



Greenwich

GREENWICH CITIZENS ADVICE BUREAUX LTD

ANNUAL REPORT 2019-20

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 2019 -20

In the year 2019-20 GCAB provided high quality advice services to people in the Royal Borough of Greenwich and to seafarers and their families across the United Kingdom. GCAB advice services benefit the local community and seafarers and their dependents in many ways including tackling poverty, reducing debt, preventing homelessness, promoting equality and challenging discrimination.

In 2019-20 GCAB delivered advice to 5,000 unique clients (this is individual people who are counted once only during the year no matter how many times they came for advice) and dealt with 32,500 issues. £15 million in financial outcomes was identified for our clients. This figure includes debt write-offs, benefit and tax credit entitlement (calculated over one year) and lump sums, and charitable grants. These figures are all substantially higher than the previous year due to the start of the Citizens Advice Universal Credit Help to Claim Scheme.

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. The generalist and debt advice is provided by a mix of appointment, drop-in, telephone, letter and email. Advice is provided from one main site at Woolwich, as well as by outreach at a range of accessible venues in the community. There are well used drop-in sessions at the Woolwich bureau on Monday, Wednesday and Thursday mornings.

GCAB is funded by the Royal Borough of Greenwich to provide an unrestricted debt service to people in the borough. This service is delivered in partnership with Meridian Money Advice. GCAB is also funded by the Royal Borough of Greenwich to provide a debt advice service with the aim of preventing homelessness.

Until 31st March 2020, GCAB was part of "Debt Free London", London's debt partnership, funded by the Money and Pensions Service and led by Toynbee Hall. GCAB also has a contract with We are Digital to provide debt and money management services to L&Q tenants through the "Pound Advice" project. In addition, Peabody provides funding for debt advice.

GCAB provides debt and money advice, casework and representation for people who live or work in the Royal Borough of Greenwich. This covers a full range of debt issues, including court proceedings for debt, credit debt, Council Tax arrears, bailiffs, Debt Relief Orders (we act as authorised intermediaries) and bankruptcy. Debt and money advice services are delivered at Woolwich bureau and at outreach venues in the most disadvantaged parts of the Borough.

New services for 2019-20 include the 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 delivered face-to-face, mainly at the Woolwich Job Centre, as well as by phone and webchat.

In 2019-20 GCAB also received funding from the University of Greenwich to provide debt advice to their students and this service has been extended for a second 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.

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. In April 2016, SAIL received additional funding from Greenwich Hospital to expand the service to cover the Royal Navy, Royal Marines and their families. This expanded service is being well used by the new client group and was expanded further from 1st April 2018. In 2019-20 the service was expanded to include a fishing specialist caseworker, with a remit of providing advice to fishers in the UK and undertaking social policy work.

SAIL advisers provide an in-depth casework service for active and retired merchant seafarers, fishers, Royal Navy, Royal Marines and their families. SAIL runs two regular outreach sessions at residential homes for seafarers, these are at Queen Victoria Seamen's Rest in Tower Hamlets and at Care Ashore in Surrey. There is also a monthly outreach session for Veterans in Portsmouth. SAIL also provides second tier support on advice issues to other maritime agencies.

SAIL is funded by Seafarers Hospital Society, Seafarers UK and Greenwich Hospital and GCAB very much appreciates their support.

All at GCAB greatly appreciate the continued financial support of the Royal Borough of Greenwich, the Seafarers Hospital Society, Seafarers UK, Greenwich Hospital, Debt Free London, Peabody, We are Digital/L&Q, University of Greenwich, Mercers, Citizens Advice 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.

From March 2020, due to the Covid-19 situation, all GCAB staff have been working from home, with advice services provided primarily by telephone.

Annie—Case Study

Annie contacted the service via Adviceline for advice after being furloughed in May 2020. Annie is a single parent and lives with her 9-year-old child in temporary accommodation supplied by the Royal Borough of Greenwich. She is in receipt of Housing Benefit, Council Tax Support, Working and Child Tax Credits and Child Benefit. She is employed 15 per week earning £475 per month. Under the Coronavirus Job Retention Scheme, the client's income had decreased to £380 p/m. She had previously been advised to claim Universal Credit but wanted to check how she would be affected financially.

