

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

England & Wales · Charity number 1075040

## Details

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**Other names** LEWISHAM CAB SERVICE

**Status** Registered

**Legal form** Charitable company

**Company number** [03038147](#)

**Registered** 1999-04-09

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Lewisham Citizens Advice Bureau Ser  
Leemore Community Hub  
Bonfield Road  
Lewisham  
London  
SE13 5EU

**Phone** 02038934685

**Website** [www.citizensadvicelewisham.org.uk](http://www.citizensadvicelewisham.org.uk)

## Activities

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**Objects:** TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN LEWISHAM AND SURROUNDING AREAS

**Activities:** The service is established for the promotion of any charitable purposes for the benefit of the community in the administrative area of the London Borough of Lewisham and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress

## Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** LEWISHAM
- Lewisham

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,511,950	£1,464,176	£585,759	34
2024-03-31	£1,881,090	£1,686,913	£537,985	45
2023-03-31	£1,603,522	£1,614,824	£356,146	43
2022-03-31	£1,548,592	£1,533,862	£347,037	33
2021-03-31	£1,561,923	£1,504,994	£332,307	36

## Trustees

Name	Role	Appointed
<b>Robert Antony Cope</b>	Chair	2024-09-09
AMANDA EMILY GARDNER		2025-12-04
Alexandra Pankasz		2024-11-14
Alix Langley		2023-11-09
Conor Thomas D'Arcy		2025-12-04
Dominic Ian Gibb		2025-03-06
Edward Guy Pikett		2022-09-16
Emmanuel Opeyemi Ayodeji Fajemilua		2025-12-04
Jacqueline Tregear		2020-07-23
Michael John McKenna		2024-11-14

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

England & Wales - Charity number 1075040

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# Accounts

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**REGISTERED COMPANY NUMBER: 03038147 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1075040**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025  
FOR  
LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

Hartley Fowler LLP  
Statutory Auditors  
Chartered Accountants  
4th Floor Tuition House  
27-37 St George's Road  
Wimbledon  
London  
SW19 4EU

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

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FOR THE YEAR ENDED 31 MARCH 2025**

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**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and Administrative Information

**Company Number:** 3038147

**Charity Number:** 1075040

**Trustees/Directors**

Rob Cope (Chair of Trustees - co-opted on 9th September 2024- elected on 14<sup>th</sup> November 2024)

Cosette Reczek (Chair of Trustees -resigned on 14<sup>th</sup> November 2024)

Dominic Gibb (Treasurer - co-opted on 6th March 2025)

Susan Hutton (Treasurer - resigned on 17th March 2025)

Ife Gidado (resigned on 7th August 2024)

Christine Mosedale (resigned on 9th May 2024)

Senthooran Ramachandran (resigned on 9th May 2024)

Aida Shoush

Alix Langley

Steve Baynes

Dominic Graham Gilchrist

Jacqueline Graveney (Tregear)

Edward Guy Pikett

Michael McKenna (elected on 14th November 2024)

Szandi Pankasz (elected on 14th November 2024)

**Chief Executive/Company Secretary:** Fiona Derbyshire (appointed 1<sup>st</sup> March 2022)

**Registered Office and Business Address**

Leemore Community Hub

Bonfield Road

London

SE13 5EU

**Auditor**

Hartley Fowler LLP

4th Floor Tuition House

27/37 St George's Road

Wimbledon

London

SW19 4EU

Tel 020 8946 1212

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

## **Bankers**

Co-operative Bank Plc 151 Lewisham High Street London SE13 6AA

CAF Bank  
25 Kings Hill Ave Kings Hill  
West Malling ME19 4JQ

## **Solicitors**

Your Employment Settlement Service (YESS) Law  
New Wing, Somerset House, Strand, London, WC2R 1LA  
Tel 020 3701 7530

The Citizens Advice Lewisham Trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Citizens Advice Lewisham holds 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.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

### Welcome

Lasting societal changes of the pandemic and the ongoing cost-of-living crisis have hugely affected our work at Citizens Advice Lewisham (CAL), both in a high demand from the vulnerable and in the ways we provide support.

As one of London's most densely populated and diverse areas\*, we face ongoing challenges in meeting the growing needs of our clients, and particularly those with more complex problems.

Our borough is characterised by geographic and ethnic health inequalities and outcomes, such as childhood obesity. Census data shows that we support a significantly higher percentage of people with a long-term health condition and a higher percentage of women than national averages.

Our client stories (page 15) give a snapshot of their experiences – and how we were able to help.

In planning for the future, we know that money advice remains a priority for CAL with a potential need to expand our current service in this area.

Partnership working remains high on our agenda in developing and delivering effective services. This year we welcomed Action for Refugees in Lewisham to the Advice Lewisham Partnership and organised Advice First Aid training for local community and faith organisations, thanks to funding by the Greater London Authority in partnership with the London Citizens Advice Consortium. We will continue to build and foster our key relationships to develop our fundraising and focus on targeted projects based on identified client need.

While these continue to be challenging times, there is much to be proud of. We know that we are having a positive impact, albeit in the face of high and ever-increasing demand, and exceeding the majority of our targets.

Alongside our phone advice, 3,900 clients were assessed and offered advice and casework appointments. Over the last 12 months, we saw 130,823 total visits to the website.

Since I joined as Chair in November 2024, I have seen first-hand the skills and dedication that our staff, volunteers and Trustees bring to the charity. We are so grateful for their tireless commitment.

We never forget that what we do contributes to building a more inclusive and resilient society, as well as helping to improve general wellbeing for those of Lewisham.

Rob Cope, Chair of Trustees,

Citizens Advice Lewisham

### \*Lewisham at a glance:

- Our estimated population of over 300,000 people has seen an increase of almost nine per cent in 10 years (2011 – 2021)
- Around 62 per cent of Lewisham residents were born in England
- Almost nine per cent of Lewisham resident identified as being disabled causing significant impacts on their lives (2021 census)
- Almost four per cent of Lewisham residents reported providing up to 19 hours of unpaid care each week – with almost two per cent providing between 20 and 49 hours

Source: <https://www.ons.gov.uk/visualisations/censusareachanges/E09000023>

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

## OBJECTIVES AND ACTIVITIES

Citizens Advice Lewisham (CAL) provides free, independent, confidential and impartial advice and information to those who live and work in Lewisham. CAL is authorised and regulated by the Financial Conduct Authority (FCA). We work in partnership with other advice providers in Lewisham and use data collected through our work to highlight structural inequalities that lead to people facing disadvantages and needing help. We give our people the skills and knowledge to build holistic responses with our partners and stakeholders, and effect change where it is most needed.

The Citizens Advice national network exists to provide free, impartial advice to those who need it across the UK and to highlight and champion issues and trends to those in power. As a member of Citizens Advice, we actively promote the principles underlying the Citizens Advice national network:

- We are independent, impartial and non-judgemental
- Our services are free and confidential
- We value diversity, promote equality and challenge discrimination in our service, our workforce and our partnerships
- We are a learning organisation, using evidence to improve our effectiveness and efficiency.

### Our objectives are:

- Advice
  - Our advice will be accessible across different channels and locations
  - Our advice will support the most vulnerable
  - We will cement our position as the lead for the Advice Lewisham partnership
  - Our advice will be high quality and a trusted source of help and information.
- Advocacy
  - We will campaign on issues, using our data and evidence to influence social policies and potentially to improve people's lives
  - We will speak out against discrimination and unfairness in our society
  - We will demonstrate our impact so that we are providers of choice for funders, partners and stakeholders
  - We will work to support our clients in accessing advice appropriate to their language need
- Sustainability
  - We will seek responsible funding that supports our objectives and provides sustainable advice services
  - Our work will be valued internally and externally, helping us to secure funding and partnerships and attract staff and volunteers
  - We will control our finances and resources to ensure we work within our means and get the best value for our clients
- People
  - Our culture will support our people to give their best where their voices are heard and communication is open, honest and respectful of differing views
  - We will provide our people with the right support, training, and skills to help clients effectively with high quality advice
  - We will look out for each other and support our wellbeing at work.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

Our objectives are underpinned and enabled through supporting frameworks and plans:

- Our client and community profile analysis informs our future service provision and strategic and business development plan priorities
- Our Service Review looks at how best to meet client needs with available resources and outlines any new ways of working including use of all channels. It is under-pinned by an equity impact assessment to ensure our service remains as inclusive as possible
- Our Workforce Development Plan outlines staff and volunteer resources needed to deliver our objectives
- Our Training and Learning Plans show our commitment to learning and development for staff, volunteers and Trustees to meet advice standards and skills required for current and new services.
- Our Communication Plan sets out how we will manage relationships with our internal and external stakeholders
- Our Research & Campaign Plan details how we will develop social policy objectives, our campaigns and how we can meet the standards set for this aspect of our work
- Our Funding Plan sets out how we aim to manage our funding to sustain our core service and to secure funding to develop new services, which support our strategic priorities.

#### **Achieving our objectives and aims**

We achieve our aims by:

- Ensuring our training, feedback and accreditation deliver the right skills and knowledge
- Capturing our client data and ensuring it demonstrates our impact and addresses wider issues
- We leverage our relationships with stakeholders to achieve change
- We hold ourselves accountable to our board to review our performance against objectives quarterly
- We are also held to account annually by National Citizens Advice who assess us against nine areas of the Leadership Self Assessment (LSA).

#### **Our framework to deliver**

Our advice contributes to building a more inclusive and resilient society as well as improving general wellbeing. We want our service therefore to be accessible, supportive and inclusive to all those that need our help.

Citizens Advice Lewisham supports vulnerable clients, and its policies set out the principles of how staff and volunteers should deal with situations relating to these clients. The aim is to improve the experience and outcome for vulnerable clients regardless of the channels they use to access our services:

- We campaign and advocate on behalf of clients who cannot do this for themselves
- We encourage the reporting of abuse, discrimination and hate crimes
- We review the impact on all communities ([Community Needs Assessment](#)) when designing new services and when carrying out service reviews
- We ensure our staff and volunteers are trained to support all types of clients and adapt their communication styles to make the experience a positive one

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

#### Forward planning

Our client and community profile shows the value and positive impact of CAL in meeting a high degree of demand. The data shows that many clients receive the help they need and that our multi-channel advice is enabling access for a wide representative demographic of Lewisham residents. There continues to be a need for face-to-face advice and we need to ensure that our objectives reflect this.

With an increase of debt enquiries and the challenge to be able to afford essentials evidenced in our local Cost of Living dashboard, we consider **money advice to remain a priority for CAL** and see a possible need to **expand CAL's existing money advice service**. The nationwide spike in energy enquiries suggests that an effort to secure **energy advice** funding would be particularly timely. Finally, we recognise that the steady nationwide increase in both demand, volume and complexity of enquiries renders any effort to single-handedly meet demand unrealistic. To reflect this, we need to prioritise our **partnership** working, an effort we started by welcoming AFRIL (Action for Refugees in Lewisham) to the ALP (Advice Lewisham Partnership) and by organising Advice First Aid training for local community and faith organisations to help orchestrate a shared response to the cost-of-living crisis.

Our one-year strategy is to:

- Maintain and expand our current contracts
- Diversify with additional contracts/grants in service areas where we have skills/experience (for example, income maximisation, tenancy support, debt, social prescribing)
- Look at options to secure funding and support from corporate donors
- Create a Friends offer to secure smaller monthly contributions.
- Generate funding applications to trusts and foundations for activities that augment the core funding from the Council.

In years two and three of the business plan 2023-2026, fundraising would develop to include:

- Partnership development with education/skills providers
- Community fundraising
- Pro bono support programme
- Explore corporate Friends and donors.

We will also focus our fundraising on targeted projects based on identified client need such as:

- Outreach and co-location especially targeting specific groups (young people, employment, housing, food banks)
- Training, Information, and Advice Group (IAG) network development
- Volunteering/apprenticeship programmes.

#### Public Benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAL during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. In 2024-2025, volunteer recruitment significantly improved and this will run alongside other training and development opportunities including internship programmes run through local Further Education (FE) organisations. We successfully recruited a high number of advice volunteers, and administration volunteers who are progressing to advice roles.

Generalist Casework, provided by highly experienced and expert Volunteer Advisors is supervised by paid staff. Caseworkers secure additional or new benefits in around 90% of the appeals they conduct.

CAL's Benefits Casework Accreditation attests to the high standards achieved and plans are in place for paid Advisors to be trained to work alongside volunteers to provide a more supportive learning environment.

The above are some of the ways in which volunteers enrich our organisation and substantially contribute to our service offer. We are grateful for their dedication and exceptional contribution.

#### **Advice First Aid**

In partnership with the pan-London Citizens Advice network and thanks to funding by the Greater London Authority, over the last year, we were pleased to deliver four Advice First Aid sessions to frontline workers across the voluntary and community sector and to key workers in libraries, doctor surgeries, family hubs and adult education organisations. More than thirty key Lewisham organisations have so far benefited from our programme.

Advice First Aid is a free introductory course, which aims to increase the capacity of faith, community, voluntary and statutory partners to identify advice issues, provide accurate and useful information and signposting and to learn how, and when, to refer to specialist advice providers. The sessions raise greater awareness across the sector, help us promote local networks, build stronger links with local groups and agencies and reduce the risk of people falling between the cracks in services.

Advice First Aid was introduced and is delivered alongside our established quarterly Advice Lewisham Forums, which have an attendance list spanning across the Lewisham Voluntary Community Sector (VCS) and support services sectors.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

## ACHIEVEMENTS AND PERFORMANCE

### Charitable Activities

CAL continues to build capacity and efficiency in response to demand while ensuring its financial resilience. We have maintained our contracts and are actively looking to replace funding that has ended.

### CAL's projects

CAL delivers a range of projects including **Debt Free London**, which is funded by the Money and Pension Service through Toynbee Hall. CAL has one of the largest contracts in London, with the aim of serving 1,200 clients annually.

For many years, CAL has delivered **Pound Advice** for the London and Quadrant (L&Q) Housing Association. We have always been the most productive of the delivery partners and generated the highest outcomes for clients. The team continues to handle complex casework for nearly 400 residents addressing rent arrears; making benefit claims and helping people take back control of their lives.

At the Green Man in Bellingham, CAL offers outreach services to the tenants of **Phoenix Housing Association**. In a friendly and familiar environment, tenants can seek help about their housing, managing their money and looking for ways to optimise their income. Last year CAL served 206 clients – a result which met our annual target. This is exceptional given the large number of more complex cases requiring multiple sessions – a common trend in money advice, as too many clients don't seek help until their situation becomes desperate. The team also delivers training workshops for the Phoenix communities on budgeting.

### **COL Yr 2 (Cost of Living)**

Over the last year, we have established a range of satellite outreach locations across Lewisham, including locations such as Christ Church Bellingham (Our outreach at Christ Church is a coffee afternoon, which we hope will allow us to build stronger community ties). Further locations through The Jericho Project, Downham Foodbank, Clyde Family Hub, All Saints Community Centre (in partnership with LRMN), Forest Hill Foodbank, The South Lewisham Practice and The Waldron Health Centre have each enabled us to develop strong relationships with all our hosts. We are assisting a large number of clients (usually 130 per month).

KPI: 130 per month (incl. full appointments and contacts)

Trend: Exceeded targets, particularly in Feb (258) and Dec (164).

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **Trust for London**

CAL's key objective was to use the funding from the Trust for London to provide specialist housing advice and representation for vulnerable and disadvantaged clients residing in Lewisham. We developed an advice specialist to support clients with full advice on complex housing issues and access advocacy and legal support through collaboration with Southwark/Lewisham Law Centre. This funding ended on 2<sup>nd</sup> February 2025.

Focus: Outcomes, Feedback forms, partner surveys, and case studies.  
208 achieved for the year.

#### **Advising Londoners Partnership (GLA)**

Our project has developed and grown. We triage clients via our core service, through two advisers, one to deliver a wrap-around service via telephone appointments and a second through outreach face-to-face. We have developed strategic partnerships throughout Lewisham including the St Mungo's and the Clyde Family Hubs through this funding. This has allowed us to reach more people and to assist with their complex queries. We ensure our service is tailored to the client's needs and is accessible.

KPI: 87 unique clients/month  
Meeting the KPI's

#### **Immigration Project**

CAL, LMRN and AFRIL were awarded funding to provide support to people with immigration advice.

KPI: 14 per month per organisation over 12 months.  
We exceeded the KPI for this project and served 360 clients

#### **UKPN (UK Power Networks)**

The project aimed to provide energy advice to people including options to reduce reliance on carbonised energy systems.

KPI: 40/month; reduced to 18/month due to lack of client engagement.  
Trend: Due to regional low engagement, this project ended in March 2025.

#### **Trussell Trust**

In partnership with the Trussell Trust we deliver an income maximisation project with the objective of helping people out of food-bank dependency.

