



Greenwich

**GREENWICH CITIZENS ADVICE  
BUREAUX LTD**

**ANNUAL REPORT 2020-21**

## **OBJECTIVES AND ACTIVITIES**

**Our vision: Everyone will be able to access free advice to find a way forward.**

### **Our mission**

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

### **Our values**

- Valuing diversity
- Independent and impartial advice
- Confidentiality
- Free advice
- Working with integrity
- Challenge discrimination
- Promote equality
- Collaboration and partnership work
- Accessible high quality advice

### **Our objectives**

- Objective [1] To improve people's quality of life by providing effective high quality information, advice and casework services to people in the Borough of Greenwich, and seafarers and their dependents in the UK.
- Objective [2] To create Social Value for the community of local people and for seafarers and their dependents in the UK. This includes working with volunteers, training and support, partnership working, campaigning and influencing work and through our role as part of the national Citizens Advice Service.

### **Activities**

#### **Advice Services**

- Provide high quality advice services which make a real difference to our clients.
- Welfare benefits and tax credits advice
- Debt advice and financial capability training
- Other advice areas

#### **Social Value**

- Training and support for volunteers and people on work placements
- Community engagement and local partnerships
- Campaigning and influencing work

## **ACHIEVEMENTS AND PERFORMANCE IN THE YEAR 2020 –21**

### **In the financial year 2020-21 GCAB:**

- **Advised 5,000 people**
- **Dealt with 18,400 advice issues for our clients**
- **Raised £11 million in financial outcomes for our clients**

As a member of the National Citizens Advice Service for England and Wales, GCAB must comply with the Citizens Advice Performance Quality Framework which includes continuous checking of quality of advice, a "People Survey", an annual "Leadership Survey", monitoring of client satisfaction and an audit every three years. GCAB has met all required standards and provides high quality advice services.

The services delivered in The Royal Borough of Greenwich include generalist and debt advice services for people living in the Borough and the Citizens Advice Universal Credit Help to Claim service. During 2020-21 all services were provided remotely, primarily by telephone, due to the pandemic.

GCAB is funded by the Royal Borough of Greenwich to provide an unrestricted debt service to people in the borough. This service was delivered in partnership with Meridian Money Advice until 1<sup>st</sup> March 2021, when due to the closure of Meridian Money Advice, GCAB took over the full delivery of the service. GCAB is also funded by the Royal Borough of Greenwich to provide a debt advice service with the aim of preventing homelessness.

GCAB has a contract with We are Digital to provide debt and money management services to L&Q tenants through the "Pound Advice" project. Debt advice is also delivered to University of Greenwich Students, through a project funded by the University which is now in its third year.

GCAB also received funding from Mercers' to provide advice as part of The Clockhouse Hub, a collaborative project which provides food, advice and support to people in the Woolwich Dockyard area.

In 2020, GCAB received funding from the Big Lottery for a six month generalist advice services to support people during the Pandemic. GCAB also received funding from Citizens Advice for equipment to help us work from home, as well as two Government support grants.

GCAB is part of the national Citizens Advice's Universal Credit Help to Claim project. This is funded by the DWP via a contract with Citizens Advice. GCAB receives funding to provide support to new Universal Credit claimants to help them with the process of claiming Universal Credit up to the point of first payment. The service is normally delivered face-to-face, mainly at the Woolwich Job Centre, as well as by phone and webchat, however during the Covid-19 Pandemic, all services have been delivered by phone and webchat only.

GCAB runs the The Seafarers' Advice & Information Line (SAIL). This service was set up specifically with the needs of seafarers in mind and is accessible from anywhere in the UK and by people who are at sea. It is principally a telephone advice line, although letter and e-mail advice are also given.

SAIL advisers provide an in-depth casework service for active and retired merchant seafarers, fishers, Royal Navy, Royal Marines and their families. SAIL also provides second tier support on advice issues to other maritime agencies.

SAIL is funded by Seafarers Hospital Society, Supporting Seafarers and Greenwich Hospital and GCAB very much appreciates their support. Additional funding for a new adviser was agreed in summer of 2020 and the Fishing Specialist Caseworker has been made permanent.

All at GCAB greatly appreciate the continued financial support of the Royal Borough of Greenwich, the Seafarers Hospital Society, Supporting Seafarers, Greenwich Hospital, Peabody, We are Digital/L&Q, University of Greenwich, Mercers, Citizens Advice/DWP, Big Lottery and all of our other funders and supporters.

GCAB continues to progress positively and we shall try to meet the needs of seafarers and their dependents and all those in Greenwich who require advice from us. Our aim is to seek appropriate funding to maintain and develop our service over the coming year.

The GCAB Strategic Plan states our mission, objectives and activities as set out above.

In 2021-22 we will prioritise developing all advice services to meet demand for advice, which we anticipate will be great in the wake of the Covid:19 crisis. This will include developing the University of Greenwich advice service with the aim of securing continuation funding; seeking additional funding to expand SAIL and services in Greenwich; as well as developing the Help to Claim service.

