his area had increased to £1,092, but his UC hadn't been updated. We supported Andre to request a late Mandatory Reconsideration (MR), but his work coach and case manager refused to forward it to a Decision Maker. We decided to lodge an appeal even though the client hadn't received a Mandatory Reconsideration Notice (providing an MRN is usually a condition to have an appeal being accepted), hoping it would get UC to act on his MR.

This approach was successful. Soon after, UC increased Andre's housing costs and paid £835 in arrears. He is now £167 a month better off and says life feels "much easier to manage" thanks to the support he received.

“NBAC has made a lot of difference. I would not have been able to deal with my issue alone.”

Debts can quickly spiral out of control, with a devastating impact on individuals and families. Our specialist advisers work with clients to find a debt solution that works for them, as well as helping them to build their financial resilience going forward.

Joanie's Story

Joanie was single and living alone with her 10-year-old daughter. She had been suffering with long-term mental health issues, and her daughter was severely autistic – non-verbal with mobility issues. She had been in an abusive relationship, and her ex-partner had taken out credit fraudulently in her name.

Because of her mental health problems, she had to give up work. She was finding it very difficult to manage financially and had around £34,500 worth of total debt in her name with multiple creditors. She was entitled to full benefits, but because of some overpayments, she was having around £300 deducted from UC each month, which was making her situation worse. She felt that life had got out of control and was feeling extremely low.



Joanie met with our adviser who completed a financial statement with her and advised her of her suitable options. She had debts with her priority creditors including rent and energy arrears. She chose to apply for a Debt Relief Order to clear all her debts.

She was not claiming PIP for herself, so we advised her to make a claim. She had recently applied for DLA for her daughter, and we advised her about Carer's Allowance that she could claim if the DLA application was successful.

The Debt Relief Order was approved, with all the client's debts included. The deductions by DWP stopped, so that she was receiving her full entitlement and maximising her income.

The Debt Relief Order has left Joanie completely debt-free, and has increased her income. It has given her a fresh start. She was very happy with the outcome. She told us that it had given her hope for the future and that her mental health had already improved because of this.

“NBAC's support has literally 100% changed my life. I'm no longer stressed about my many bills, and it has helped me to have the courage to reach out for help and encourage others to ask for help. ”

Home Visits

Older people often underclaim on benefits, unaware of their eligibility, or lacking the confidence to apply themselves. Home visits enable us to support the most vulnerable older people to secure their legal entitlements and maximise their income.



Margaret's Story

Margaret is 77 and lives alone in social housing. Her health had been fragile for years due to Chronic Obstructive Pulmonary Disease (COPD) and she had recently been diagnosed with lung cancer. She had continued to try to work part-time to supplement her small pensions, unaware that she could receive additional support. By the time Margaret had contacted NBAC, she had finally given up work because of her illness, and she was struggling to cover essential costs. She was frightened about her future, uncertain how she would cope financially if her health worsened.

A home visit was arranged where our advisor helped Margaret complete her attendance allowance application.

They also requested additional medical evidence from her GP to strengthen the application and get it processed promptly. Through further discussion, our adviser identified that Margaret could also be entitled to Housing Benefit, Council Tax Reduction, Pension Credit and the Severe Disability Premium if the Attendance Allowance application was successful.

Recognising the pressure Margaret was under due to her cancer treatment, our adviser supported her to complete all these applications. She also ensured all relevant evidence was provided in electronic format so they could be directly given to the relevant departments, so that the claims were handled quickly.

Within 6 weeks of the initial appointment all applications were processed, an unprecedented quick result. Margaret received the high-rate attendance allowance (£110/week) plus £773 in arrears. In addition, she received the full housing benefit (£116/week) and council tax reduction (£33/week) and furthermore, had over £2,400 in arrears credited to her accounts. She also received pension credit (£96/week) which included the Severe Disability Premium.

For Margaret, this outcome brought relief at a time when she needed to focus on her health and wellbeing, providing her with financial security and peace of mind during an incredibly difficult time.