KPI: 26 new contacts/month and £1000 outcomes after 6 months.  
Trend: Meeting contact KPIs; outcomes near expected (£997 per client).

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **Advice Lewisham Partnership (ALP)**

This partnership includes Age UK Lewisham and Southwark (AGE UKLS), Action for Refugees In Lewisham (AFRIL), Lewisham Multilingual Advice Service (LMLAS), Community Action Works (CAW), and Lewisham Refugee and Migrant Network (LRMN). ALP delivers tailored and holistic support through this alliance, which enables better services to residents with the diversity of offers involved.

#### **Update on Lewisham Law Centre**

We have discussed the potential involvement of a CAL trainee housing volunteer to support triage for the Law Centre. Due to several organisational transitions, the Law Centre is currently unable to proceed with this arrangement but remains committed to strengthening collaboration with Citizens Advice Lewisham (CAL) in the future.

Current focus and future plans on our arrangements with the Law Centre and how we are dealing with them:

Staffing Changes: this means the Law Centre does not have capacity to train our volunteers on housing specialist advice so we are looking to undertake this in house.

Current Referral Process: In the interim, all referrals will be handled directly by the remaining solicitor at the Law Centre. The number of referrals is currently manageable, so there is no immediate need for additional triage support.

Long-Term Collaboration: By winter 2025, both CAL and the Law Centre expect to have more clarity on their respective organisational plans and resources. At that point, there will be an opportunity to reassess joint working arrangements, including referral processes and volunteer involvement.

While formal training for a new triage adviser is not feasible at present, CAL's housing volunteer can still act as a point of contact for referrals from CAL to the Law Centre. In such cases, the Law Centre would provide initial guidance on triage steps and any follow-up information required.

The Law Centre remains committed to sharing relevant training and development opportunities for CAL's housing volunteers, particularly through free Shelter NHAS training modules.

#### **Enquiry Line**

CAL delivers the Enquiry Line in partnership with LMLAS, a Freephone front door advice service to quality information and advice. It provides access to appointments to help complete forms, home visits and drop-ins for the most vulnerable along with casework on welfare benefits, immigration and housing. Where necessary, a referral is arranged to a relevant local agency to provide wrap-around support for those that need it, especially those with poor mental health, disabilities and other health/social care needs.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The partnership responded to the equivalent of 25,000 contacts in this year. CAL was directly responsible for responding to almost 75% of the total contacts. Most clients came through the Freephone EnquiryLine which answered 17,176 calls. Over the last year, we have also observed a marked increase in visits to our website and to the self- help section we have created.

<b>Advice Lewisham Partnership Outputs</b>	<b>CAL</b>	<b>Partners</b>	<b>TOTAL</b>
Total telephone contacts	16,616	560	<b>17,176</b>
Total adviser hours on telephone triage 6.5FTE	Currently not being monitored	0	<b>N/A</b>
Referrals to Adviceline	543	0	<b>543</b>
Number of appointments offered	2,658 total: 819 Generalist 1,305 Debt Free Advice 328 Pound Advice 206 Phoenix	198 AGEUK 33 LRMN	<b>2,889</b>
Number of home visits	N/A	248 AGEUK	<b>248</b>
Number of complex casework	453	33 LRMN	<b>486</b>
Number of residents queries responded to by email	73	0	<b>73</b>
Number of residents accessing services via drop in	636 (Drop in and Outreach)	7 AGEUK 378 LMLAS	<b>1,021</b>
Assisted information and signposting	4,186 and 33,659 self-help webpage	0	<b>37,845</b>

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The pandemic and the subsequent cost-of-living crisis changed the way we provide support, moving to mostly digital channels. The cost-of-living crisis has generated demand from more vulnerable clients, and more broadly with clients with more complex problems. Research shows that 5.1% of our clients are digitally vulnerable and it has become necessary to focus on developing other channels to deliver full support. We've worked collaboratively with our partners to develop and deliver support that works for people being impacted by the crisis. More self-reliant clients can self-help, freeing up Advice line and full advice resources to support those who most need more targeted support.

The [CAL Website](#) is designed to provide a 24-hour self-help portal of online information, tools and signposting to users. Our website sees a very high level of traffic which testifies how respected our service is within the community. In 2024-2025 we saw 130,823 total visits to our website. We know that the top clicked links for self-help information are related to Housing and Benefits.

Working with our partners and stakeholders has enabled us to identify our clients and their needs. We will continue to update this information to inform our strategy and business planning and so that we know our service is guided by client needs.

#### Issues

Our aim is to help people deal with difficult situations, identify and tackle the underlying cause of their problems and to empower them with the tools and information to deal with the problems they face. We provide a holistic service through our work with stakeholders and partners and community organisations that share our objectives. Besides our high volume of phone advice, **3,900 clients** were assessed as in need of additional support and were offered advice and casework appointments.

#### Our clients

One of Citizens Advice Lewisham's key advice objectives is to support everyone, and particularly the most vulnerable in our community. The following chart which compares our client demographic data against the 2021 Census data for Lewisham illustrates that we meet this objective by supporting a significantly higher percentage of people who have a long-term health condition, a higher percentage of women and higher percentage of residents.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

**Lewisham Client Comparison with 2021 Census Data – Summary Table**

Category	Subgroup	Clients (%)	Census (%)
<b>Disability</b>	Disabled	62%	20%
	Not Disabled	38%	80%
<b>Gender</b>	Female	61%	53%
	Male	39%	47%
<b>Ethnicity</b>	PoC (People of Colour)	68%	49%
	White	32%	51%
<b>Age Band</b>	<25	3%	13%
	25–64	81%	75%
	65+	17%	12%

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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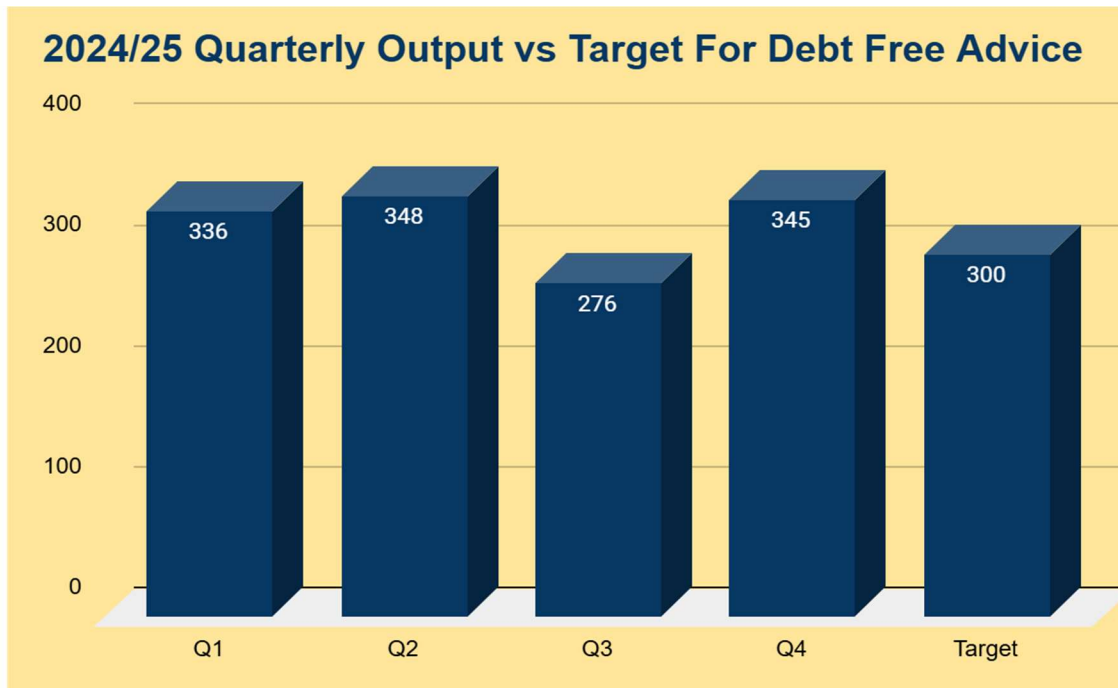
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

**Outcomes**

Last year, our generalist service secured an average of £5,261 in benefits and debt relief per client, contributing to a total financial outcome of over £6.7m over the period. Our Enquiry line also consistently exceeded performance targets, handling the highest volume of calls in October 2024.



Targets column shown at the end



Our debt projects performed above targets as seen in the chart above (unique clients)

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

The following stories give a flavour of our clients' varied experiences – and how we were able to help.

### **1) Helping with Council Tax arrears**

We supported a single mother of three—one child living with disabilities—who was overwhelmed by arrears in rent, council tax, and water rates. With deductions being taken from her Universal Credit (UC). Despite receiving enhanced-rate Personal Independence Payment, she was not getting Council Tax Support (CTS).

We helped her apply for CTS and a Section 13A discretionary reduction. As a result, £1,000 of Council Tax debt was written off, UC deductions were stopped, and ongoing liability significantly reduced. Her arrears now total just £248.36, with an affordable repayment plan in place.

We also arranged an Alternative Payment Arrangement (APA) so her Housing Benefit is now paid directly to her housing provider—something she'd been requesting for months. This change has helped her manage rent arrears more effectively.

With increased financial stability, she is now in a much better position.

### **2) Protecting a vulnerable family from High Court enforcement**

A mother and daughter were facing High Court enforcement over a £8,524.89 debt. The daughter, a full-time student, was the debtor; her mother, the guarantor, was medically unfit for work and already on a deficit budget.

After a Judgment in Default, the debt escalated to bailiffs. After the mother contacted us for help, we registered both as clients.

We quickly arranged Standard Breathing Space for both, pausing enforcement. Applying to suspend the High Court writ would likely fail and add costs. Instead, we completed a financial assessment, and the daughter was able to agree a payment of £104.83 a month, which was accepted. Bailiff action was stopped, protecting both clients from further harm.

### **3) A client's journey through financial hardship**

The client was in her 60s and single, with some visual impairment. She attended our outreach advice sessions a number of times over a year and was helped in various ways, including a referral to our debt team for money advice. We carried out a full benefit check and identified a potential PIP claim but the client declined to apply. We also provided her with a food voucher and helped with a housing benefit claim.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

She had been provided with temporary accommodation by the local authority. She lost her job and accrued rent arrears of almost £7,000. She had come to an arrangement with the LA to repay the arrears over time, but due to her low income was struggling financially with making the extra payments. She had applied for a discretionary housing payment but had been turned down.

The outreach adviser identified a grant to pay off her rent arrears and put her on the waiting list due to demand levels at the grant organisation - the National Zatak Foundation. We helped her complete the application and she was awarded £6,000 towards her arrears, leaving her with a smaller and much more manageable amount to repay.

#### **4) Stopping debt enforcement action for a vulnerable client**

Our client was vulnerable, indebted and received Universal Credit as their sole income. A company purchased their debt from the original creditor and obtained a Judgment in Default for debts to mobile networks totalling approximately £450. The company also threatened enforcement action through bailiffs.

Our client had a deficit budget and some priority debts. They were advised to apply for Personal Independence Payment (PIP).

The adviser wrote to the solicitor instructed by the company, and as a result of our representation, the solicitor returned the case to the company, suggesting they communicate directly with our client.

The adviser then sent the same documents to the company, who agreed not to take any further legal action against our client, stating:

"However, due to the customer's circumstances, there will be no further legal action taken whilst the accounts are managed by us."

#### **5) Council tax debt write-off thanks to our Debt Advice team**

Our client contacted CAL after receiving a Notice of Enforcement regarding council tax arrears dating back to 2012. This was a distressing situation, especially as he had been unaware of these arrears until the enforcement notice arrived. This posed a significant emotional strain on our client and his wife, and highlighted a lack of communication from the council regarding previous reminders or notices.

Our client's wife had recently been diagnosed with cancer and was undergoing aggressive treatment. This treatment had severe side effects, contributing to a highly stressful situation. Our client was also struggling with his own mental health, exacerbated by the stress of his wife's condition and the impending threat of bailiff enforcement.

We reviewed the council tax account, focusing on the delays in enforcement and the lack of prior notification regarding the arrears. We helped the client by drafting a formal complaint to the council tax administration team, emphasising the unjust nature of the enforcement given the circumstances.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

We outlined the legal precedent indicating that significant delays in enforcing liability orders could impact their enforceability. Additionally, we highlighted the severe impact of the stress from this situation.

Following our intervention, David received confirmation from the Council that all enforcement actions would be halted. Furthermore, the council agreed to write off the outstanding council tax debt, recognising the undue stress and hardship caused by the delayed enforcement.

David expressed immense relief upon receiving this news. The decision not only alleviated the financial burden on his family but also removed a significant source of anxiety during a profoundly challenging time. David and his wife could now focus on her recovery. .

This case highlights the importance of timely intervention and advocacy for vulnerable clients facing financial difficulties. By addressing both the legal and emotional aspects of David's situation, we were able to secure a successful outcome that significantly improved his family's quality of life.

## **Advice Service Plan**

In 2024-2025, the advice service expanded dramatically and we now have a satellite of outreach locations across Lewisham. While the enquiry line continues to be the main route into our service, we need to consider if we could amend this model post 2026.

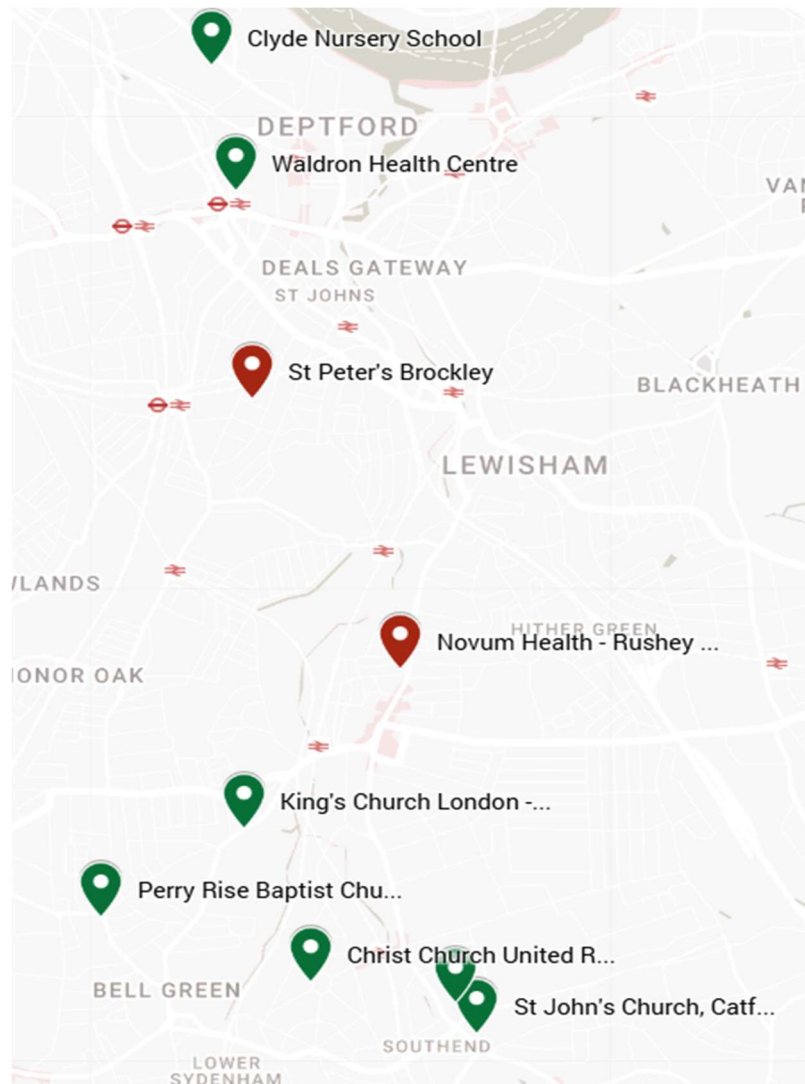
We are focusing on primary healthcare locations and we are in negotiations with Goldsmiths Community for an outreach at their NHS cafe. We are rotating the outreach locations so we maximise resources and build partnerships in many places.

CAL has attended many key events; one of our Supervisors has now taken the lead on Advice First Aid and will be delivering a presentation to the Positive Ageing Council. We will attend more events and will use our volunteers to maximise our presence.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025



### Delivery

We have paid staff and volunteers. We are developing our volunteers to deliver specialist roles as described in the flowchart below. Our volunteers all start as Telephone Assessors and this will allow us to develop our paid staff as Generalist Advisers and Supervisors. We are aiming to be delivering level 2 OISC advice by January 2027.

We will be developing our partnerships through these outreach locations, so we can provide a more holistic response for our clients. The advisers are key in developing relationships with our partners, and outreaches at primary health locations are ideal.

