Brecon Advice Centre
Registered Charity: 510226

Member of advice UK
The voice of independent advice

Annual Report and Accounts

Brecon Advice Centre is an independent organisation providing advice that is free, confidential and impartial. It is available for everyone regardless of their race, gender, sexuality, disability, religion, age or marital status.

2025-26

11 Bulwark

Brecon

Powys, LD3 7AE

Trustees' Annual Report for the year ended 31st March 2026

Chair's statement

The Brecon Advice Centre continues to provide free, impartial, drop-in advice to the local community. Our data shows we have maintained a steady flow of local residents visiting us for support each of the three days we are open over the last year. The road works in the town centre do not seem to have affected us to much extent. Given the ongoing cost of living crisis, and the exacerbation of this with the US/Iran conflict, we expect the demand for our services will continue.

This year, we have stabilised the board and our financial supporters continue to have strong faith in us, with one supporter in particular increasing the value and longevity of their grant to us. We welcome this show of faith in our provision and in the need to keep offering the people of Brecon and surrounding areas support and advice.

To further stabilise the charity, this year we took the decision to become a charitable incorporated organisation, "CIO". For a small charity such as ours, the benefits of this include

- Trustee personal liability trustees and members are generally shielded from personal financial liability if the charity incurs debts or faces legal action, provided the trustees have acted lawfully.
- We create an independent legal personality, so are able to more easily enter into contracts, employ staff and open bank accounts
- Single regulator - we only need to register and file accounts with the charity commission, streamlining and regulating our governance. This also reduces our admin time and costs - meaning more of our income can be targeted on supporting our community.
- Smaller charities need only prepare simpler accounts for the regulator, again saving time and costs.

Our intention is that the move to a CIO will ensure our continued stability and continuity over the years serving the local community of Brecon.

We offer a sincere thanks to all our volunteers - without whom, we would not be able to offer such a wonderful service. Their unique contribution to BAC is deeply appreciated.

Our expectation is that the cost of living crisis will continue for the medium term, and our services will continue to be needed. Our aim is to try to expand our offer across Brecon and the surrounding areas, reaching out to those people in need of support who we have not reached thus far.

Particular thanks to: **David Burden** who stood down as Treasurer in May 2025, having navigated the centre safely through difficult times in the early 2020s, both on the financial side and key administrative areas. And to **Jan Prentice** who left us in September 2025 having been with the centre for many years, providing invaluable practical support to volunteers and Trustees alike.

Finance

We rely solely on grants and donations for our income; and on careful budgeting and management of our expenditure. By the end of the financial year we were in good shape with a surplus of over **£13,397**, thanks to **Jackie Boarer** for securing grants from new providers as well as working with existing ones. Jackie takes the lead in maintaining our funding, keeping our income stream constant and sufficient to cover our expenses. The Trustees would like to record our sincere thanks for the grants we receive every year from our two local authorities, **Brecon Town Council** and **Powys County Council**, both of whose support over many years has been crucial to our survival. Additionally we would like to thank **The Di Walker Foundation** for extending their support which enables us to plan further into the future.

The Centre

The Centre has continued to provide an invaluable service to the community, and engagement with the public remains steady. Over the past year, we have helped over 1,000 members of the public with a whole range of issues and problems. This consistent footfall reflects the ongoing necessity and relevance of the Centre's work in the Brecon area.

Our volunteer advisers have faced a wide variety of pressing issues during the year. Benefits, utility disputes, pension-related concerns and universal credits were among the most frequent matters they had to address. Other issues included the distribution of foodbank vouchers, housing support, employment advice and access to healthcare. We continue to adapt to changing needs, ensuring that nobody is left unsupported in their time of need.

Volunteers

We recruited a number of new advisers during the latter part of the year. They have since completed their training and become valuable members of the team. Their skillsets have significantly enhanced those available at the Centre enabling us to better address the diverse needs of our community. Their contributions have been invaluable in maintaining the range and quality of services we are able to offer.