### **The implications of COVID 19 for the charity**

The virus control measures have affected the charity's activities in the following ways:

All staff have been primarily working from home since 19<sup>th</sup> March 2020. GCAB has continued to provide advice services by telephone, email and webchat. A limited number of SAIL staff have returned to the office as of April 2021. Woolwich based staff have not been able to return to the office due to renovation works on the Old Town Hall. As of summer 2021, we have started reintroducing some face-to-face work at outreach sessions. We aim to recommence face-to-face advice in 2022, assuming the situation with the pandemic is conducive.

Telephone advice services within Greenwich have been expanded during the Pandemic and we have helped the same number of beneficiaries as in 2019-20.

SAIL is primarily a telephone advice service and so there has been minimal disruption due to working from home.

GCAB has been able to provide advice on critical COVID 19 related issues, including employment, debt, relationship, housing and benefits/Universal Credit advice.

Volunteer training has continued as we are able to access online training, and support is provided by the Volunteer Development Co-ordinator. The first cohort of volunteer trainee advisers are now starting on the advice rota.

The Trustees have considered the impact on the charity's ability to fundraise. We have been successful in securing some additional funding as a result of the crisis, and the CEO will work to identify and secure any new funding that is available. Citizens Advice and Royal Borough of Greenwich are providing useful funding updates.

The Trustees have considered how the outbreak of the virus has affected staff, volunteers and beneficiaries and the implications for the charity's operations and activities for the coming year. In particular, the trustees anticipate that demand for advice is likely to increase significantly in the wake of the COVID 19 crisis, particularly in the areas of debt, benefits and employment advice.

The Trustees have considered how the financial and operational effects of the virus and the control measures relating to the virus affected the principal risks and uncertainties facing the charity during the reporting period and concluded that it is especially important to monitor finances carefully and be ready to make any changes necessary as the situation develops.

## **Dave —Case Study**

Until the pandemic struck, Dave worked with Royal Caribbean Cruises as a singer and entertainment organiser. He found out about SAIL from a colleague.

Dave is in his early thirties and lives just outside Southampton. Initially he contacted SAIL about what benefits to claim and how to deal with a £4,000 loan he had. His SAIL adviser was Jarrod.

Jarrod did a benefit check for Dave. As Dave was living with his mum, he was only eligible for Universal Credit. He applied for and got that. SAIL advised Dave to contact the loan company to request a payment holiday. This he did. Dave was happy with the advice he received.

After Seafarers UK launched the UK Maritime Anchor Fund, SAIL reviewed all cases from 2020 to identify possible claimants. We contacted over sixty of these past clients to highlight the fund.

Dave was identified within this group, and we sent him a letter. He responded to this letter and called SAIL back.

Dave provided all the supporting documents for an application to the fund which SAIL sent to Seafarers Hospital Society. He was awarded just over £200 per month.

Dave said “this is the first good news I’ve had in a year”.

The grant has been awarded for 3 months, so SAIL will get back in touch with him at that time to see if his circumstances have changed.

## **Faith – Case Study**

Faith is a single parent and a student with one child. She is also working part time. Faith was referred to our Greenwich service because she had rent arrears of over £5,000 and was extremely worried and anxious about it. The arrears build up after a change of circumstances and a job loss. Her Housing Association were writing to her mentioning eviction if she did not contribute something towards her arrears. The amount they were asking for was too high and Faith did not know where to turn or what she could afford to pay.

Initially, our adviser focused on Faith’s rent arrears, this being a priority debt and due to what non-payment could lead to. The adviser then got income and expenditure details from Faith by email and created a financial statement with her circumstances. We gave her budgeting advice and emailed her landlord with her financial statement and made an offer to clear the arrears based on what she can afford to pay. The offer was accepted and Faith began making payments.

The positive outcome of our advice and support for Faith was that her rent arrears of over £5,000 were managed and she was no longer at risk of eviction, so we prevented potential homelessness in this case. Faith said she felt much less anxious and stressed following our advice, so our advice also benefited her mental health.

**Greenwich Citizens Advice Bureaux Limited**  
**Summary Financial Statements**  
**Year Ended 31 March 2021**

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**Summary Financial Statements**  
**Year Ended 31 March 2021**

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**Statement from the Trustees**

The Board of Trustees confirm that these figures are a summary of information relating to SOFA, Balance Sheet and the Statement of Cash Flows; furthermore, the full financial statements from which the summarised financial statements are derived have been externally scrutinised with no qualification. The full financial statements, audit report and the trustees' annual report were approved on 12 July 2021, have been submitted to the Charity Commission and can be obtained from Charity Commission's website.

**Independent auditors' statement to the Trustees of Greenwich Citizens Advice Bureaux Limited**

We have examined the summarised financial statements for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet and Statement of Cash Flows.