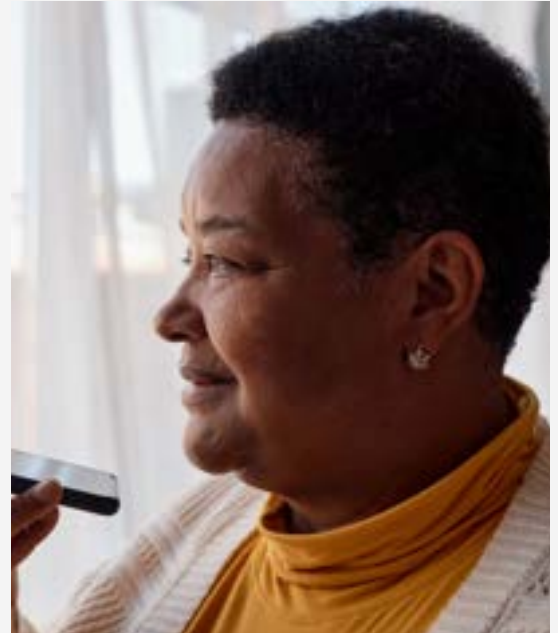
“Getting advice from NBAC has been crucial to being able to navigate the form-filling and stressful nature of being able to prove you are eligible to claim a benefit. NBAC’s knowledge is invaluable, and I am sure many would be in totally different situations as I would without them.”

Lack of skills and confidence is a major barrier to accessing digital tools and online services. Our Bristol Tea and Tech volunteers support older people to learn to use the digital tools they need, at a pace and learning style suitable to them.

Cynthia's Story

Cynthia, 70, a hearing aid user, has a smartphone and tablet with an attached keyboard for communication and everyday tasks. Despite her tech proficiency, she found it difficult to pair her hearing aids with other devices via Bluetooth. A weak 5G signal on her mobile service at home meant she often had to step outside to make calls or send messages.

Cynthia attended 12 digital drop-in sessions. Our volunteers provided support to pair her hearing aids with both her phone and tablet, and showed her how to stream music through her hearing aids. She received further guidance on downloading her essential apps and on managing key security settings for digital safety.



Cynthia was advised to switch her mobile service to her broadband provider to improve her home signal. She was also coached on connecting her phone to Bluetooth-enabled devices like a JBL speaker, her car audio system, and her hearing aids.

As a result, Cynthia's confidence and digital independence grew, ensuring technology remained an enabler rather than a barrier. She now feels empowered to manage her devices and is continuing her learning journey through one of our digital courses. Cynthia is exploring the use of 'live captions' (which displays the course leader's dialogue in real time) via her smartphone so she can get the best from the course.

“I started my connection with computers in the 90s and over the years I have muddled through. However, technology is moving so fast I can't keep up. I have to admit when I got my smartphone, I really didn't know what I was doing. The Bristol Tea and Tech team are rescuing me from drowning in technology! They don't get cross when I forget and ask again. If you have never used a smartphone, this is the place to be!”

Client Outcomes

Advice clients (106 questionnaires completed at case closed) reported that, as a result of our advice and support:

86%

were in a better financial situation

84%

were less stressed

86%

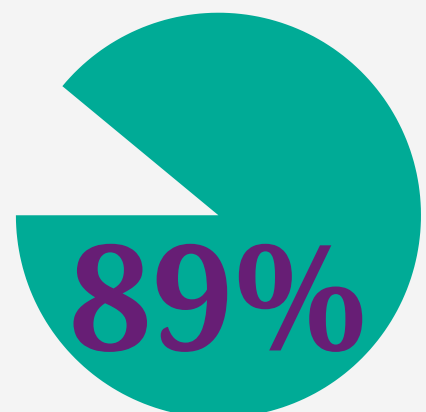
had improved understanding of their legal rights

“I am alot less stressed, so it’s a happier home for me and my daughter. It is a lot easier for me to manage my finances and keep on top of the bills as they come in.”

“It made me think that someone is on my side, and someone believed me, and that I am not a fake. It was nice to have someone in my corner to help me.”

“My mental health is more stable. I am not stressed about money and it has given me a positive impact. I am now able to look after my children.”

“It has made a 100% difference. I could not do anything before but now I feel I can manage things a lot better since getting help from NBAC.”



felt better able to manage their affairs

Long Term Outcomes

Over half of clients contacted three months after case closed (118 replies) said there had been long term changes in their life as a result of our advice:

“I could have been made homeless, but now I am still in my home.”