The Objectives

Brecon Advice Centre's Constitution states that:

The Centre is established for the promotion of any charitable purpose for the benefit of the community in Brecon and district by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

In furtherance of the foregoing purposes, but not further or otherwise, the Centre may:

a) provide centres for the supply of advice and guidance.
b) obtain, collect and receive money and funds by way of contributions, donations, legacies, grants and any other lawful method and accept and receive gifts of property of any description (whether subject to special trusts or not),
c) procure to be written, and print, publish, issue and circulate gratuitously or otherwise any reports or periodicals, books, pamphlets, leaflets or other documents.
d) arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures and classes.
e) promote, encourage or undertake organised research and experimental work and disseminate the results of such research.
f) affiliate or become affiliated to any institution having charitable purposes only and acquire and undertake all or any part of the assets, liabilities and engagements of any such institution which the Centre may lawfully acquire; and
g) do all such other things as are necessary for the furtherance of the objects of the Centre.

Its main aims are:

(i) To provide a quality generalist advice service that is free, confidential, impartial and accessible for all people in Brecon and its neighbouring communities

(ii) To ensure the local provision of specialist legal advice

(iii) To use clients' experiences to influence legislation and its administration

(iv) To manage the organisation and its service with due regard to probity and inclusiveness; and

(v) To co-operate with other agencies and participate in collaborative endeavours intended to benefit existing and other potential clients

The Centre Personnel

Management Committee & Trustees: (* - Denotes Trustee)

*Ryan Coleman – Chair

* Sara Davies – Treasurer (Appointed Trustee & Treasurer 15th May 2025)

*Jackie Boarer – Trustee and Fund Raiser

*David Burden - Trustee (stepped down as Treasurer 15th May 2025)

*David Hendey – Trustee (Appointed 15th May 2025)

*Keith Lawson - Centre Manager (Ex officio)

Cllr. Robert Thomas – Nominated Representative of Brecon Town Council

Resigned as Trustee 15th May 2025 - Sarah Benson

Centre Staff:

(a) Volunteers:

Surinder Kaur Price

Tish Jack

Tess Russell

Julie Burton

Mark Dempsey

Peter Jones

Jill Harris

Anita Webster

Janet Gallagher

(b) Employees

Keith Lawson - Centre Manager

Resigned 20th September 2025 - Janice Prentice - Administrator (Debt Advice)

The Structure, Governance & Management

Constitution

The Centre is a registered charity (Reg. No. 510226) and was set up by constitution in June 1981, which was subsequently amended in October 2002 and December 2008.

We are in the process of converting to a Charitable Incorporated Organisation (CIO) and are awaiting Charity Commission approval.

Principal Office

The principal office of the Centre is: -

11 Bulwark

Brecon

Powys

LD3 7AE.

Tel: 01874 624595

Email: breconadvicecentre@outlook.com

www.breconadvicecentre.org.uk

Trustees are appointed in line with the constitution. The Centre Manager is an ex officio Trustee. They meet at least four times a year.

The Centre places a specific emphasis on the governance issues of running a charity. Trustees are recruited who are committed to the objectives of the Centre and who possess specific skills which support the effective running of the Centre.

The Trustees comprise the Board which is responsible for the management of the Centre. In undertaking this role, they are supported by the Centre Manager.

Risk Management

The risks facing the Centre fall, broadly, into two categories, financial and operational.

The Centre's chief financial risk is being unable to meet its future obligations such that it cannot be run as a going concern. This risk is mitigated by prudent budgeting and expenditure management; and a robust reserves policy (see below). The Centre's financial position is reviewed by the Board at least quarterly, with the Treasurer reporting any points of note in between meetings.

Operational risks are managed on an on-going basis by the Centre Manager and are reported to the Chair and Management Committee depending on their severity. At each Committee Meeting, the Centre Manager reports formally on any concerns that he might have in this area, together with any proposed plans required to mitigate them.

Reserves Policy

The Centre is entirely reliant upon external funding and, as a result, the level of income varies annually. Financial reserves are built up in years when income exceeds expenditure and are, in general, retained to mitigate those years when expenditure exceeds income. Responsibility for monitoring the level of reserves lies with the Treasurer, who will keep the Trustees informed of the financial situation on a regular basis. Consideration of reserves should be made beyond the forthcoming year, as the levels of income, for a charity such as BAC, are variable year-on-year and are dependent primarily on the funds available from grant providers.

The first call on the reserves is to meet any liabilities should the need arise to close the Centre, and these are designated reserves which are ring-fenced. They cover redundancy payments to staff, any outstanding rent at the time of closure, together with specific one-off liabilities that would be payable.