**Respective responsibilities of the trustees and auditors**

The Trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law and the recommendations of the charities SORP. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements within the Annual Report with the full annual financial statements and the Annual report. We also read the other information contained in the Annual Report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

**Basis of opinion**

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board. Our report on the charity's full annual financial statements describes the basis of our opinion on those financial statements and on the Annual report.

**Opinion**

In our opinion, the summarised financial statements are consistent with the full financial statements and the Annual report of Greenwich Citizens Advice Bureaux Limited for the year ended 31 March 2021.

The logo for Goldwins, featuring the name 'Goldwins' in a stylized, cursive script font.

**Goldwins Limited**  
**Statutory Auditor**  
**Chartered Accountants**  
**75 Maygrove Road**  
**West Hampstead**  
**London NW6 2EG**

**10 August 2021**

**Greenwich Citizens Advice Bureaux Limited**

**Statement of Financial Activities (incorporating an income and expenditure account)**

**For the year ended 31 March 2021**

	Unrestricted funds £	Restricted funds £	2021 Total funds £	
<b>Income from</b>				
Donations	-	-	-	6
Charitable activities				
Bureaux services	5,000	508,888	<b>513,888</b>	475
Debt advice services	66,640	107,000	<b>173,640</b>	285
Seafarers advice & information line	-	321,560	<b>321,560</b>	536
Service development	8,182	-	<b>8,182</b>	
Other	11,334	-	<b>11,334</b>	
<b>Total income</b>	<b>91,156</b>	<b>937,448</b>	<b>1,028,604</b>	1,304
<b>Expenditure on</b>				
Charitable activities				
Bureaux services	7,479	479,462	<b>486,941</b>	448
Debt advice services	32,396	114,797	<b>147,193</b>	240
Seafarers advice & information line	6,385	426,345	<b>432,730</b>	393
<b>Total expenditure</b>	<b>46,260</b>	<b>1,020,604</b>	<b>1,066,864</b>	1,082
<b>Net (expenditure)/income for the year before transfers</b>	44,896	(83,156)	<b>(38,260)</b>	222
Transfer Between Funds	7,197	(7,197)	-	
<b>Net Income / (expenditure) before other recognised gains / (losses)</b>	<b>52,093</b>	<b>(90,353)</b>	<b>(38,260)</b>	222
Actuarial gains/ (losses) on defined benefit pension schemes	(50,400)	-	<b>(50,400)</b>	
<b>Net movements in funds</b>	<b>1,693</b>	<b>(90,353)</b>	<b>(88,660)</b>	222
<b>Reconciliation of funds</b>				
Total funds brought forward	161,373	195,713	<b>357,086</b>	134
<b>Total funds carried forward</b>	<b>163,066</b>	<b>105,360</b>	<b>268,426</b>	357

The Statement of Financial Activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

**Greenwich Citizens Advice Bureaux Limited**  
**Balance Sheet**  
**As at 31 March 2021**

	2021	2020
	£	£
<b>Fixed assets</b>		
Tangible assets	-	1,111
<b>Current assets</b>		
Debtors	63,878	53,980
Cash at bank and in hand	<u>390,410</u>	<u>496,733</u>
	<b>454,288</b>	550,713
<b>Liabilities</b>		
Creditors: amounts falling due within one year	<u>(41,862)</u>	(94,507)
<b>Net current assets</b>	<u>412,426</u>	456,206
<b>Net assets excluding pension liability</b>	<b>412,426</b>	457,880
Defined benefit pension scheme liability	<u>(144,000)</u>	(100,800)
<b>Total net assets</b>	<u>268,426</u>	<u>357,080</u>
<b>The funds of the charity</b>		
Restricted funds	<b>105,360</b>	195,713
Unrestricted funds:		
Designated funds	25,000	26,680
General funds	282,066	235,493
Pension deficit fund	<u>(144,000)</u>	<u>(100,800)</u>
	<b>163,066</b>	161,376
<b>Total funds</b>	<u>268,426</u>	<u>357,080</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006. In the opinion of the trustees, the Company is entitled to these exemptions as a small company.

The financial statements were approved by the Board of Trustees on 12 July 2021 and signed on their behalf by:

**Cindi Van Graan**

Treasurer

Company Registration No.3346379

**Greenwich Citizens Advice Bureaux Limited**

**Statement of cash flows**

**For the year ended 31 March 2021**



## **STATEMENT OF INTERNAL CONTROL**

The Greenwich Citizens Advice Bureaux trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

We are authorised and regulated by the financial Conduct Authority: FRN 617616  
Greenwich CABx is funded by the Royal London Borough of Greenwich  
Registered Charity Number 1064404 Company limited by Guarantee. Registered number: 3346379 England

Registered office: Greenwich Citizens Advice Bureaux Ltd, Old Town Hall, Polytechnic Street, SE18 6PN