The Lewisham System Development Lead is heading up the integrated approach between health services, Voluntary, Community and Social Enterprise (VCSE), and the local authority. CAL is developing a relationship with her through the Waldron Outreach and the CAL Head of Advice will work to develop this relationship.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **Plans for the future**

We are seeking funding to develop an outreach which incorporates a Volunteer Training Academy. If we are successful, the project will be based in Bellingham and Downham. Training options for the volunteers will range from entry level Advice First Aid through to full accredited generalist advice. The process starts with shadowing certified advisers during client interviews and undertaking holistic assessments of clients' advice needs, covering income maximisation, benefit checks, benefit claims, budgeting, employment advice, and debt management.

This project will not only provide outreach advice services to the residents of Bellingham and Downham, but leave a lasting legacy by embedding advice services into the community.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

## FINANCIAL REVIEW

### 1. Financial Effect of Significant Events:

Citizens Advice Lewisham (CAL) has had another good year, continuing the stabilisation of our finances and increasing the charity's reserves with a surplus of £47,774.

Incoming resources in the year were £1,511,950 (2023-2024 - £1,881,090). Of this £525,242 (2023-2024 - £808,138) related to project restricted activities i.e. the purpose and application of funding was expressly defined by the funder.

A surplus of £47,774 was made in the year (2023-2024 - £181,839). At 31 March 2025 reserves were £585,759 all of which represent unrestricted funds (2023-2024 - £537,985).

### 2. Investment Policy and Objectives:

The charity generated £7,309 in investment income during the year, which represents an increase from £4,499 in 2023-2024. The investments were primarily deposit based, and no substantial changes in the investment strategy were made in the period. The investment policy aims to ensure funds not immediately required for operations are placed in secure, interest-earning accounts, balancing liquidity and risk.

### 3. Principal Risks and Uncertainties:

The Trustees have identified a range of risks impacting the financial health of the charity including funding risks and pension liabilities, particularly the pension liability arising from the National Association of Citizens Advice Bureaux Pension and Assurance Plan. The actuarial valuation carried out revealed that the deficit for this multi-employer scheme stands as a significant long-term risk. The charity's share of the liabilities associated with a National CAB Pension Plan is reflected in the CAL accounts. It is worth noting, though, that any crystallisation of this liability would be managed at a national level.

In response to these risks, the Trustees have implemented financial management strategies, including maintaining a stable reserve policy to manage potential financial shortfalls. Further details are included in the Explanation of the Financial Review below.

### 4. Factors Likely to Affect Future Financial Performance:

In the coming year, financial performance may be influenced by changes in grant funding and broader economic conditions affecting both charitable donations and operational costs. Inflationary pressures on service delivery could also weigh on financial outcomes. However, the charity's proactive reserves policy and approach to managing its funding and liquidity position offer a level of resilience.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

### Explanation of the Financial Review

**1. Principal Funding Sources:** The charity's principal funding sources during the period included grants from the London Borough of Lewisham, which amounted to £650,000 in unrestricted funding, and significant contributions from funders like Debt Free London, which provided £228,241. Additionally, contracts with Phoenix Community Housing, London Borough of Lewisham (Cost of Living funding), and others supported various advice and outreach projects. These funding streams directly support the charity's key objectives of providing free advice and advocacy for vulnerable populations.

**2. Pension Liabilities:** The charity continues to carry a pension liability linked to its participation in the National Association of Citizens Advice Bureaux Pension and Assurance Plan. Although the scheme is closed to new accruals, the liability persists and has decreased slightly in the year from £122,669 in the prior year to £111,571 at year end. This liability does pose a risk to the financial health of the organisation but is being actively managed at the national level, limiting direct financial exposure for the charity.

**3. Investment Policy:** As required in its Memorandum, in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

### Reserves Review

**1. Total Funds and Restricted/Unrestricted Funds:** At the end of March 2025, total funds stood at £585,759, an increase from £537,985 in 2023-2024. All reserves were held in unrestricted funds, while restricted funds amounted to £0, no change from £0 in the prior year.

**2. Designated or Committed Funds:** No specific funds have been designated or otherwise committed at the end of the reporting period. The unrestricted funds are readily available for general use, and there are no amounts tied up in tangible fixed assets.

**3. Reserves Policy and Target:** The Trustees have a policy of maintaining at least three months of operating costs in unrestricted reserves. As of March 2025, unrestricted reserves were £585,759, surpassing the target of £420,000. The achievement of our reserves target is significant in ensuring that our charity remains financially stable and capable of meeting its future obligations.

In conclusion, the charity has had a financially positive year, with a modest growth in both income and reserves. While challenges such as pension liabilities and the ongoing need for significant external funding remain, the financial position has improved, and the charity is well-prepared for the future.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

Lewisham Citizens Advice Bureaux Ltd. is a registered charity and a company limited by guarantee. Lewisham Citizens Advice Bureaux Ltd. is known and referred to as Citizens Advice Lewisham (CAL). The maximum liability of each member is limited to £1. Citizens Advice Lewisham is governed by its Memorandum and Articles of Association as amended on 7 November 2013 and 1 June 2022 (National Association of Citizens Advice Bureaux (CitA) mass adoption).

CAL was incorporated as a company limited by guarantee on 27 March 1985. The charity commenced operations on 27 March 1985 at which date the assets and liabilities of the unincorporated CAL were acquired.

The Trustees who served during the period and up to the date of signing this report are:

Rob Cope (Chair of Trustees - co-opted on 9 September 2024 - elected on 14 November 2024)

Cosette Reczek (Chair of Trustees -resigned on 14 November 2024)

Dominic Gibb (Treasurer- co-opted on 6 March 2025)

Susan Hutton (Treasurer- resigned on 17 March 2025)

Ife Gidado (resigned on 7 August 2024)

Christine Mosedale (resigned on 9 May 2024)

Senthooran Ramachandran (resigned on 9 May 2024)

Aida Shoush

Alix Langley

Steve Baynes

Dominic Graham Gilchrist

Jacqueline Graveney

Edward Guy Pikett

Michael McKenna (elected on 14 November 2024)

Szandi Pankasz (elected on 14 November 2024)

#### **Recruitment, Appointment of Trustees**

Our Trustees, who are also directors of the charity, are elected at our Annual General Meeting (AGM). Trustees may co-opt up to six people onto the Trustee Board to ensure the Board is broadly representative of the community, and to fill any specific vacancy and skills needed to carry out our responsibilities effectively (e.g. Treasurer). Co-opted members must stand down at the Annual General Meeting following their co-option, but they are eligible to stand for election. One third of the elected Trustees (the longest serving since the previous election) stands down at each AGM and is eligible to stand for re-election. We invite nominations for Trustees through our annual mailing to stakeholders and local community organisations. Co-opted Trustees are recruited through a variety of methods, including direct advertising in the relevant media (e.g. the internet, local newspapers.)

Our Chair, Cosette Reczek and our Treasurer, Susan Hutton, both stood down this year and we want to thank them for their service and acknowledge the outstanding work they did in supporting the charity through COVID and other challenges.

The Board regularly reviews its membership to ensure there is a broad range of relevant skills and experiences sufficient to carry out its duties.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

A separate process agreed by the Trustee Board is followed for the election of the Chair. The reference and administrative details above identify the constituencies that elected each of the current Trustees, where applicable. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

#### **New Trustees**

At the last AGM, a new Chair of Trustees (Rob Cope) was appointed, and two new Trustees — Michael McKenna and Szandi Pankasz — were elected. Both have been active members of the board since their appointment. This year we have also welcomed our new treasurer, Dominic Gibb. The board would like to extend its thanks to Cosette Reczek and Susan Hutton for their leadership.

#### **Training of Trustees**

All new Trustees are invited to attend an induction training session at Citizens Advice London office, to learn more about the Citizens Advice service nationally and the role of Trustees. They participate in a planned induction which includes:

- Access to key governance documents such as the governance manual, financial procedures and annual report.
- Good governance guidance – relevant Charity Commission guides and references to high performing boards including Harvard and ICSA reports.
- Service tour introducing the different aspects of the service and identifying key team members.
- Introduction to stakeholders and client profile with the CEO.
- Bi-annual review with the Chair to establish objectives and progress.
- Workshop with Citizens Advice nationally to understand the member relationship.

All new Trustees receive a Citizens Advice Lewisham email address, access to the Citizens Advice intranet and training system (Skill book) and complete their confidentiality and Declaration of Interests forms. DBS checks are carried out according to Citizens Advice guidance. All Trustees are invited to visit our office to meet our team, find out more about our work and to observe the service delivery and understand the nature of the enquiries presented by clients. Our annual away day brings together Trustees, paid staff and volunteers to collectively discuss and feedback on the charity's strategic goals.

Trustees are included in the Training and Development Plan for CAL which includes mandatory training in GDPR, Senior Managers and Certification Regime (SMCR) for the FCA, Equity and Diversity and Health and Safety obligations.

#### **Organisational Structure**

CAL is governed by its Trustee Board which is responsible for setting the strategic direction and policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAL and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

The Trustee Board delegates some of its duties to its two subcommittees: finance (FSC) and people (PSC) subcommittees. The terms of board delegation can be seen [here](#).

The governance Terms of Reference reflects a clear delegation of tasks across finance, people management, and ad-hoc problem-solving, with the CEO responsible for operational execution and reporting.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**REGISTERED COMPANY NUMBER: 03038147**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

### **Key Management Remuneration**

We have in place national Citizens Advice benchmarking which we used to set up a Pay Framework and Pay structure approved last year. The Board approved the structure outlined which allows all but CEO role annual increments on completion of satisfactory appraisal for three years or until the top of the benchmarked range is reached. The pay of the remaining Senior Management Team, and staff is reviewed annually by the CEO, in line with both market conditions and affordability for the charity, and a proposal is submitted to the Board for their approval.

### **Matters Reserved for the Board:**

- Approve actions taken by the Chair and address conflict of interests/confidentiality issues
- Oversee nominations for key roles such as Chair, Vice-Chair, Treasurer, Trustees, etc
- Set strategic goals and KPIs through a business plan
- Monitor organisational performance and approve policies, annual budgets, and reports
- Approve financial reporting and manage organisational risks
- Maintain a code of conduct.

### **Finance Sub-Committee:**

- Recommends the business plan, annual budget, and financial policies for board approval
- Appoints auditors/bankers and recommends the annual report and accounts
- Evaluates organisational risks, financial performance, and continuity plans
- Makes recommendations on reserves policy and reviews quarterly forecasts.

### **People Sub-Committee:**

- Recommends training and development plans, and reviews performance appraisals and remuneration
- Monitors volunteer recruitment, retention, and performance
- Provides recommendations on non-financial policies and addresses client feedback
- Focuses on organisational culture, performance quality, and other action items.

### **CEO Responsibilities:**

- Coordinates agendas, drafts minutes, and reports in collaboration with the Board and Committee Chairs
- Manages finances, recruitment, and staff/volunteer performance
- Provides performance reports to the Board and committees
- Implements policies and escalates significant risks to the Board
- Reports to the Chair of Trustees
- Leads the development of organisation strategy
- Works to build key relationships and evidence CAL's impact

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

REGISTERED COMPANY NUMBER: 03038147

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

### Related Parties/ PQF

CAL is a member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management. CitA sets and monitors performance through the Performance Quality Framework (PQF) assessed through periodic surveys, regular file checking and annual inspection with a three-year full inspection.

In February 2024, a full inspection took place with the CitA Assessor rating CAL's Leadership Self-Assessment against the core areas. The assessment concurred with CAL's own assessment and awarded Excellent/Good ratings across the service. The results are summarised below:

2024 LSA outcome for Lewisham	
Assessment Area	Outcome
Governance	All requirements met
Strategic Business Planning	All requirements met
Risk Management & Compliance	All requirements met
Financial Management	All requirements met
People Management	All requirements met
Operational Performance	All requirements met
Partnership Working	All requirements met
Research & Campaigns	All requirements met
Equity, Diversity & inclusion	All requirements met

Operating policies are determined by the Trustee Board of CAL to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of Trustee/director of another charity or is a decision maker within the local authority, they may be involved in discussions regarding that other charity or department but not in the ultimate decision-making process. Currently, none of our Trustees work for Lewisham Council or hold decision making roles in partner organisations.

### Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAL is regularly monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

Trustees also review risks relating to our financial strength, to ensure that there are reliable revenue streams and a live pipeline for the delivery of new income. The top four risks for the organisation, and our current risk management plans for each, are outlined below:

#### **- Fundraising**

Dependency on key funders and reduction to funding levels are key risk factors for CAL. We mitigate this by seeking and securing a wide range of funding on other projects. We also build relationships with funders and demonstrate our impact and value to ensure we are a partner of choice and have invested time in supporting the formation of the London Citizens Advice consortium to provide regional funding opportunities and shared services and costs.

#### **- Staffing**

Our team is committed and trained but our funding and cost constraints mean we operate on a very lean basis. We have experienced, like many organisations, extended sick leave which we are managing with support and sensitivity but this is an ongoing area of concern. Our employment offer including ongoing training and support and careful succession planning ensure we have a pipeline of able staff willing and able to fill key vacancies.

#### **- Non-compliance**

Accreditation standards are onerous to ensure we all deliver the right advice to clients and we rightly focus a lot of resources on training and feedback to manage this. Of equal importance is GDPR and cyber security compliance which we manage through annual training and lessons learnt as well as management horizon scanning for regulatory changes.

#### **- Low client satisfaction**

The pandemic and subsequent cost of living crisis have raised levels of demand on our services to unprecedented levels. Our funding and resources have not been able to keep up with this. As a result, we face an ongoing challenge with clients being unable to access our service or whose cases are so complex that they can impact our ability to completely resolve matters. This means that nationally, Citizens Advice is seeing increased levels of complaints from clients and this is exacerbated by the high ratio of deprivation in our borough. Where this reflects shortcomings in our service, we target training and feedback to improve advice as well as working to help advisers better manage client expectations. We are also seeking to expand our services with new funding applications and innovations.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED (REGISTERED NUMBER: 03038147)**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Lewisham Citizens Advice Bureaux Service Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on .....04/12/2025..... and signed on its behalf by:



.....  
R Cope - Trustee

04/12/2025

# **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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## **Opinion**

We have audited the financial statements of Lewisham Citizens Advice Bureaux Service Limited (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and the charities activities;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
  - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:


- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reviewing minutes of meetings of those charged with governance, reviewing internal reports, and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

  
Jonathan Askew FCA (Senior Statutory Auditor)  
for and on behalf of Hartley Fowler LLP  
Statutory Auditors  
Chartered Accountants  
4th Floor Tuition House  
27-37 St George's Road  
Wimbledon  
London  
SW19 4EU

9 December 2025

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	154	-	154	5,500
<b>Charitable activities</b>					
Information and advice	5	976,653	525,207	1,501,860	1,867,969
Investment income	4	7,309	-	7,309	4,499
Other income		2,592	35	2,627	3,122
<b>Total</b>		<u>986,708</u>	<u>525,242</u>	<u>1,511,950</u>	<u>1,881,090</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Information and advice	6	<u>904,285</u>	<u>559,891</u>	<u>1,464,176</u>	<u>1,699,251</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	18	<u>82,423</u> <u>(34,649)</u>	<u>(34,649)</u> <u>34,649</u>	<u>47,774</u> <u>-</u>	<u>181,839</u> <u>-</u>
<b>Net movement in funds</b>		<u>47,774</u>	<u>-</u>	<u>47,774</u>	<u>181,839</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>537,985</u>	<u>-</u>	<u>537,985</u>	<u>356,146</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>585,759</u></u>	<u><u>-</u></u>	<u><u>585,759</u></u>	<u><u>537,985</u></u>

The notes form part of these financial statements


**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED (REGISTERED NUMBER: 03038147)**

**BALANCE SHEET  
31 MARCH 2025**

	Notes	2025 £	2024 £
<b>CURRENT ASSETS</b>			
Debtors	14	73,420	31,178
Cash at bank		943,232	834,355
		<u>1,016,652</u>	<u>865,533</u>
<b>CREDITORS</b>			
Amounts falling due within one year	15	(319,322)	(204,879)
		<u>697,330</u>	<u>660,654</u>
<b>NET CURRENT ASSETS</b>			
		697,330	660,654
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		697,330	660,654
<b>PENSION LIABILITY</b>	19	(111,571)	(122,669)
		<u>585,759</u>	<u>537,985</u>
<b>NET ASSETS</b>			
		<u>585,759</u>	<u>537,985</u>
<b>FUNDS</b>	18		
Unrestricted funds		585,759	537,985
		<u>585,759</u>	<u>537,985</u>
<b>TOTAL FUNDS</b>			
		<u>585,759</u>	<u>537,985</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ...04/12/2025... and were signed on its behalf by:

  
.....  
R Cope - Trustee

04/12/2025

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2025**

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	Notes	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	108,153	206,168
Finance costs paid		(6,585)	(7,167)
Net cash provided by operating activities		<u>101,568</u>	<u>199,001</u>
<b>Cash flows from investing activities</b>			
Interest received		<u>7,309</u>	<u>4,499</u>
Net cash provided by investing activities		<u>7,309</u>	<u>4,499</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>108,877</u>	<u>203,500</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>834,355</u>	<u>630,855</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>943,232</u></u>	<u><u>834,355</u></u>

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2025**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2025 £	2024 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	47,774	181,839
<b>Adjustments for:</b>		
Interest received	(7,309)	(4,499)
Finance costs	6,585	7,167
Pension fund - interest unwind	5,496	5,654
Pension fund - deficit payments	(10,500)	(10,500)
Pension fund - movement in interest rate	(6,094)	(785)
Pension fund - extrn. of contrib. period	-	17,969
(Increase)/decrease in debtors	(42,242)	143,009
Increase/(decrease) in creditors	114,443	(133,686)
<b>Net cash provided by operations</b>	<u>108,153</u>	<u>206,168</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1/4/24 £	Cash flow £	At 31/3/25 £
<b>Net cash</b>			
Cash at bank	834,355	108,877	943,232
	<u>834,355</u>	<u>108,877</u>	<u>943,232</u>
<b>Total</b>	<u>834,355</u>	<u>108,877</u>	<u>943,232</u>

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**1. GENERAL INFORMATION**

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is Leemore Community Hub, Bonfield Road, London SE13 5EU. The registered number of the company is 03038147. The registered number of the charity is 1075040.