The level of designated reserves in place is reviewed annually by the Trustees once an expenditure budget for the financial year has been agreed. Because of the uncertain situation regarding income, the Trustees have decided that the level of designated reserves should be set at six months budgeted expenditure, plus an additional 20% to cover the one-off contingency payments set out above. For the coming year, **2026-2027**, the expenditure budget is **£27,845**, so the level of designated reserves is set at **£16,707**.

The Treasurer reports on the status of available reserves to the Trustees on a regular basis so that grant/fund applications can be timely, and ensure sufficient financial stability without compromising future applications, which are often impacted by the level of reserves.

Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and accounting standards. In undertaking these responsibilities, the Trustees have ensured that: -

- Suitable accounting policies have been applied consistently
- Judgements and estimates are reasonable and prudent
- The financial statements have been prepared on a going concern basis

The Trustees confirm that the financial statements comply with current statutory requirements and the requirements of the charity's constitution.

Approval

This report was approved by the Trustees on and signed on their behalf by:



Sara Davies

Treasurer

Independent Examiner's Report To Brecon Advice Centre

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31st March 2026.**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

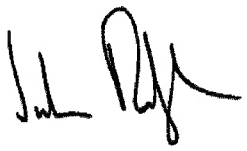
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



12/6/2026

Julian Rabjohn CPFA

Date

Receipts and Payments Account for the year 2025-26

RECEIPTS	2025-2026	2024-2025
Grants	£33,825.00	£21,325.00
Local Community Councils	£100.00	£100.00
Donations (including Gift Aid)	£1,280.00	£406.60
Bank Interest	£226.33	£361.45
Total Receipts	**£35,431.33**	**£22,193.05**
PAYMENTS	**2025-2026**	**2024-2025**
Employee Costs		
Salaries & Associated Employee Costs	(£11,841.57)	(£12,432.60)
Total - Employee Costs	**(£11,841.57)**	**(£12,432.60)**
Premises		
Rent	(£6,000.00)	(£6,000.00)
Cleaning and Maintenance	(£52.52)	(£120.54)
Total – Premises	**(£6,052.52)**	**(£6,120.54)**
Office Expenses		
Stationery & Other Office Expenses	(£12.00)	(£32.12)
Insurance	(£733.39)	(£729.11)
Photocopying & Printing	(£955.20)	(£768.00)
Postage	(£13.60)	(£16.65)
Telephone & Broadband	(£1,699.05)	(£1,908.27)
Computer Costs	(£104.99)	(£990.98)
Foodstuffs	(£43.11)	(£41.29)
Total - Office Expenses	**(£3,561.34)**	**(£4,486.42)**
Miscellaneous Expenses		
Professional Membership	(£367.00)	(£543.00)
Other Miscellaneous Expenses	(£211.70)	(£245.95)
Total - Miscellaneous Expenses	**(£578.70)**	**(£788.95)**
Total Payments	**(£22,034.13)**	**(£23,828.51)**
SURPLUS/(DEFICIT)	**£13,397.20**	**(£1,635.46)**

Balance Sheet - 31st March 2026

	31st March 2026	31st March 2025
Reserves		
Balance Brought Forward	£34,498.79	£36,134.25
Difference Between Receipts and Payments	£13,397.20	(£1,635.46)
	£47,895.99	**£34,498.79**
Funds		
Current Account	£1,642.44	£735.21
Deposit Account	£46,244.85	£33,717.03
Petty Cash	£8.70	£46.55
	£47,895.99	**£34,498.79**

The Trustees have pleasure in presenting the above financial statements for the year ended **31st March 2026** The statements were approved by the Trustees on 8th October **2026** and signed on their behalf by:



Sara Davies

Treasurer

Appreciation

Brecon Advice Centre would like to acknowledge all the support that it receives from individuals, statutory bodies, charitable trusts and other voluntary organisations. During 2025-26 the following grants, donations and contributions were gratefully received from the Foundations, Trusts and Councils listed below:

Di Walker Foundation	£15,000.00
Moondance Foundation	£7,500.00
Brecon Town Council	£5,500.00
Powys County Council	£3,825.00
Audrey Tyler Trust	£2,000.00

Individual donation	£1,000.00
Brecon Presbyterian Church	£150.00
Llanigon Community Council	£50.00
Llangynidr Community Council	£50.00

The Centre maintained formal reciprocal arrangements with other organisations that provide advice. These included: -

Shelter Cymru

Woodland Davies Partnership LLP

Brecon Food Bank (seeded by the Trussell Trust)