“It has greatly improved my ability to recover and manage my finances, and to manage my affairs and rights, with NBAC’s help.”

“I can budget better. I no longer have to go to the foodbank.”

77%

feel more in control of their finances now

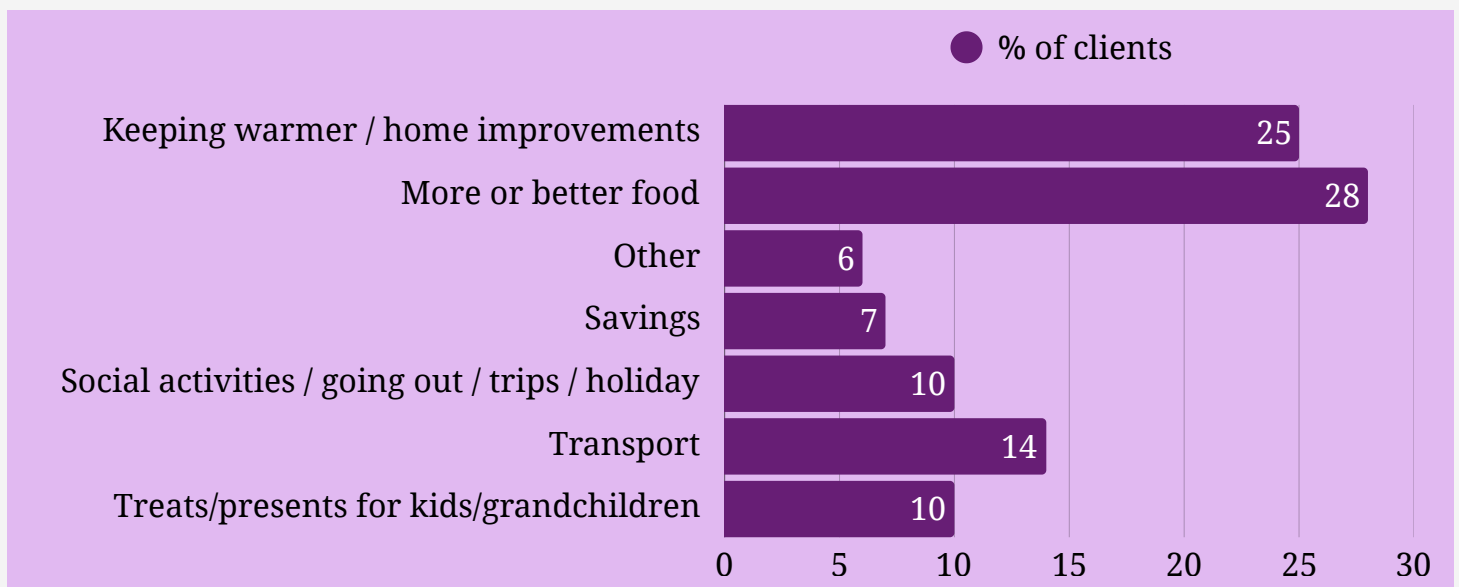
80%

have been able to budget and plan their expenditure

86%

have been able to keep a roof over their head

Now you’ve got more money coming in, what kinds of things are you able to use it for - that were perhaps difficult to pay for before?



Client Satisfaction

94% would recommend NBAC to a friend or relative

90% were happy or very happy with our advice and support

“The service was extremely helpful, both in the process and the result. My particular thanks to my adviser who was an excellent communicator, great listener, brilliant advocate and developed an effective and ultimately successful plan. I wouldn't have been able to navigate the system or obtain an appropriate award without him. ”

“I would find it difficult if I did not have North Bristol Advice Centre. I have learning difficulties, and they help me a great deal. Not only for me, other people as well. ”

“My adviser single-handedly restored my faith in humanity. She showed me unrivalled dignity, patience, respect and understanding. I felt 100% sure that she would do her best to help me. ”

“NBAC are very knowledgeable, and I find their help and knowledge very reassuring. It is important that people know there are organisations and support hubs like this when they are facing financial difficulty. ”

“I didn't even know what appropriate support looked like until I received help and advice from NBAC. ”



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Registered Charity number: 1066921

Company Registration Number: 3449469