The financial information presented is for the year ended 31 March 2025 and 31 March 2024. The financial information is presented in sterling and rounding is to the nearest £1.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Preparation of the accounts on a going concern basis**

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

**Significant judgements and estimates**

The trustees consider that there are no areas of judgement or estimation which materially affect the financial statements.

**Reclassification of comparatives**

The comparative amounts for some expenditure items have been reclassified to ensure the comparability between both periods. The net assets in the prior period have not changed as a result of this reclassification.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Lewisham.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Charitable activities costs**

Charitable activities costs comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**2. ACCOUNTING POLICIES - continued**

**Governance costs**

Governance costs include those incurred in the governance of the charity and include the cost of the preparation of the statutory financial statements, the audit of the charity, legal costs, and the cost of trustee meetings.

**Support costs**

Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

**Tangible Fixed Assets**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Office and computer equipment over the cost of £1,000 - 33% on a straight line basis.

Fixtures and Fittings over the cost of £1,000 - 33% on a straight line basis.

Individual assets purchased and costing less than £1,000 are directly written off in the statement of financial activities and therefore not capitalised. Assets capitalised are held at historic cost.

**Cash at bank**

Cash at bank includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Debtors**

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that it is probable the charity will not be able to collect all the amounts due.

**Creditors**

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

**Voluntary help**

A certain amount of time is expended on the charity's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts, and any costs in relation to volunteers are included in the accounts.

**Operating lease costs**

Rentals under operating leases are charged to the Statement of Financial Activities on a straight line basis over the term of the operating lease.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

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**2. ACCOUNTING POLICIES - continued**

**Pension costs and other post-retirement benefits**

Lewisham Citizens Advice participates in two pension schemes:

1) National Association of Citizens advice Bureaux Pension and Assurance Plan (1991)

This is a defined benefit pension scheme. The scheme is a multi-employer scheme and is accounted for as a defined contribution scheme since the charity is unable to identify its share of the underlying assets and liabilities on a consistent and reasonable basis in accordance with section 28 of FRS 102. As the charity has an agreed schedule of contributions (including deficit recovery contributions) in place, a liability has been included for the value of these future payments, discounted to their present value. The scheme was closed to future accrual with effect from 31 March 2008.

2) The Pension Trust

The Pension Trust Growth Plan has four different series within the one pension scheme. Lewisham Citizens Advice has active members enrolled in two of these series. It previously enrolled staff into a defined benefit series and it now enrolls new staff into the defined contribution series.

The defined benefit series is classified as a defined benefit scheme because of the guarantee within the scheme that the value attributed to each member will not be less than accumulated contributions. No provision has been made for the contingent liability as the trustees consider the likelihood of crystallisation to be remote. The pension contributions charged in these financial statements in respect of both series represent the amounts payable by the charity for the scheme in the year.

**3. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations	154	5,500
	<u>154</u>	<u>5,500</u>

**4. INVESTMENT INCOME**

	2025	2024
	£	£
Deposit account interest	7,309	4,499
	<u>7,309</u>	<u>4,499</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**5. INCOME FROM CHARITABLE ACTIVITIES**

Included in charitable activity income is the following income:

	2025	2024
	£	£
<b>Grant income (unrestricted)</b>		
London Borough of Lewisham - core funding	650,000	650,000
Total unrestricted grant income	<u>650,000</u>	<u>650,000</u>
<b>Grant income (restricted)</b>		
Debt Free London	228,241	238,642
National Citizens Advice - Help To Claim	-	488,792
Trust For London - Legal Team	36,416	35,714
Trussell Trust	7,258	-
Immigration Caseworker	200,000	-
Royal Court of Justice - Crisis Prevention	42,630	45,000
UK Power Networks	10,662	-
Total restricted grant income	<u>525,207</u>	<u>808,148</u>
<b>Contract income (unrestricted)</b>		
London Borough of Lewisham - Cost of Living	123,040	-
London Borough of Lewisham - crisis funding	-	171,300
Lewisham and Southwark Age UK - additional advice services	-	43,792
London Borough of Lewisham - advice outreach	85,262	85,262
Pound Advice	70,853	79,477
Phoenix Community Housing Association	45,000	30,000
Energy Advice Programme	998	-
Greater London Authority Grant	1,500	-
Total contract income	<u>326,653</u>	<u>409,831</u>
<b>Total income from charitable activities</b>	<u><u>1,501,860</u></u>	<u><u>1,867,979</u></u>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Information and advice	<u>1,115,927</u>	<u>348,249</u>	<u>1,464,176</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2025 £	2024 £
Staff costs	914,634	1,350,909
Partner payments	178,748	83,624
Office costs	22,518	62,162
Other costs	27	333
	<u>1,115,927</u>	<u>1,497,028</u>

**8. SUPPORT COSTS**

	Management £	Finance £	Governance costs £	Totals £
Information and advice	<u>315,713</u>	<u>6,585</u>	<u>25,951</u>	<u>348,249</u>

Support costs, included in the above, are as follows:

**Management**

	2025 Information and advice £	2024 Total activities £
Staff and volunteer costs	214,666	88,578
Office costs	67,018	82,817
Premises costs	31,500	607
Other costs	2,529	1,100
	<u>315,713</u>	<u>173,102</u>

**Finance**

	2025 Information and advice £	2024 Total activities £
Pension fund interest unwind	5,496	5,654
Bank charges	1,089	1,513
	<u>6,585</u>	<u>7,167</u>

**Governance costs**

	2025 Information and advice £	2024 Total activities £
Auditors' remuneration	10,000	9,960
Legal and professional fees	4,969	9,332
Trustee board	810	264
Other governance costs	10,172	2,398
	<u>25,951</u>	<u>21,954</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Auditors' remuneration	10,000	9,960
Office equipment lease	3,082	3,082
	<u>13,082</u>	<u>13,042</u>
The auditor's fee consisted of:	2025	2024
	£	£
Audit of the financial statements	6,300	6,300
Preparation of statutory financial statements, other services and VAT	3,700	3,660
	<u>10,000</u>	<u>9,960</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**11. STAFF COSTS**

	2025	2024
	£	£
Salaries and wages	956,876	1,202,989
Social security costs	90,626	112,725
Pension costs	35,785	46,286
Pension fund - movement in interest rate	(6,094)	(785)
Pension fund - extension of contribution period	-	17,969
Termination payments	-	16,720
Ex-gratia payments	-	3,280
	<u>1,077,193</u>	<u>1,399,184</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Senior Management Team	3	4
Charitable work and advisors	31	40
	<u>34</u>	<u>44</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	2024
£60,001 - £70,000	<u>1</u>	<u>1</u>

The key management personnel of the charity are the senior management team, which for the financial year were the Chief Executive Officer, the Head of Advice and the Head of Business and Development. The key management personnel received benefits (including employer pension costs) during the year of £182,920 (2024: £250,385).

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**12. STATEMENT OF FINANCIAL ACTIVITIES - FOR THE YEAR ENDED 31 MARCH 2024**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	5,500	-	5,500
<b>Charitable activities</b>			
Information and advice	1,059,831	808,138	1,867,969
Investment income	4,499	-	4,499
Other income	3,122	-	3,122
<b>Total</b>	<u>1,072,952</u>	<u>808,138</u>	<u>1,881,090</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Information and advice	883,452	815,799	1,699,251
<b>NET INCOME/(EXPENDITURE)</b>	189,500	(7,661)	181,839
<b>Transfers between funds</b>	(7,661)	7,661	-
<b>Net movement in funds</b>	<u>181,839</u>	<u>-</u>	<u>181,839</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	356,146	-	356,146
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>537,985</u></u>	<u><u>-</u></u>	<u><u>537,985</u></u>

**13. TANGIBLE FIXED ASSETS**

	Computer equipment £
<b>COST</b>	
At 1 April 2024 and 31 March 2025	<u>4,878</u>
<b>DEPRECIATION</b>	
At 1 April 2024 and 31 March 2025	<u>4,878</u>
<b>NET BOOK VALUE</b>	
At 31 March 2025	<u><u>-</u></u>
At 31 March 2024	<u><u>-</u></u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade debtors	47,857	17,844
Accrued income	12,537	-
Prepayments	13,026	13,334
	<u>73,420</u>	<u>31,178</u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade creditors	64,488	10,564
Social security and other taxes	21,499	19,607
Other creditors	7,060	7,142
Accruals and deferred income	226,275	167,566
	<u>319,322</u>	<u>204,879</u>

	2025	2024
	£	£
<u>Deferred Income</u>		
Balance at 1 April 2024	99,731	65,875
Amounts released to incoming resources	(99,731)	(65,875)
Amount deferred in the year	193,408	99,731
	<u>193,408</u>	<u>99,731</u>

Deferred income comprises income received during the year which relates to the next financial year.

**16. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	3,082	3,082
Between one and five years	3,853	6,934
	<u>6,935</u>	<u>10,016</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**17. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Current assets	1,009,874	6,778	1,016,652	865,533
Current liabilities	(312,544)	(6,778)	(319,322)	(204,879)
Pension liability	(111,571)	-	(111,571)	(122,669)
	<u>585,759</u>	<u>-</u>	<u>585,759</u>	<u>537,985</u>

2024 Comparatives for net assets between funds:

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Current assets	855,005	10,528	865,533
Current liabilities	(194,351)	(10,528)	(204,879)
Pension liability	(122,669)	-	(122,669)
	<u>537,985</u>	<u>-</u>	<u>537,985</u>

**18. MOVEMENT IN FUNDS**

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
<b>Unrestricted funds</b>				
General	660,654	71,325	(34,649)	697,330
Pension reserve	(122,669)	11,098	-	(111,571)
	<u>537,985</u>	<u>82,423</u>	<u>(34,649)</u>	<u>585,759</u>
<b>Restricted funds</b>				
Debt Free London	-	(33,312)	33,312	-
Trust For London - Legal Team	-	82	(82)	-
Royal Courts of Justice - Islington Crisis Management Project	-	(826)	826	-
Immigration Caseworker	-	(496)	496	-
Trussell Trust	-	(6)	6	-
UK Power Networks	-	(91)	91	-
	<u>-</u>	<u>(34,649)</u>	<u>34,649</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>537,985</u>	<u>47,774</u>	<u>-</u>	<u>585,759</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**18. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General	986,708	(915,383)	71,325
Pension reserve	-	11,098	11,098
	<u>986,708</u>	<u>(904,285)</u>	<u>82,423</u>
<b>Restricted funds</b>			
Debt Free London	228,276	(261,588)	(33,312)
Trust For London - Legal Team	36,416	(36,334)	82
Royal Courts of Justice - Islington Crisis Management Project	42,630	(43,456)	(826)
Immigration Caseworker	200,000	(200,496)	(496)
Trussell Trust	7,258	(7,264)	(6)
UK Power Networks	10,662	(10,753)	(91)
	<u>525,242</u>	<u>(559,891)</u>	<u>(34,649)</u>
<b>TOTAL FUNDS</b>	<u>1,511,950</u>	<u>(1,464,176)</u>	<u>47,774</u>

**Comparatives for movement in funds**

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
<b>Unrestricted funds</b>				
General	466,477	201,838	(7,661)	660,654
Pension reserve	(110,331)	(12,338)	-	(122,669)
	<u>356,146</u>	<u>189,500</u>	<u>(7,661)</u>	<u>537,985</u>
<b>Restricted funds</b>				
Debt Free London	-	(303)	303	-
National Citizens Advice - Help To Claim	-	(7,330)	7,330	-
Trust For London - Legal Team	-	(2,895)	2,895	-
Royal Courts of Justice - Islington Crisis Management Project	-	2,867	(2,867)	-
	<u>-</u>	<u>(7,661)</u>	<u>7,661</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>356,146</u>	<u>181,839</u>	<u>-</u>	<u>537,985</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**18. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General	1,072,952	(871,114)	201,838
Pension reserve	-	(12,338)	(12,338)
	<u>1,072,952</u>	<u>(883,452)</u>	<u>189,500</u>
<b>Restricted funds</b>			
Debt Free London	238,642	(238,945)	(303)
National Citizens Advice - Help To Claim	488,782	(496,112)	(7,330)
Trust For London - Legal Team	35,714	(38,609)	(2,895)
Royal Courts of Justice - Islington Crisis Management Project	45,000	(42,133)	2,867
	<u>808,138</u>	<u>(815,799)</u>	<u>(7,661)</u>
<b>TOTAL FUNDS</b>	<u>1,881,090</u>	<u>(1,699,251)</u>	<u>181,839</u>

Where the cost of running a project exceeds its income resulting in a deficit, unless otherwise agreed with the funder, these deficits will be funded from unrestricted reserves.

**Restricted Funds**

Debt Free London - pan-London partnership project which receives funding from the government's Financial Inclusion Fund. This project enables an increased level of face to face debt service.

National Citizens Advice Help to Claim - This project offers end-to-end support to help people make a new Universal Credit Claim.

Trust For London Legal Team - Trust for London project supporting individuals with legal issues and providing access to specialist advice for disadvantaged residents.

Royal Court of Justice Islington Crisis Management Project - This project is between RCJ and Islington Citizens Advice Bureaux and CAL for the delivery of crisis prevention and specialist casework work for vulnerable Londoners and engaging in the delivery of training for community groups.

Immigration Caseworker - Grant between Lewisham Council and Citizens Advice Lewisham funding to provide support to people with an uncertain immigration status.

Trussell Trust - Agreement between Lewisham Foodbank and Citizens Advice Lewisham to work in partnership to have an outreach advisor in place to deliver financial inclusion advice at Lewisham Foodbank.

UK Power Networks - Agreement between Arun and Chichester Citizens Advice and Citizens Advice Lewisham as part of a consortium to deliver advice.

**Unrestricted Funds**

- London Borough of Lewisham - grant for core funding
- London Borough of Lewisham - contract for crisis funding
- London Borough of Lewisham - advice outreach delivery
- Lewisham and Southwark Age UK - contract for providing Winter Pressure advice
- Phoenix Community Housing Association contract for services
- We are Digital Limited (Pound Advice) contract for services
- Pension reserve - a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**19. EMPLOYEE BENEFIT OBLIGATIONS**

**Pension costs: The National Association of Citizens Advice Bureaux Pensions and Assurance Plan (1991)**

The National Association of Citizens Advice Bureaux operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

In accordance with the schedule of contributions agreed by the Principal Employer and Trustee in August 2023, the contributions to the Plan for the year ending 31 March 2025 have been £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

A full actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years. The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

As the charity is unable to value its share of the multi-employer pension scheme assets and liabilities at the year end, the pension liability has been calculated based on the net present value of future contributions as noted above. The charity is making contributions of £10,500 to the pension scheme per year until September 2040.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Pension liability brought forward	122,669	110,331
Interest unwind	5,496	5,654
Movement in interest rate	(6,094)	(785)
Extended schedule of contributions	-	17,969
Payments against provision	(10,500)	(10,500)
	<hr/>	<hr/>
Pension liability carried forward	<u>111,571</u>	<u>122,669</u>

**Information relating to the National Association of Citizens advice Bureaux Pension and Assurance Plan (1991):**

	<b>Value at</b>	<b>Value at</b>
	<b>31.3.2025</b>	<b>31.3.2024</b>
	<b>£000s</b>	<b>£000s</b>
Present value of funded obligations	96,535	107,082
Fair value of Plan assets	55,911	60,594
	<hr/>	<hr/>
<b>Surplus/(deficit) in funded scheme</b>	<u><b>(40,624)</b></u>	<u><b>(46,448)</b></u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**19. EMPLOYEE BENEFIT OBLIGATIONS - continued**

The major assumptions used by the actuary were (in nominal terms) as follows:

	<b>31.3.2025</b>	<b>31.3.2024</b>
Discount rate	5.80%	4.90%
Inflation (RPI)	3.10%	3.20%
Inflation (CPI)	2.75%	2.80%
Revaluation of deferred pensions in excess of GMP	2.75%	2.80%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.70%	2.80%
- CPI inflation since retirement or 5% p.a. compound if less	2.70%	2.80%
- CPI or 3% p.a. if less	2.30%	2.50%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum
	<b>31.3.2025</b>	<b>31.3.2024</b>
<b>Assumed life expectancies on retirement at age 65 are:</b>		
Retiring today - Males	20.6	20.6
Retiring today - Females	23.4	23.4
Retiring in 20 years time - Males	21.9	21.8
Retiring in 20 years time - Females	24.6	24.5

**20. CONTINGENT LIABILITIES**

Citizens Advice Lewisham has potential obligations in respect of pension entitlements for past and present staff arising under the Pensions Trust defined benefit pension scheme. It has been confirmed by the Pension Trust that Citizens Advice Lewisham's estimated debt on withdrawal at 30 September 2024 was £10,537. The charity has no plan to withdraw and therefore no provision has been made in relation to the contingent liability.