We assisted the client by performing two better off calculations. The first of these checks was to ascertain whether the client would be financially better off claiming Universal Credit whilst furloughed. The second check was to determine the client's entitlements once she is able to return to work. This second check was made because, as the client was advised, in claiming Universal Credit her Working and Child Tax Credit awards would end, so it was therefore important not just to look at her current situation, but the future affect of claiming Universal Credit too.

Both benefit checks showed that the client would be financially better off claiming Universal Credit than remaining on the legacy system, partly because her Housing Benefit award (which she would remain entitled to as she lives in temporary accommodation) would increase. The calculation showed that the client would be £49.25 per week better off under Universal Credit than under the legacy system.

Annie was provided with copies of her benefit checks so she could make an informed decision on whether to claim Universal Credit or remain on the legacy system. She has access to the internet via mobile and declared she would be capable of making a digital claim herself.

Annie was provided with full advice on how to make and manage a Universal Credit claim, including details on payments, the assessment phase, Advance Payments and her Mandatory Reconsideration rights. She was also advised to re-contact the service should she require further assistance and was additionally supplied with the contact details for the Help to Claim service.

Vera – Case Study

Vera (not her real name) was referred to us by a close supported organisation after a relationship breakdown. There was some emotional and financial abuse involved and she was trying to get as much help as possible. She was the ex-wife of a serving Royal Navy personnel.

Vera needed assistance with debts as her ex-husband had a history of taking out finance agreements and getting into debt by using her name while they were still together. Many of these debts were newly discovered after the separation. Vera is a single parent with two children. Every time she believed she had a grip on her debts, she discovered that her ex had taken out another debt using her name (when they were still together).

The debts totalled over £16,000. The SAIL adviser suggested that Vera would qualify for a Debt Relief Order (DRO), which will mean the debt are written off after 1 year, but this will have an impact on her credit rating. She stated that this was acceptable and the best way to deal with the debts.

SAIL requested a credit report and all the paperwork relating to the debts in her name (some of which she had never heard of). We suggested that she contact Action Fraud if she believed that this credit was taken out without her consent but she did not want to do this.

As Vera qualified for a DRO, SAIL made the application and it was approved, which means that Vera will be debt free in a year.

The client was extremely happy with this outcome, and the referring organisation were happy that Vera finally had some piece of mind on her financial issues.

Greenwich Citizens Advice Bureaux Limited
Summary Financial Statements
Year Ended 31 March 2020

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 13 July 2020, 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 2020, 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 2020.

Goldwins Limited
Statutory Auditor
14 July 2020

resources expended derive from continuing activities.

Greenwich Citizens Advice Bureaux Limited

Balance Sheet

As at 31 March 2020

	2020	2019
£	£	£
Fixed assets		
Tangible assets	1,680	3,360
Current assets		
Debtors	53,980	23,090
Cash at bank and in hand	<u>496,733</u>	228,377
	550,713	251,467
Liabilities		
Creditors: amounts falling due within one year	<u>(94,507)</u>	(12,383)
Net current assets	<u>456,206</u>	<u>239,084</u>
Net assets excluding pension liability	457,886	242,444
Defined benefit pension scheme liability	<u>(100,800)</u>	<u>(108,000)</u>
Total net assets	<u>357,086</u>	<u>134,444</u>
The funds of the charity		
Restricted funds	195,713	11,254
Unrestricted		
funds: Designated funds	26,680	28,360
General funds	235,493	94,830
Pension deficit fund	<u>(100,800)</u>	<u>-</u>
Total funds	<u>357,086</u>	<u>134,444</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 13 July 2020 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 2020

	2020	2019
	£	£
Net cash provided by / (used in) operating activities	268,356	(1,184)
Cash flows from investing activities:		
Sale/ (purchase) of fixed assets	-	(5,040)
Cash provided by / (used in) investing activities	-	(5,040)
Change in cash and cash equivalents in the year	268,356	(6,224)
Cash and cash equivalents at the beginning of the year	228,377	234,601
Cash and cash equivalents at the end of the year	496,733	228,377

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