



Greenwich

GREENWICH CITIZENS ADVICE BUREAUX LTD

ANNUAL REPORT 2023-4

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 2023-24

In the year 2023-24 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 2023-24 GCAB delivered advice to 3,521 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 11,428 new issues. £3.2 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. 228 cases of homelessness were prevented.

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. GCAB also meets all Charity Commission; Financial Conduct Authority; Companies House and Office of Immigration Services Commissioner's standards and regulations.

The services delivered in The Royal Borough of Greenwich are generalist and debt advice services for people living in the Borough, funded by The Royal Borough of Greenwich. During 2023-24 services were provided remotely, primarily by telephone and also at outreach venues.

In Autumn 2024, we moved into new premises at Cambridge Barracks in Woolwich, thanks to the Royal Borough of Greenwich renovating the building. We now have a good base with purpose built interview rooms to see clients; good space for our office functions and for our volunteer training programme.

GCAB has funding from The Royal Borough of Greenwich for four years from April 2023 to provide generalist and debt services for people in the Royal Borough of Greenwich.

GCAB are part of the Greenwich Outreach Advice Hubs project, funded by Greenwich Council. This is a partnership project which started in April 2022 and is now in its third year, providing advice and support at outreach venues across the Borough.

GCAB has a contract with We are Digital to provide debt and money management services to L&Q tenants through the "Pound Advice" project. GCAB also receives funding from Peabody for an advice service for their residents in Charlton.

In September 2022, GCAB began delivering a Crisis Support Project funded by the GLA. This is a pan-London service delivered by the informal partnership of Local Citizens Advice services in London and led by Royal Courts of Justice (RCJ) Citizens Advice.

There is a new service launched in early 2024, in partnership with Bromley, Lewisham and Greenwich Mind, to provide housing advice as part of a holistic support offering for people with moderate—severe mental health issues.

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, The Seafarers' Charity 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, The Seafarers' Charity, Greenwich Hospital, Peabody, We Are Digital/L&Q, GLA, 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.

Plans for Future Periods

The GCAB Business Plan for 2024 – 2027 sets out in full the charity's plans for the future including our aims and key objectives for the period, together with activities planned to achieve them. The GCAB Business Plan is reviewed annually.

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

In 2024-25 we will prioritise developing all advice services to meet demand for advice, which we anticipate will be great due to the current cost of living situation. This will include delivering excellent advice services and meeting all targets; developing a wide base of volunteers through our Volunteer Development Project and setting up expanded face-to-face advice services once we have our new building.

A selection of client comments on our services

- I already feel a massive relief that there might be some light at the end of the tunnel now.
- Thank you SO MUCH for advising me. This information was very useful. Have a nice afternoon.
- SAIL have been consistently brilliant every time I have contacted them.
- Very good advice. Very helpful on phone.
- The (charity) said that while my application did not meet their criteria they have made an exception and will award me £1,000. I should receive this within the next fortnight. Thank you so much for your hard work and dedication in this matter. It has been hugely appreciated.
- Thank you for all your help today. Really appreciate it; it makes a big difference when someone takes the time to help instead of passing you around.
- I would like to take this opportunity to thank you for the hard work and energies you have clearly put into this case...your time hasn't been wasted in that I have learnt so much from listening to your advice and moving forward with a lot more knowledge and confidence in managing my finances. With much appreciation for all your help and support
- I myself am unable to use internet and it is nice to receive information by post.
- When I approached SAIL I was in a crisis. I had been a fisherman for 45 years and had to retire due to ill health. They helped me apply and appeal for benefits and emergency funds. They helped me every step of the way and thanks to them I am back on my feet.
- Extremely happy with the service provided, without your help and assistance I would not be where I am today
- You are doing your best at this most dreadful time for all
- Your service is first class your team work very well to offer support and help to people just like me and my fiancé, keep doing what you do best just being there makes a big difference to people and groups you support and offer help too.
- I can honestly say without your help I don't think I ever would have got on top of it, thanks for your help and patience.
- Thank you for all your help, it's been a struggle but turned out well

Greenwich Citizens Advice Bureaux Limited
Summary Financial Statements
Year Ended 31 March 2024

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 18 September 2024, 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 2024, 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 2024.

The logo for Goldwins, featuring the word "Goldwins" in a stylized, cursive script font.

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

Greenwich Citizens Advice Bureaux Limited
Statement of Financial Activities (incorporating an income and expenditure account)
For the year ended 31 March 2024

	Unrestricted	Restricted	2024	2023
	Funds	Funds	Total	Total
	£	£	£	£
Income from				
Donations	50	-	50	2,215
Charitable activities				
Generalist and debt advice services	11,940	369,000	380,940	193,975
Outreach & specialist advice services	2,500	133,333	135,833	192,561
Seafarers advice & information line	-	446,343	446,343	424,428
Other	-	-	-	29,327
Total income	14,490	948,676	963,166	842,506
Expenditure on				
Charitable activities				
Generalist and debt advice services	9,475	327,448	336,923	287,885
Outreach & specialist advice services	2,739	136,678	139,417	181,464
Seafarers advice & information line	8,056	457,782	465,838	419,863
Total expenditure	20,270	921,908	942,178	889,212
Net (expenditure)/income for the year before transfers	(5,780)	26,768	20,988	(46,706)
Transfer Between Funds	6,500	(6,500)	-	-
Net income/(expenditure) before other recognised gains/(losses)	720	20,268	20,988	-46,706
Net movements in funds	720	20,268	20,988	-46,706
Reconciliation of funds				
Total funds brought forward	140,857	50,821	191,678	238,384
Total funds carried forward	141,577	71,089	212,666	191,678

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 2024

	2024		2023	
	£	£	£	£
Fixed assets				
Tangible assets		-		-
Current assets				
Debtors	6,727		44,349	
Cash at bank and in hand	<u>332,045</u>		<u>284,958</u>	
	338,772		329,307	
Liabilities				
Creditors: amounts falling due within one year	<u>(9,106)</u>		<u>(11,629)</u>	
Net current assets		<u>329,666</u>		<u>317,678</u>
Net assets excluding pension liability		329,666		317,678
Defined benefit pension scheme liability		<u>(117,000)</u>		<u>(126,000)</u>
Total net assets		<u>212,666</u>		<u>191,678</u>
The funds of the charity				
Restricted funds		71,089		50,821
Unrestricted funds: Designated funds	25,000		25,000	
General funds	233,577		241,857	
Pension deficit fund	<u>(117,000)</u>		<u>(126,000)</u>	
Total unrestricted funds		<u>141,577</u>		<u>140,857</u>
Total funds		<u>212,666</u>		<u>191,678</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 18 September 2024 and signed on their behalf by:

Cindy Van Graan
Treasurer
Company Registration No.3346379

Greenwich Citizens Advice Bureaux Limited
Statement of cash flows
For the year ended 31 March 2024

	2024	2023
	£	£
Net cash provided by / (used in) operating activities	47,087	(86,303)
Change in cash and cash equivalents in the year	47,087	(86,303)
Cash and cash equivalents at the beginning of the year	284,958	371,261
Cash and cash equivalents at the end of the year	332,045	284,958

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. Greenwich Citizens Advice Bureaux 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 of the UK General Data Protection Regulation and Data Protection Act 2018.

Sean Craddock, Chair and

Emma Knight, CEO 27th January 2025