**21. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2025.

**22. LIMITED BY GUARANTEE**

The charity is a private company limited by guarantee, without share capital.

The members of the company guarantee the sum of £10 whilst they remain members of the company and for one year thereafter, in accordance with the provisions of the Memorandum of Association.

The company is controlled by the members that include all of the trustees.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

England & Wales - Charity number 1075040

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# Accounts

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**REGISTERED COMPANY NUMBER: 03038147 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1075040**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024  
FOR  
LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

Hartley Fowler LLP  
Statutory Auditors  
Chartered Accountants  
4th Floor Tuition House  
27-37 St George's Road  
Wimbledon  
London  
SW19 4EU

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

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FOR THE YEAR ENDED 31 MARCH 2024**

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**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**REGISTERED COMPANY NUMBER: 03038147**  
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **OBJECTIVES AND ACTIVITIES**

This section outlines the key objectives and activities of CAL, focusing on providing accessible, high-quality advice, advocating for social justice, ensuring organisational sustainability, and supporting staff and volunteers. It details CAL's strategies for delivering these objectives through community partnerships, targeted fundraising, and continuous development of staff and volunteer skills. Additionally, it highlights CAL's commitment to public benefit, volunteer contributions, and initiatives like Advice First Aid to strengthen local networks and support services.

CAL provides free, independent, confidential and impartial advice and information to those who live and work in Lewisham. We work in partnership with other advice providers in Lewisham and use data collected through our work to highlight social injustice. We do this to build holistic responses with our partners and stakeholders and effect change where it is most needed. The Citizens Advice network exists to provide free, impartial advice to those who need it and to highlight and champion issues and trends to those in power. As a member of the Citizens Advice network, we actively promote the principles underlying the network:

- We are independent, impartial and non-judgemental.
- Our services are free and confidential.
- We value diversity, promote equality and challenge discrimination in our service, our workforce and our partnerships.
- We are a learning organisation, using evidence to improve our effectiveness and efficiency.

Our objectives are:

- Advice
  - Our advice will be accessible across different channels and locations
  - Our advice will support the most vulnerable
  - We will cement our position as the lead for Advice Lewisham
  - Our advice will be high quality and a trusted source of help and information
- Advocacy
  - We will campaign on issues to inform social policies and to improve people's' lives
  - We will speak out against discrimination and unfairness in our society
  - We will demonstrate our impact so that we are providers of choice for funders, partners and stakeholders
  - We will work to support our clients in accessing advice appropriate to their language need
- Sustainability
  - We seek responsible funding that supports our objectives and provides sustainable advice services
  - Our work will be valued internally and externally and this reputation will help us to secure funding and partnerships and attract staff and volunteers
  - We will control our finances to ensure we work within our means and get the best value for our clients through considered use of resources

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**REGISTERED COMPANY NUMBER: 03038147**  
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

● **People**

- Our culture will support our people to give of their best where their voices are heard and communication is open, honest and respectful of differing views
- We will provide our people with the right support, training, and skills to help clients effectively with high quality advice
- We will look out for each other and support our well being at work.

Our objectives are underpinned and enabled through supporting frameworks and plans:

- Our client and community profile analysis informs our future service provision and strategic and business development plan priorities
- Our Service Review looks at how best to meet client needs with available resources and outlines any new ways of working including use of all channels. It is under-pinned by an equity impact assessment to ensure our service remain as inclusive as possible
- Workforce Development Plan outlines staff and volunteer resources needed to deliver our objectives
- Our Training and Learning Plans show our commitment to learning and development for staff, volunteers and trustees to meet advice standards and skills required for business as usual and new services.
- Our Communication Plan sets out how we will manage relationships with our internal and external stakeholders
- Our R&C Plan details how we will develop social policy objectives, our campaigns and how we can meet the standards set for this aspect of our work
- Our Funding Plan sets out how we aim to reduce our funding gap to sustain our core service and secure funding to develop new services to support our strategic priorities.

**Achieving our objectives and aims**

We achieve our aims by:

- Ensuring our training, feedback and accreditation deliver the right skills and knowledge
- Capturing our client data and ensuring it demonstrates our impact and address wider issues
- We leverage our relationships with stakeholders to argue for change
- We hold ourselves accountable to our board to review our performance against objectives quarterly
- We are also held to account annually by National Citizens Advice who assess us against nine areas.

**Our framework to deliver**

Our advice contributes to building a more inclusive and resilient society as well as improving general wellbeing. We want our service therefore to be accessible, supportive and inclusive to all clients that need our help.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

Citizens Advice Lewisham supports vulnerable clients, and its policies set out the principles of how staff and volunteers should deal with situations relating to these groups. The aim is to improve the experience and outcome for vulnerable clients regardless of the channels they use to access our services:

- We campaign and advocate on behalf of clients who cannot do this for themselves.
- We encourage the reporting of abuse, discrimination and hate crimes.
- We review the impact on all communities (Community Needs Analysis) when designing new services and when carrying out service reviews.
- We ensure our staff and volunteers are trained to know how to support all types of clients and adapt their communication styles to make the experience a positive one.

### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAL during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. **We would like to take this opportunity to express our deep gratitude to Cosette Reczek, who will step down as Chair at our AGM in November 2024.** Cosette has led CAL with dedication through significant public crises, including Covid-19 and the Cost of Living crisis, as well as a period of internal transformation with interim leadership in 2021-2022. Her leadership has been instrumental in guiding us through these challenges.

A number of volunteers who were recruited and trained in 2020-'23 have been retained in key roles of Volunteer Telephone Assessors, Information Assistants and Volunteer Advisers and research and campaigns support. Generalist Casework, provided by highly experienced and expert Volunteer Advisors is supervised by paid staff. Caseworkers secure additional or new benefits in around 90% of the appeals they conduct.

CAL's Benefits Casework Accreditation attests to the standards achieved and plans are in place for paid Advisors to be trained to work alongside volunteers to provide a more supportive and learning environment.

Volunteer recruitment is improving and will run alongside other training and development opportunities including internship programmes through the local FE organisations.

Our work with Lewisham and Southwark Law Centre will continue providing essential legal support in housing and employment. This is a service many local Citizens Advice offices do not have and it is invaluable to our clients.

The above are some of the ways in which volunteers enrich our organisation and substantially contribute to our service offer and we are grateful for their dedication and exceptional contribution.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**REGISTERED COMPANY NUMBER: 03038147**  
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

**Advice First Aid**

In partnership with the pan-London Citizens Advice network and thanks to funding by the Greater London Authority, during the financial year 2023-2024, we were pleased to deliver four Advice First Aid sessions to frontline workers across the Voluntary and Community Sector (VCS) as well to key workers in libraries, doctor surgeries, family hubs and adult education organisations. More than thirty key Lewisham organisations have so far benefited from our programme.

Advice First Aid is a free introductory course which aims to increase the capacity of faith, community, voluntary and statutory partners to identify advice issues, provide accurate and useful information, and signposting and to learn how, and when, to refer to specialist advice providers. The sessions raise greater awareness across the sector, help us promote local networks, build stronger links with local groups and agencies and reduce the risk of residents falling between the cracks in services.

Advice First Aid was introduced and is delivered alongside our established quarterly Advice Lewisham Forums which have an attendance list spanning across the Lewisham VCS and support services sectors.

## **ACHIEVEMENTS AND PERFORMANCE**

This section highlights the key achievements and performance of CAL over the past year, focusing on its charitable activities, partnerships, and service delivery. It covers the wide range of projects CAL has implemented, including debt advice services, housing support, and outreach programs, emphasising their impact on vulnerable residents. This section also details the successful outcomes of these initiatives, such as the number of clients served, financial benefits secured, and effective responses to complex cases. Furthermore, it discusses how CAL has adapted to changing demands, particularly in response to the cost of living crisis, and strengthened its digital and multi-channel support to ensure comprehensive access to advice and information for all Lewisham residents.

### **Charitable Activities**

CAL has continued to grow in response to demand while building up its financial resilience. We maintained and expanded all our contracts and partnerships.

### **CAL's projects**

CAL delivers a range of projects including **Debt Free London** which is funded by the Money and Pension Service through Toynbee Hall. CAL has one of the largest contracts in London, with the aim of serving 1,900 clients annually.

For many years CAL has delivered **Pound Advice** for the London and Quadrant (L&Q) Housing Association. We have always been the most productive of the delivery partners and generated the highest outcomes for clients. The team continue to do complex casework for nearly 400 residents addressing rent arrears, making benefit claims and helping people take back control of their lives.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

At the Green Man in Bellingham, CAL offers outreach services to the tenants of **Phoenix Housing Association**. In a friendly and familiar environment, tenants can seek help about their housing, managing their money and looking for ways to optimise their income. Last year CAL served 393 clients. This is exceptional given a large number of more complex cases requiring multiple sessions – a common trend in money advice as too many clients don't seek help until their situation becomes desperate. The team also delivers training workshops for the Phoenix communities on budgeting.

**Help to Claim (HTC)** is funded through Citizens Advice. Nationally, take-up was initially slow but CAL's HTC team and manager worked hard to build local referral routes and consistently achieved demanding targets. During 2023-2024 CAL supported 4,863 clients in helping to make Universal Credit claims.

**The Royal Court of Justice - Cost of Living Crisis Crisis Prevention project** funded by the GLA is a strategic partnership between the GLA, London Citizens Advice network, and the London Legal Support Trust (LLST), developed in response to the cost of living crisis. Our GLA adviser supports Lewisham residents who are facing hardship and crisis. Between April 2023- March 2024, our GLA adviser provided 508 full advice appointments.

The **Partnership** includes Age UK Lewisham and Southwark, Action for Refugees In Lewisham (AFRIL), Lewisham MultiLingual Advice Service (LMLAS), Community Action Works, and Lewisham Refugee and Migrant Network (LRMN).

CAL leads the Partnership to deliver EnquiryLine, a multi-channel front door to quality information and advice. It provides access to appointments to help complete on-line forms, home visits and drop-ins for the most vulnerable along with casework on welfare benefits, immigration and housing. Where necessary, referral is arranged with a variety of local agencies to provide wrap-around support for those that need it, especially those with poor mental health, disabilities and other health/social care needs.

Working in partnership with the Southwark Law Centre (SLC), CAL helped establish **Lewisham Law Centre service** (registered with the Law Centre Network July 2020). This follows a gap of over 10 years when access to justice for local residents was limited. Work is focused through the **Housing Unit**. With support from the Legal Aid Agency, SLC appointed a Solicitor and Caseworker. A generous grant from the Trust for London funds a paralegal for the service. The Housing Unit dealt with 112 cases, mostly possessions orders, challenging evictions and preventing homelessness. Three quarters of the clients who received advice and representation had a positive outcome by retaining the roof over their head. SLC also won a contract from Lewisham Council to support families with No Recourse to Public Funds. Pro bono support from Hogan Lovells and additional funding from the AB Charitable Trust, Indigo, the Legal Education Foundation and the Allen & Overy Foundation has helped to secure this service.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

The Partnership responded to the equivalent of 25,000 contacts in this year. CAL was directly responsible for responding to almost 75% of the total contacts. Most clients came through the Freephone Advice Line which answered 17,324 calls.

<b>Advice Lewisham Partnership Outputs</b>	<b>CAL</b>	<b>Partners</b>	<b>TOTAL</b>
Total telephone contacts	15,759	1,565	<b>17,324</b>
Referrals to Adviceline	412	0	<b>412</b>
Number of appointments offered	1,019 Generalist 1,370 Debt Free Advice 378 Pound Advice 147 Phoenix Total: 2,914	130 (AGEUK) 900 (LMLAS) 281 (LRMN) Total: 1,311	<b>4,225</b>
Number of home visits	N/A	304 (AGEUK)	<b>304</b>
Number of complex casework	96	75 (LRMN)	<b>171</b>
Number of resident queries responded to by email	631	0	<b>631</b>
Number of residents accessing services via drop in	Diverted drop-in resources to outreach (600 Outreach)	46 (AGEUK) 386 (LMLAS) Total: 432	<b>1032</b>
Assisted information and signposting	444 hub (estimate) + 41,875 self-help webpage		<b>444 HUB + 41,875 self help webpage</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

Over the 2023-2024 financial year, we have also observed a marked increase in visits to our website and to the Self- Help section we have created.

The pandemic and then the cost of living crisis changed the way we provide support moving to mostly digital channels. The cost of living crisis has generated demand from more vulnerable clients and more broadly with clients with more complex problems. Research shows that 5.1% of our clients are digitally vulnerable and it has become necessary to focus on developing other channels to deliver full support. We've worked collaboratively with our partners to develop and deliver support that works for people being impacted by the crisis. More self-reliant clients can self-help, freeing up Adviceline and full advice resources to support those who most need more targeted support.

The **CAL website** is designed to provide a 24 hour self-help portal to provide online information, tools and signposting to users.

This year we have had over **41,000** visits to the self-help section but we are developing webchat and more targeted information and advice to increase our online offer. Most who visit our website stay on to access some form of information and **over 20% of all people visiting the website make use of the self-help portal**. We continue to upgrade this function to ensure it is relevant and user friendly and it continues to be a valuable resource to residents. We know that the top clicked links for self-help information are related to Housing and Benefits.

Working with our partners and stakeholders has enabled us to identify our clients and their needs but we will continue to update this information to inform our strategy and business planning and so that we know our service is guided by client need.

### **Issues**

Our aim is to help people deal with difficult situations, identify and tackle the underlying cause of their problems and to empower them with the tools and information to deal with the problems they face. We are able to provide a holistic service through our work with stakeholders and partners and community organisations that share our objectives. Besides our high volume of phone advice, **4,225 clients** were assessed as in need of additional support and were offered advice and casework appointments.

### **Our clients**

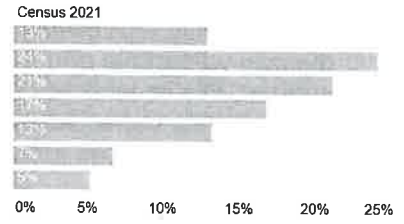
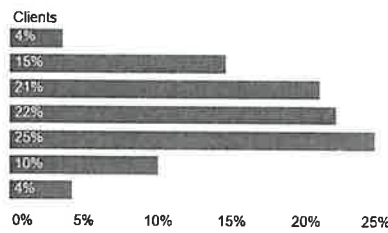
One of Citizens Advice Lewisham's key advice objectives is to support everyone and particularly the most vulnerable in our community. The following chart which compares our client demographic data against the 2021 Census data for Lewisham illustrates that we meet this objective by supporting a significantly higher percentage of people who have a long term health condition, a higher percentage of women and higher percentage of residents.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**REGISTERED COMPANY NUMBER: 03038147**  
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

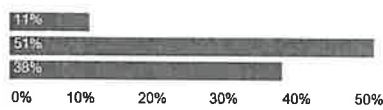
**Clients compared to Census 2021 data**

**Lewisham (member)**

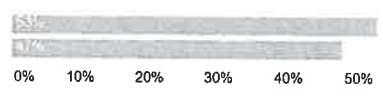
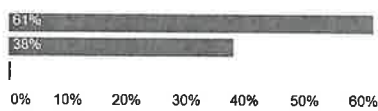
Age	Clients	Census
16-24	3.6%	12.9%
25-34	14.6%	24.1%
35-44	20.9%	21.1%
45-54	22.0%	16.8%
55-64	24.6%	13.2%
65-74	10.0%	6.0%
75+	4.2%	5.2%
<b>Grand Total</b>	<b>100.0%</b>	



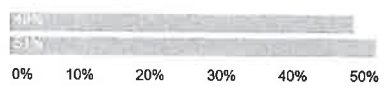
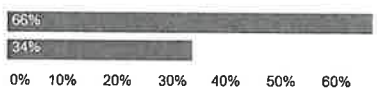
Disability	Clients	Census
Disabled	11.2%	14.4%
Long-Term Health Condition	50.7%	6.0%
Not disabled/no health problems	38.2%	79.6%
<b>Grand Total</b>	<b>100.0%</b>	



Gender	Clients	Census
Female	61.5%	52.5%
Male	38.2%	47.5%
Prefer different term (Other)	0.3%	
<b>Grand Total</b>	<b>100.0%</b>	



Ethnicity	Clients	Census
People of Colour	66.4%	48.5%
White	33.6%	51.5%
<b>Grand Total</b>	<b>100.0%</b>	

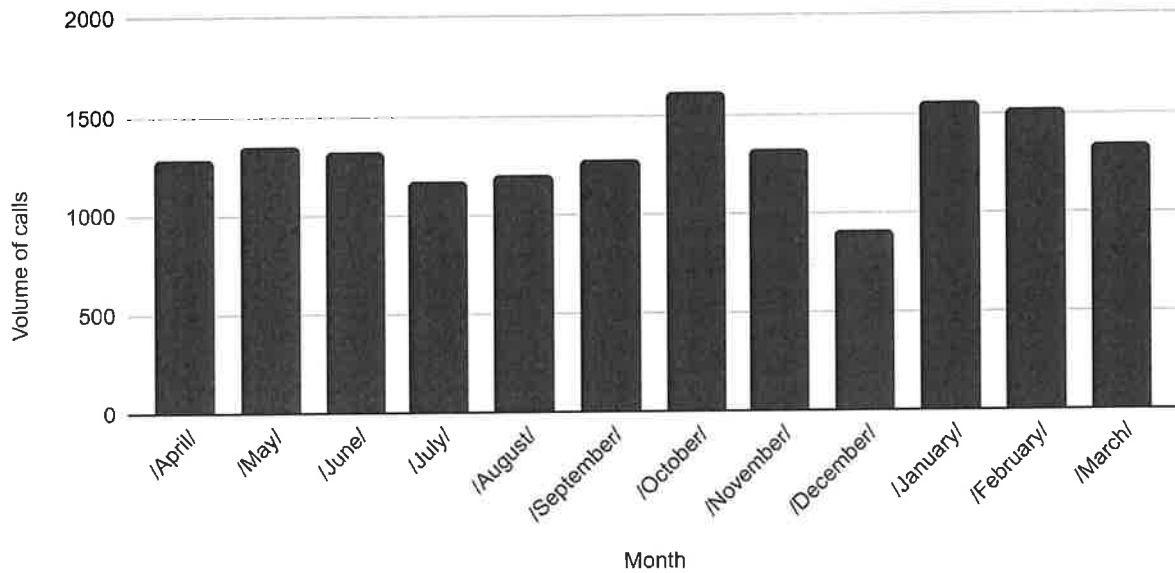


**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
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**Outcomes**

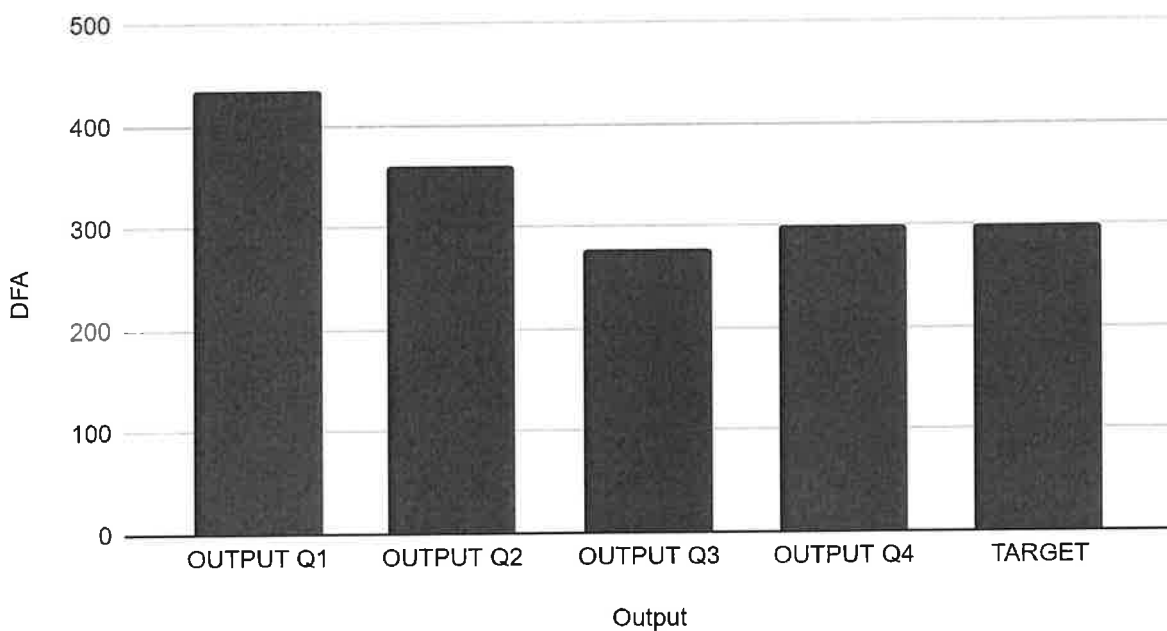
Last year, our advice services secured a total of **£9,611,817** of financial benefit for our clients. Demand for our Enquiryline service remained consistently high and the service responded to the highest volume of calls in October 2023.

CAL- Answered calls per month 2023-2024



Our debt projects performed above overall year targets as seen in the chart below:

2023-2024 Quarterly Output vs Target for Debt Free Advice



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The following stories give a flavour of our clients' varied experiences – and how we were able to help.

Jane's\*<sup>1</sup> story: challenging a parking fine

An escalating series of issues after a parking machine wasn't working saw CAL help with an appeal for almost six months.

Jane had visited a relative in hospital over two days and parked in the car park. The barrier was up when she entered the car park and the machines didn't appear to be working so she didn't pay. Jane received a parking notice which she appealed. She heard nothing back until she was contacted by a debt collector. The parking company told her this was because her appeal had been declined. They said her address was missing a house number which is why she hadn't received the rejection letter, and that they had emailed her the decision. They said she could have paid the fee using her phone even if the machines were not working. The demand for payment had by this point increased to £150.

The client was willing to pay the original £40 but not the £150 as she hadn't received a response to her appeal so hadn't been able to respond in a timely way to the decision.

Jane contacted our enquiry line in the summer of 2023 and the assessor identified she required practical support and booked her a telephone appointment for full advice.

We advised her to apply for a subject access request to see the evidence that they had actually sent her the decision. In the information provided there was no evidence that an email of the appeal decision had been sent to her.

We wrote back to the parking company, referring them to the parking code of conduct and advising that the client would agree to pay the original £40 but not the £150 costs. No response was ever received to this correspondence so the client did not pay the penalty notice or the additional costs.

Duyen's\* story: support for carers

CAL was able to advise on a dispute related to care for the elderly thanks to the help of a partner agency

Duyen emailed for advice but we needed more detail so we made an appointment for her to talk to an adviser. Duyen was in her late 50s and disabled but also caring for her elderly mother. Duyen received the Carer's Allowance, and her mother also received some care through social services which she was not happy with. Duyen wanted to know whether her mother could receive direct payments to organise her own care.

We advised on the process for applying for direct payments and of the full time care requirements to enable Duyen to make an informed choice on her eligibility to continue to receive the Carers Allowance.

Duyen later reported that independent care was now in place for her mother. However, there was a dispute with the local authority over care costs and she wanted help with this. We referred the client to our Age UK partners to get help on this aspect of the case.

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<sup>1</sup> \*all client names are changed

## **FINANCIAL REVIEW**

**1. Financial Effect of Significant Events:** The 2023-2024 financial year has been positive, with a notable improvement in the charity's financial position compared to the previous year. There were no significant financial events, however, total incoming resources increased from £1,603,522 in 2022-2023 to £1,881,090 in 2023-2024. This increase primarily resulted from higher income from charitable activities, which rose to £1,867,969 from £1,600,197 in 2022-2023. On the expenditure side, the charity saw a slight increase in expenses related to charitable activities, from £1,614,824 to £1,686,913.

The financial performance of the charity relies on various grants and contract income sources, especially from the London Borough of Lewisham. However, the charity made an overall surplus for the year of £181,839 after making a provision for the actuarial losses on defined benefit schemes amounted to £12,338.

**2. Investment Policy and Objectives:** The charity generated £4,499 in investment income during the year, which represents an increase from £2,428 in 2023. The investments were primarily deposit-based, and no substantial changes in the investment strategy were made. The investment policy aims to ensure funds not immediately required for operations are placed in secure, interest-earning accounts, balancing liquidity and risk.

**3. Principal Risks and Uncertainties:** Trustees have identified a range of risks impacting the financial health of the charity, particularly the continued pension liabilities arising from the National Association of Citizens Advice Bureaux Pension and Assurance Plan. The total pension liability increased to £122,669 from £110,331 in 2023. The actuarial valuation carried out revealed that the deficit for this multi-employer scheme stands as a significant long-term risk. In response, trustees have implemented financial management strategies, including maintaining a stable reserve policy to manage potential financial shortfalls.

**4. Factors Likely to Affect Future Financial Performance:** In the coming year, financial performance may be influenced by changes in grant funding and the broader economic conditions affecting both charitable donations and operational costs. The uncertainties surrounding pension liabilities and inflationary pressures on service delivery could also weigh on financial outcomes. However, the charity's proactive reserve policy and commitment to managing liabilities offer a level of resilience.

### Explanation of the Financial Review

**1. Principal Funding Sources:** The charity's principal funding sources during 2024 included grants from the London Borough of Lewisham, which amounted to £650,000 in unrestricted funding, and significant contributions from funders like Debt Free London, which provided £238,642. Additionally, contracts with Phoenix Community Housing, London Borough of Lewisham (crisis funding), and others supported various advice and outreach projects. These funding streams directly support the charity's key objectives of providing free advice and advocacy for vulnerable populations.

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2. **Pension Liabilities:** The charity continues to carry a pension liability linked to its participation in the National Association of Citizens Advice Bureaux Pension and Assurance Plan. Although the scheme is closed to new accruals, the liability persists and has increased slightly from £110,331 in 2023 to £122,669 in 2024. This liability does pose a risk to the financial health of the organisation but is being actively managed at the national level, limiting direct financial exposure for the charity.
3. **Investment Policy:** As required in its Memorandum, in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Reserves Review

1. **Total Funds and Restricted/Unrestricted Funds:** At the end of March 2024, total funds stood at £537,985, an increase from £356,146 in 2023. Unrestricted funds comprised £537,985, while restricted funds amounted to £0, no change from £0 in the previous year.
2. **Designated or Committed Funds:** No specific funds have been designated or otherwise committed at the end of the reporting period. The unrestricted funds are readily available for general use, and there are no amounts tied up in tangible fixed assets.
3. **Reserves Policy and Target:** Trustees have a policy of maintaining three months of operating costs in unrestricted reserves. As of March 2024, unrestricted reserves reached £537,985, surpassing the target of £403,706. The achievement of our reserves target is significant in ensuring that our charity remains financially stable and capable of meeting its future obligations.

In conclusion, the charity has had a financially positive year, with substantial growth in both income and reserves. While challenges such as pension liabilities and the ongoing need for significant external funding remain, the financial position has improved, and the charity is well-prepared for the future.

## **PLANS FOR THE FUTURE**

This section outlines CAL's strategic plans for the future, emphasising both short-term and long-term goals to sustain and grow its services. In the first year, CAL aims to maintain and expand current contracts, diversify funding sources, and explore corporate and community support. Over the next two to three years, the focus will shift to developing partnerships with educational providers, enhancing community fundraising, and leveraging pro-bono support. Additionally, CAL plans to target fundraising efforts on projects that address specific client needs and explore cost-saving opportunities through regional collaborations. These strategies will be incorporated into the updated Business Plan to ensure sustainable growth and continued impact.

### **Forward planning**

Our client and community profile show the value and positive impact of CAL in meeting a high degree of demand. The data shows that many clients receive the help they need and that our multi-channel advice is enabling access for a wide representative demographic of Lewisham residents. There continues to be a need for face to face advice and we need to ensure that our objectives reflect this.

Looking at the increase of debt enquiries (p.16) and the challenge to afford essentials evidenced in our local COL dashboard (p.18), we consider **money advice to remain a priority for CAL** and possibly there will be a need to **expand CAL's existing money advice service**. The nationwide spike on energy enquiries (p.18) suggests that an effort to secure **energy advice** would be particularly timely. Finally, we recognise that the steady nationwide increase in both demand volume and complexity of enquiries, renders any effort to single-handedly meet demand unrealistic. To this effect we need to prioritise our **partnership** working, an effort we have started by welcoming AFRIL to the ALP and by organising Advice First Aid training for local community and faith organisations to help orchestrate a shared response to the crisis.

Our one year strategy is to:

- Maintain and expand the current contracts
- Diversify for additional contracts/grants in service areas where we have skills/experience (income maximisation, tenancy support, debt, social prescribing)
- Look at options to secure funding and support from corporate donors
- Create a Friends offer to secure smaller monthly contributions.
- Generate funding applications to trusts and foundations for activities that augment the core funding from the Council
- Focus on the Pan-London Citizens Advice consortium securing regional/large funding bids
- Focus on the potential of cost saving, shared functions/supplier contracts through the Pan-London Citizens Advice consortium.
- Fundraising plan to focus on unrestricted fundraising and funding locally to support expansion.

In years 2 and 3 of the business plan, fundraising would develop to include:

- Partnership development with education/skills providers
- Community fundraising
- Pro bono support programme
- Explore corporate Friends and donors

We will also focus our fundraising on targeted projects based on identified client need such as:

- Outreach and co-location especially targeting groups (young people, employment, housing, food banks)
- Training and IAG network development
- Volunteering/apprenticeship programmes

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Lewisham Citizens Advice Bureaux Ltd. is a registered charity and a company limited by guarantee. Lewisham Citizens Advice Bureaux Ltd. is known and referred to as Citizens Advice Lewisham (CAL). The maximum liability of each member is limited to £1. As of 31<sup>st</sup> March 2023, the company had 11 members. Citizens Advice Lewisham is governed by its Memorandum and Articles of Association as amended on 7<sup>th</sup> November 2013 and 1<sup>st</sup> June 2022 (CitA mass adoption).

CAL was incorporated as a company limited by guarantee on 27<sup>th</sup> March 1985. The charity commenced operations on 27<sup>th</sup> March 1985 at which date the assets and liabilities of the unincorporated CAL were acquired.

The Trustees who served during the period and up to the date of signing this report are:

Steve Baynes

Robert Antony Cope	(appointed on 9/9/2024)
Ife Gidado	(appointed on 9/11/2023, resigned 12/8/2024)
Dominic Graham Gilchrist	
Jacqueline Graveney (Tregear)	
Susan Hutton (Treasurer)	
Alix Langley	(appointed on 9/11/2023)
Christine Katharina Mosedale	(resigned on 9/5/2024)
Sophie Park	(resigned on 9/11/2023)
Edward Guy Pikett	
Senthooran Ramachandran	(resigned on 9/5/2024)
Cosette Marie Reczek	(Chair of Trustee Board)
Aida Shoush	

### **Recruitment, Appointment of Trustees**

Our Trustees, who are also directors of the charity, are elected at our Annual General Meeting (AGM). Trustees may co-opt up to six people onto the Trustee Board to ensure the Board is broadly representative of the community, and to fill any specific vacancy and skills needed to carry out our responsibilities effectively (e.g. Treasurer). Co-opted members must stand down at the Annual General Meeting following their co-option, but they are eligible to stand for election. One third of the elected Trustees (the longest serving since the previous election) stands down at each AGM, and is eligible to stand for re-election. We invite nominations for Trustees through our annual mailing to stakeholders and local community organisations. Co-opted Trustees are recruited through a variety of methods, including direct advertising in the relevant media (e.g. the internet, local newspapers.)

The Board regularly reviews its membership to ensure there is a broad range of relevant skills and experiences sufficient to carry out its duties.

A separate process agreed by the Trustee Board is followed for the election of the Chair. The reference and administrative details above identify the constituencies that elected each of the current Trustees, where applicable. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

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### **New Trustees**

At the AGM which took place on 9 November 2023 two new trustees were elected (Alix Langley and Ife Gidado). On 9 September 2024, Robert Anthony Cope was co-opted to join the board as incoming chair who, pending election at our AGM, will assume chair duties once our current chair, Cosette Reczek, steps down.

### **Training of Trustees**

All new Trustees are invited to attend an induction training session at Citizens Advice London office, to learn more about the Citizens Advice service nationally and the role of Trustees. They participate in a planned induction which includes:

- Access to key governance documents such as the governance manual, financial procedures and annual report.
- Good governance guidance – relevant Charity Commission guides and references to high performing boards including Harvard and ICSA reports.
- Service tour introducing the different aspects of the service and identifying key team members.
- Introduction to stakeholders and client profile with the CEO.
- Bi-annual review with the Chair to establish objectives and progress.
- Workshop with Citizens Advice nationally to understand the member relationship.

All new Trustees receive a Citizens Advice Lewisham email address, access to the Citizens Advice intranet and training system (Skillbook) and complete their confidentiality and Declaration of Interests forms. DBS checks are carried out according to Citizens Advice guidance. All Trustees are invited to visit our office to meet our team, find out more about our work and to observe the service delivery and understand the nature of the enquiries presented by clients. Our annual away day brings together trustees, paid staff and volunteers to collectively discuss and feedback on the charity's strategic goals.

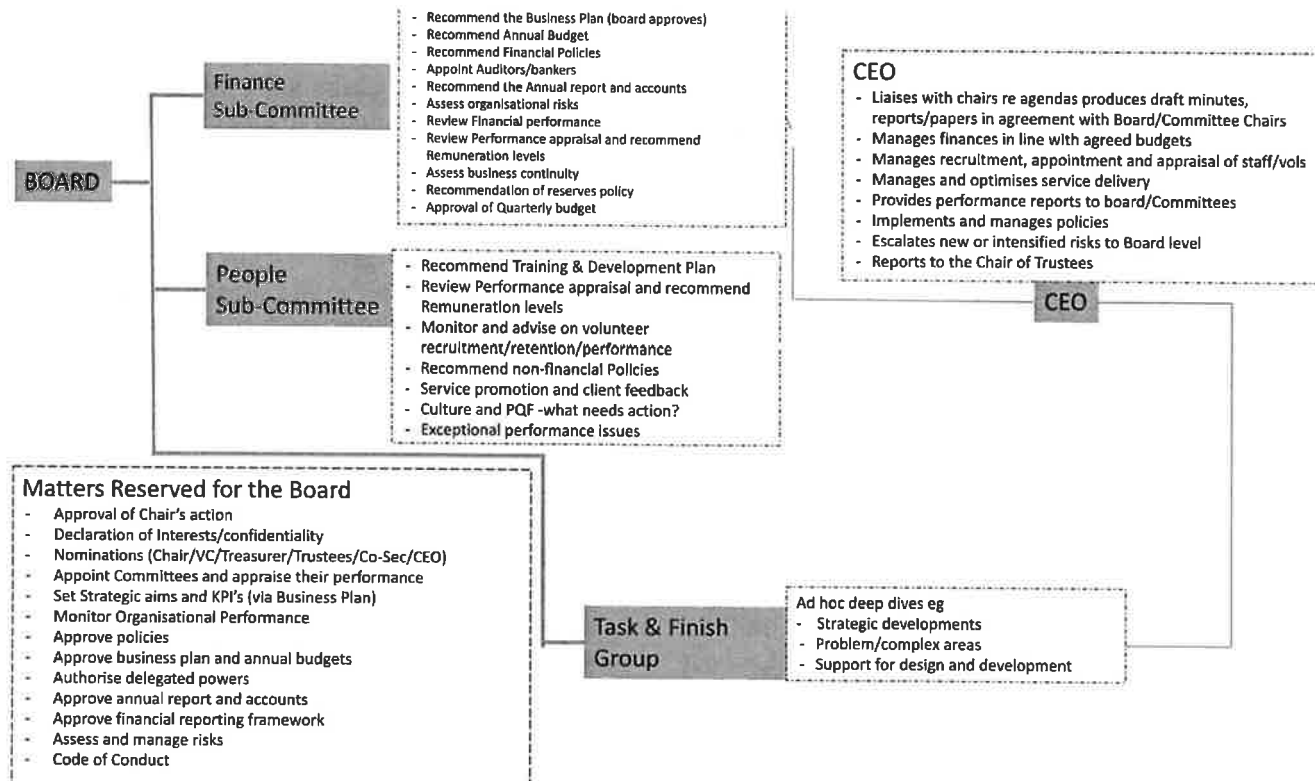
Trustees are included in the Training and Development Plan for CAL which includes mandatory training in GDPR, Senior Managers and Certification Regime (SMCR) for the FCA, Equity and Diversity and Health and Safety obligations.

### **Organisational Structure**

CAL is governed by its Trustee Board which is responsible for setting the strategic direction and policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAL and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

The Trustee Board delegates some of its duties to its two subcommittees: Finance (FSC) and People (PSC) Subcommittees. The terms of board delegation can be seen [here](#).

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In more detail: The governance Terms of Reference reflects a clear delegation of tasks across finance, people management, and ad-hoc problem-solving, with the CEO responsible for operational execution and reporting.

Matters Reserved for the Board:

- Approve actions taken by the Chair and address conflict of interests/confidentiality issues.
- Oversee nominations for all trustees including Chair, Vice-Chair, Treasurer, and other key roles including Chief Executive Officer.
- Set strategic goals and KPIs through a business plan.
- Monitor organisational performance and approve policies, annual budgets, and reports.
- Approve financial reporting and manage organisational risks.
- Maintain a code of conduct.

Finance Sub-Committee:

- Recommends the business plan, annual budget, and financial policies for board approval.
- Appoints auditors/bankers and recommends the annual report and accounts.
- Evaluates organisational risks, financial performance, and continuity plans.
- Makes recommendations on reserves policy and reviews quarterly budgets.

People Sub-Committee:

- Recommends training and development plans, and reviews performance appraisals and remuneration.
- Monitors volunteer recruitment, retention, and performance.
- Provides recommendations on non-financial policies and addresses client feedback.
- Focuses on organisational culture, performance quality, and other action items.

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CEO Responsibilities:

- Coordinates agendas, drafts minutes, and reports in collaboration with the Board and Committee Chairs.
- Manages finances, recruitment, and staff/volunteer performance.
- Provides performance reports to the board and committees.
- Implements policies and escalates significant risks to the board.
- Reports to the Chair of Trustees.

**Task & Finish Groups:**

- Conducts ad-hoc reviews of strategic developments, complex issues, or areas that need in-depth analysis.
- Supports design and development initiatives.

**Related Parties/ Performance Quality Framework**

CAL is a member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management. CitA set and monitor performance through the Performance Quality Framework (PQF) assessed through periodic surveys, regular file checking and annual inspection with a three-year full inspection.

**Key Management Remuneration**

We have in place national Citizens Advice benchmarking which we used to set up a Pay Framework and Pay structure approved last year. The board approved the structure outlined which allows all but CEO role annual increments on completion of satisfactory appraisal for 3 years or until the top of the benchmarked range is reached.

CEO pay is set by the board annually based on benchmarking data supplied in 2022.

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In February 2024, a full inspection took place with the CitA Assessor rating CAL's Leadership Self-Assessment against the core areas. The assessment concurred with CAL's own assessment and awarded Excellent/Good ratings across the service. The results are linked [here](#) and summarised below with the blue indicating CAL ratings and the yellow the CitA validation.

2024 LSA outcome for Lewisham	
Assessment Area	Outcome
Governance	All requirements met
Strategic Business Planning	All requirements met
Risk Management & Compliance	All requirements met
Financial Management	All requirements met
People Management	All requirements met
Operational Performance	All requirements met
Partnership Working	All requirements met
Research & Campaigns	All requirements met
Equity, Diversity & inclusion	All requirements met

Operating policies are determined by the Trustee Board of CAL in order to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity or is a decision maker within the local authority, they may be involved in discussions regarding that other charity or department but not in the ultimate decision-making process. During this period, none of our Trustees work for Lewisham Council or hold decision making roles in partner organisations.

**Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAL is regularly monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Trustees also review risks relating to our financial strength, to ensure that there are reliable revenue streams and a live pipeline for the delivery of new income. The top four risks for the organisation, and our current risk management plans for each, are outlined below:

Fundraising

Dependency on key funders and reduction to funding levels are key risk factors for CAL. We mitigate this by seeking and securing a wide range of funding on other projects. We also build relationships with funders and demonstrate our impact and value to ensure we are a partner of choice and have invested time in supporting the formation of the London Consortium of CA offices to provide regional funding opportunities and shared services and costs.

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Staffing

Our team is committed and trained but our funding and cost constraints mean we operate on a very lean basis, often one person deep. We have experienced, like many organisations, extended sick leave which we are managing with support and sensitivity but this is an ongoing area of concern. Our improved training and feedback ensures we have a pipe line of able staff to respond to key vacancies but this requires constant focus and management resources.

Non compliance

Accreditation standards are onerous to ensure we all deliver the right advice to clients and we rightly focus a lot of resources on training and feedback to manage this. Of equal importance is GDPR and Cyber security compliance which we manage through annual training and lessons learnt as well as management horizon scanning for regulatory changes.

Low Client satisfaction

The pandemic and subsequent Cost Of Living crisis have raised levels of demand on our services to unprecedented levels. Our funding and resources have not been able to keep up with this so we face an ongoing challenge with frustrated clients being unable to access our service or whose cases are so complex due to the aforementioned issues that impact people that our ability to completely resolve matters are also hampered. This means that nationally, Citizens Advice are seeing high levels of complaint from clients and CAL is receiving more than many because of the high ratio of deprivation in our borough. Where this reflects non optimal input from us we are targeting training and feedback to improve advice and we are also working to help advisers better manage client expectations.

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**REGISTERED COMPANY NUMBER: 03038147**  
**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### Reference and Administrative Information

**Company Number:** 3038147

**Charity Number:** 1075040

#### **Trustees/Directors**

Steve Baynes

Robert Antony Cope (appointed on 9/9/2024)

Ife Gidado (appointed 9/11/2023, resigned 12/08/2024)

Dominic Graham Gilchrist

Susan Hutton

(Treasurer and Chair of Finance Subcommittee)

Alix Langley

(Chair of People Subcommittee, appointed 9/11/2023)

Christine Katharina Mosedale

(resigned 09/05/2024)

Sophie Park

(former Chair of People Subcommittee, resigned 09/11/2023)

Edward Guy Pikett

Senthoooran Ramachandran

(resigned 09/5/2024)

Cosette Marie Reczek

(Chair of Trustee Board)

Aida Shoush

Jacqueline Graveney (Tregear)

**Chief Executive/Company Secretary:** Fiona Derbyshire

#### **Registered Office and Business Address**

Leemore Community Hub, Bonfield Road

London SE13 5EU

#### **Auditor**

Hartley Fowler LLP

4th Floor Tuition House

27/37 St George's Road

Wimbledon

London

SW19 4EU

#### **Bankers**

Co-operative Bank Plc 151 Lewisham High Street London SE13 6AA

CAF Bank

25 Kings Hill Ave Kings Hill

West Malling ME19 4JQ

#### **Solicitors**

Your Employment Settlement Service (YESS) Law

New Wing, Somerset House, Strand, London, WC2R 1LA

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Lewisham Citizens Advice Bureaux Service Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Hartley Fowler LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 31 October 2024 and signed on its behalf by:



C M Reczek chair board of trustees - Trustee

# **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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## **Opinion**

We have audited the financial statements of Lewisham Citizens Advice Bureaux Service Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and the charities activities;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
  - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

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As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in. The key laws and regulations we considered in this context included the Charities Act 2011, UK Companies Act and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

As a result of performing the above, we did not identify any key matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

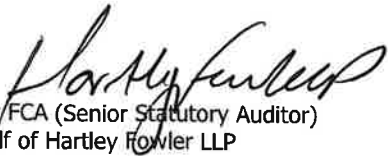
- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reviewing minutes of meetings of those charged with governance, reviewing internal reports, and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments, assessing whether the judgements made in making accounting estimates are indicative of a potential bias and evaluating the business rationale for any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Askew/FCA (Senior Statutory Auditor)  
for and on behalf of Hartley Fowler LLP  
Statutory Auditors  
Chartered Accountants  
4th Floor Tuition House  
27-37 St George's Road  
Wimbledon  
London  
SW19 4EU

Date: ..... 20/11/2024 .....

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds as restated £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	5,500	-	5,500	343
<b>Charitable activities</b>	5				
Information and advice		1,059,831	808,138	1,867,969	1,600,197
Investment income	4	4,499	-	4,499	2,428
Other income		<u>3,122</u>	<u>-</u>	<u>3,122</u>	<u>554</u>
<b>Total</b>		<u>1,072,952</u>	<u>808,138</u>	<u>1,881,090</u>	<u>1,603,522</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Information and advice		<u>871,114</u>	<u>815,799</u>	<u>1,686,913</u>	<u>1,614,824</u>
<b>NET INCOME/(EXPENDITURE)</b>		201,838	(7,661)	194,177	(11,302)
<b>Transfers between funds</b>	19	(7,661)	7,661	-	-
<b>Other recognised gains/(losses)</b>					
Actuarial gains/(losses) on defined benefit schemes		<u>(12,338)</u>	<u>-</u>	<u>(12,338)</u>	<u>20,411</u>
<b>Net movement in funds</b>		181,839	-	181,839	9,109
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>356,146</u>	<u>-</u>	<u>356,146</u>	<u>347,037</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>537,985</u>	<u>-</u>	<u>537,985</u>	<u>356,146</u>

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**BALANCE SHEET  
31 MARCH 2024**

	Notes	2024 £	2023 as restated £
<b>CURRENT ASSETS</b>			
Debtors	15	31,178	174,187
Cash at bank		<u>834,355</u>	<u>630,855</u>
		865,533	805,042
<b>CREDITORS</b>			
Amounts falling due within one year	16	(204,879)	(338,565)
		<u>660,654</u>	<u>466,477</u>
<b>NET CURRENT ASSETS</b>			
		660,654	466,477
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
<b>PENSION LIABILITY</b>	20	(122,669)	(110,331)
		<u>537,985</u>	<u>356,146</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	19		
Unrestricted funds		<u>537,985</u>	<u>356,146</u>
<b>TOTAL FUNDS</b>		<u>537,985</u>	<u>356,146</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 31 October 2024 and were signed on its behalf by:



C M Reczek chair board of trustees - Trustee

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 £	2023 as restated £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>199,001</u>	<u>70,255</u>
Net cash provided by operating activities		<u>199,001</u>	<u>70,255</u>
<b>Cash flows from investing activities</b>			
Interest received		<u>4,499</u>	<u>2,428</u>
Net cash provided by investing activities		<u>4,499</u>	<u>2,428</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>203,500</u>	<u>72,683</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>630,855</u>	<u>558,172</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>834,355</u></u>	<u><u>630,855</u></u>

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2024**

<b>1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	2024	2023 as restated
	£	£
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	194,177	(11,302)
<b>Adjustments for:</b>		
Interest received	(4,499)	(2,428)
Decrease/(increase) in debtors	143,009	(90,468)
(Decrease)/increase in creditors	(133,686)	174,453
<b>Net cash provided by operations</b>	<u>199,001</u>	<u>70,255</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1/4/23 £	Cash flow £	At 31/3/24 £
<b>Net cash</b>			
Cash at bank	630,855	203,500	834,355
	<u>630,855</u>	<u>203,500</u>	<u>834,355</u>
<b>Total</b>	<u>630,855</u>	<u>203,500</u>	<u>834,355</u>

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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**1. GENERAL INFORMATION**

The charitable company is incorporated and domiciled in England and Wales. The address of its registered office is Leemore Community Hub, Bonfield Road, London SE13 5EU. The registered number of the company is 03038147. The registered number of the charity is 1075040.

The financial information presented is for the year ended 31 March 2024 and 31 March 2023. The financial information is presented in sterling and rounding is to the nearest £1.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Preparation of the accounts on a going concern basis**

The financial statements have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves, the financial position, future plans and the expected level of income and expenditure for 12 months from authorising these financial statements. There are no material uncertainties about the charity's ability to continue as a going concern.

**Significant judgements and estimates**

The trustees consider that there are no areas of judgement or estimation which materially affect the financial statements.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income in respect of services provided is recognised when, and to the extent that, performance occurs and is measured at the fair value of the consideration receivable. The main source of income for the charity is contracts for services and grants with the London Borough of Lewisham.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to the consideration by its performance. Grant income relating to a later period is therefore deferred to that period and treated as deferred income in the balance sheet.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Governance costs**

Governance costs include those incurred in the governance of the charity and include the cost of the preparation of the statutory financial statements, the audit of the charity, legal costs, and the cost of trustee meetings.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

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**2. ACCOUNTING POLICIES - continued**

**Allocation and apportionment of costs**

Support costs include all those overhead costs of office, utility services and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

**Tangible Fixed Assets**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Office and computer equipment over the cost of £1,000 - 33% on a straight line basis.

Fixtures and Fittings over the cost of £1,000 - 33% on a straight line basis.

Individual assets purchased and costing less than £1,000 are directly written off in the statement of financial activities and therefore not capitalised. Assets capitalised are held at historic cost.

**Cash at bank**

Cash at bank includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Debtors**

Trade and other debtors are recognised at the settlement amount due. Prepayments are recognised at the invoiced cost prepaid. In relation to trade debtors, a provision for impairment is made when there is objective evidence that the charity will not be able to collect all the amounts due under the original terms of the invoice.

**Creditors**

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at the settlement amount.

**Voluntary help**

A certain amount of time is expended on the charitable company's activities which is donated free of charge. In accordance with Charities SORP (FRS 102), volunteer time is not recognised. Details of volunteer support and services are provided in the trustees' annual report and the notes to the accounts.

**Leasing Commitments**

Rentals under operating leases are charged to the Statement of Financial Activities on a straight line basis over the term of the operating lease.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**2. ACCOUNTING POLICIES - continued**

**Pension costs and other post-retirement benefits**

Lewisham Citizens Advice participates in two pension schemes:

1) National Association of Citizens advice Bureaux Pension and Assurance Plan (1991)

This is a defined benefit pension scheme. The scheme is a multi-employer scheme and is accounted for as a defined contribution scheme since the charity is unable to identify its share of the underlying assets and liabilities on a consistent and reasonable basis in accordance with section 28 of FRS 102. As the charity has an agreed defined contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value. The scheme was closed to future accrual with effect from 31 March 2008.

The actuarial valuations are obtained at least triennially and are updated at each balance sheet date. The amounts charged to operating surplus are the current service costs and the costs of scheme introductions, benefit changes, settlements and curtailments. They are included as part of staff costs as incurred. Net interest on the net defined benefit liability/asset is also recognised in the Statement of Financial Activities and comprises the interest cost on the defined benefit obligation and interest income on the scheme assets, calculated by multiplying the fair value of the scheme assets at the beginning of the period by the rate used to discount the benefit obligations. The difference between the interest income on the scheme assets and the actual return on the scheme assets is recognised in other recognised gains and losses.

Actuarial gains and losses are recognised immediately in other recognised gains and losses. In addition, the deficit on the scheme, representing the shortfall of the value of the scheme assets below the present value of the scheme liabilities is recognised as a liability on the balance sheet to the extent that the employer charity has a legal or constructive obligation for the liability. A corresponding pension reserve is included within total unrestricted funds.

2) The Pension Trust

The Pension Trust Growth Plan has four different series within the one pension scheme. Lewisham Citizens Advice participates in two of these series. It previously entered staff into a defined benefit series and it now enrolls new staff into the defined contribution series.

The defined benefit series has been classified as a defined contribution money purchase scheme, but it has now been redesignated as a defined benefit scheme because of the guarantee within the scheme that the value attributed to each member will not be less than the accumulated contributions. Consequently, this places a potential contingent liability on employers, although the Lewisham Citizens Advice has no deficit contributions payable under the scheme. The pension contributions charged in these financial statements represent the amounts payable by the charity for the scheme in the year.

**3. DONATIONS AND LEGACIES**

	2024	2023 as restated
	£	£
Donations	<u>5,500</u>	<u>343</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**4. INVESTMENT INCOME**

	2024	2023 as restated
	£	£
Deposit account interest	4,499	2,428

**5. INCOME FROM CHARITABLE ACTIVITIES**

Included in charitable activity income is the following income:

	2024	2023 as restated
	£	£
<b>Grant income (unrestricted)</b>		
London Borough of Lewisham - core funding	650,000	650,000
Other grants	-	500
<b>Total unrestricted grant income</b>	<u>650,000</u>	<u>650,500</u>
<b>Grant income (restricted)</b>		
Debt Free London	238,642	247,393
National Citizens Advice - Help To Claim	488,792	474,158
Trust For London - Legal Team	35,714	40,417
Downham Project Food Bank	-	7,500
KickStart	-	2,096
National Citizens Advice - ZIAPT	-	8,268
Royal Court of Justice - Crisis Prevention	45,000	16,000
London Borough of Lewisham - crisis funding	-	30,000
Lewisham and Southwark Age UK - additional advice services	-	16,000
<b>Total restricted grant income</b>	<u>808,148</u>	<u>841,832</u>
<b>Contract income (unrestricted)</b>		
London Borough of Lewisham - crisis funding	171,300	-
Lewisham and Southwark Age UK - additional advice services	43,792	-
London Borough of Lewisham - advice outreach	85,262	-
Pound Advice	79,477	80,365
Phoenix Community Housing Association	30,000	27,500
<b>Total contract income</b>	<u>409,831</u>	<u>107,865</u>
<b>Total income from charitable activities</b>	<u>1,867,979</u>	<u>1,600,197</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Information and advice	<u>1,497,028</u>	<u>189,885</u>	<u>1,686,913</u>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2024 £	2023 as restated £
Staff costs	1,350,909	1,160,163
Partner payments	83,624	106,124
Office costs	62,162	91,345
Premises costs	-	31,574
Other costs	333	486
	<u>1,497,028</u>	<u>1,389,692</u>

**8. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Information and advice	<u>167,931</u>	<u>21,954</u>	<u>189,885</u>

Support costs, included in the above, are as follows:

**Management**

	2024	2023 as restated
	Information and advice £	Total activities £
Staff and volunteer costs	81,894	147,343
Office costs	82,817	68,610
Premises costs	607	499
Other costs	2,613	1,667
	<u>167,931</u>	<u>218,119</u>

**Governance costs**

	2024	2023 as restated
	Information and advice £	Total activities £
Auditors' remuneration	6,300	5,360
Legal, professional & finance	12,992	1,113
Trustee board	264	437
Other governance costs	2,398	103
	<u>21,954</u>	<u>7,013</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023 as restated
	£	£
Auditors' remuneration	6,300	5,360
Office equipment lease	3,082	2,658
	<u>9,382</u>	<u>8,018</u>

The auditor's fee consisted of:

	2024	2023
	£	£
Audit of the financial statements	6,300	5,360
Preparation of statutory financial statements, other services and VAT	3,660	1,640
	<u>9,960</u>	<u>7,000</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**11. STAFF COSTS**

	2024	2023
	£	£
Salaries and wages	1,202,989	1,108,985
Social security costs	112,725	100,199
Pension costs	46,286	39,615
Termination payments	16,720	-
Ex-Gratia payments	3,280	13,009
	<u>1,382,000</u>	<u>1,261,808</u>

The average monthly number of employees during the year was as follows:

	2024	2023 as restated
Senior Management Team	4	5
Charitable work and advisors	40	41
	<u>44</u>	<u>46</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023 as restated
£60,001 - £70,000	1	1
	<u>1</u>	<u>1</u>

The key management personnel of the charity are the senior management team, which for the financial year were:

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**11. STAFF COSTS - continued**

- (i) Chief Executive Officer
- (ii) Head of Advice
- (iii) Head of Business and Development
- (iv) Advice Service Manager

The key management personnel received benefits during the year of £250,385 (2023: £203,870).

**12. STATEMENT OF FINANCIAL ACTIVITIES - FOR THE YEAR ENDED 31 MARCH 2023**

	Unrestricted funds	Restricted funds	Total funds as restated
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	343	-	343
<b>Charitable activities</b>			
Information and advice	758,365	841,832	1,600,197
Investment income	2,428	-	2,428
Other income	554	-	554
<b>Total</b>	<u>761,690</u>	<u>841,832</u>	<u>1,603,522</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Information and advice	<u>746,529</u>	<u>868,295</u>	<u>1,614,824</u>
<b>NET INCOME/(EXPENDITURE)</b>	15,161	(26,463)	(11,302)
<b>Transfers between funds</b>	(26,463)	26,463	-
<b>Other recognised gains/(losses)</b>			
Actuarial gains on defined benefit schemes	<u>20,411</u>	<u>-</u>	<u>20,411</u>
<b>Net movement in funds</b>	9,109	-	9,109
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	347,037	-	347,037
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>356,146</u></u>	<u><u>-</u></u>	<u><u>356,146</u></u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**13. PRIOR YEAR ADJUSTMENT**

The core grant from the London Borough of Lewisham has been reclassified from a restricted grant to an unrestricted grant. There was no impact on the net assets of the charity.

	2023 restated £	2023 as previously stated £
<b>Unrestricted Funds</b>	<u>356,146</u>	<u>345,442</u>
<b>Restricted Funds</b>	<u>-</u>	<u>10,704</u>
<b>Net Assets</b>	<u>356,146</u>	<u>356,146</u>

**14. TANGIBLE FIXED ASSETS**

	Computer equipment £
<b>COST</b>	
At 1 April 2023 and 31 March 2024	<u>4,878</u>
<b>DEPRECIATION</b>	
At 1 April 2023 and 31 March 2024	<u>4,878</u>
<b>NET BOOK VALUE</b>	
At 31 March 2024	<u>-</u>
At 31 March 2023	<u>-</u>

**15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 as restated £
Trade debtors	17,844	79,995
Accrued income	-	79,748
Prepayments	<u>13,334</u>	<u>14,444</u>
	<u>31,178</u>	<u>174,187</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023 as restated
	£	£
Trade creditors	10,564	1,822
Social security and other taxes	19,607	39,664
Other creditors	7,142	44,730
Accruals and deferred income	167,566	252,349
	<u>204,879</u>	<u>338,565</u>
	2024	2023
	£	£
<u>Deferred Income</u>		
Balance at 1 April 2023	65,875	7,500
Amounts released to incoming resources	(65,875)	(7,500)
Amount deferred in the year	99,731	65,875
	<u>99,731</u>	<u>65,875</u>

Deferred income comprises income received during the year which relates to the next financial year.

**17. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023 as restated
	£	£
Within one year	3,082	3,082
Between one and five years	6,934	12,329
	<u>10,016</u>	<u>15,411</u>

**18. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	Total funds £	2023 as restated Total funds £
Current assets	855,005	10,528	865,533	805,042
Current liabilities	(194,351)	(10,528)	(204,879)	(338,565)
Pension liability	(122,669)	-	(122,669)	(110,331)
	<u>537,985</u>	<u>-</u>	<u>537,985</u>	<u>356,146</u>

2023 Comparatives for net assets between funds:

	Unrestricted funds as restated £	Restricted funds as restated £	2023 Total funds as restated £
Current assets	805,042	-	805,042
Current liabilities	(338,565)	-	(338,565)
Pension liability	(110,331)	-	(110,331)
	<u>356,149</u>	<u>-</u>	<u>356,146</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**19. MOVEMENT IN FUNDS**

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
<b>Unrestricted funds</b>				
General fund	466,477	201,838	(7,661)	660,654
Pension reserve	(110,331)	(12,338)	-	(122,669)
	<u>356,146</u>	<u>189,500</u>	<u>(7,661)</u>	<u>537,985</u>
<b>Restricted funds</b>				
Debt Free London	-	(303)	303	-
National Citizens Advice - Help To Claim	-	(7,330)	7,330	-
Trust For London - Legal Team	-	(2,895)	2,895	-
Royal Courts of Justice - Islington Crisis Management Project	-	2,867	(2,867)	-
	<u>-</u>	<u>(7,661)</u>	<u>7,661</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>356,146</u>	<u>181,839</u>	<u>-</u>	<u>537,985</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	1,072,952	(871,114)	-	201,838
Pension reserve	-	-	(12,338)	(12,338)
	<u>1,072,952</u>	<u>(871,114)</u>	<u>(12,338)</u>	<u>189,500</u>
<b>Restricted funds</b>				
Debt Free London	238,642	(238,945)	-	(303)
National Citizens Advice - Help To Claim	488,782	(496,112)	-	(7,330)
Trust For London - Legal Team	35,714	(38,609)	-	(2,895)
Royal Courts of Justice - Islington Crisis Management Project	45,000	(42,133)	-	2,867
	<u>808,138</u>	<u>(815,799)</u>	<u>-</u>	<u>(7,661)</u>
<b>TOTAL FUNDS</b>	<u>1,881,090</u>	<u>(1,686,913)</u>	<u>(12,338)</u>	<u>181,839</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**19. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
<b>Unrestricted funds</b>				
General fund	477,779	15,161	(26,463)	466,477
Pension reserve	(130,742)	20,411	-	(110,331)
	<u>347,037</u>	<u>35,572</u>	<u>(26,463)</u>	<u>356,146</u>
<b>Restricted funds</b>				
London Borough of Lewisham - Crisis Funding	-	(879)	879	-
Debt Free London	-	1,078	(1,078)	-
National Citizens Advice - Help To Claim	-	(25,002)	25,002	-
Trust For London - Legal Team	-	(816)	816	-
Royal Courts of Justice - Islington Crisis Management Project	-	(428)	428	-
Lewisham and Southwark Age UK - Additional Advice Services	-	(303)	303	-
Downham Project Food Bank	-	(7)	7	-
KickStart	-	(104)	104	-
ZIAPT (Improving Access to Psychological Therapies)	-	(2)	2	-
	<u>-</u>	<u>(26,463)</u>	<u>26,463</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>347,037</u></u>	<u><u>9,109</u></u>	<u><u>-</u></u>	<u><u>356,146</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	761,690	(746,529)	-	15,161
Pension reserve	-	-	20,411	20,411
	<u>761,690</u>	<u>(746,529)</u>	<u>20,411</u>	<u>35,572</u>
<b>Restricted funds</b>				
London Borough of Lewisham - Crisis Funding	30,000	(30,879)	-	(879)
Debt Free London	247,393	(246,315)	-	1,078
National Citizens Advice - Help To Claim	474,158	(499,160)	-	(25,002)
Trust For London - Legal Team	40,417	(41,233)	-	(816)
Royal Courts of Justice - Islington Crisis Management Project	16,000	(16,428)	-	(428)
Lewisham and Southwark Age UK - Additional Advice Services	16,000	(16,303)	-	(303)
Downham Project Food Bank	7,500	(7,507)	-	(7)
KickStart	2,096	(2,200)	-	(104)
ZIAPT (Improving Access to Psychological Therapies)	8,268	(8,270)	-	(2)
	<u>841,832</u>	<u>(868,295)</u>	<u>-</u>	<u>(26,463)</u>
<b>TOTAL FUNDS</b>	<u><u>1,603,522</u></u>	<u><u>(1,614,824)</u></u>	<u><u>20,411</u></u>	<u><u>9,109</u></u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

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**19. MOVEMENT IN FUNDS - continued**

Citizens Advice Lewisham treats all funds received specifically for a project as restricted during the period to which the funding relates. Unrestricted reserves are used to support charitable activities.

Where the cost of running a project exceeds its income resulting in a deficit, unless otherwise agreed with the funder these deficits will be funded from unrestricted reserves.

**Restricted Funds**

Debt Free London - pan-London partnership project which receives funding from the government's Financial Inclusion Fund. This project enables an increased level of face to face debt service.

National Citizens Advice Help to Claim - This project offers end-to-end support to help people make a new Universal Credit Claim.

Trust For London Legal Team - Trust for London project supporting individuals with legal issues and providing access to specialist advice for disadvantaged residents.

Royal Court of Justice Islington Crisis Management Project - This project is between RCJ and Islington Citizens Advice Bureaux and CAL for the delivery of crisis prevention and specialist casework work for vulnerable Londoners and engaging in the delivery of training for community groups.

Downham Project Food Bank - Funded by Lewisham Local for providing outreach advice on Food Banks.

KickStart - Funding towards providing jobs for young people 16 - 24.

ZIAPT - Funded by Citizens Advice Sub-Grant in relation to the delivery element of a collaborative research project to test money advice as part of mental health interventions in an IAPT (Improving Access to Psychological Therapies) service.

**Unrestricted Funds**

Unrestricted funds includes:

- London Borough of Lewisham - grant for core funding
- London Borough of Lewisham - contract for crisis funding
- London Borough of Lewisham - advice outreach delivery
- Lewisham and Southwark Age UK - contract for providing Winter Pressure advice
- Phoenix Community Housing Association contract for services
- We are Digital Limited (Pound Advice) contract for services

Pension reserve - a designated reserve set aside to cover the liability for the obligation on the defined benefit scheme.

**20. EMPLOYEE BENEFIT OBLIGATIONS**

**Pension costs: The National Association of Citizens Advice Bureaux Pensions and Assurance Plan (1991)**

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Employer and Trustee in August 2023, the contributions to the Plan for the year ending 31 March 2024 have been £5,218,000, which includes £4,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**20. EMPLOYEE BENEFIT OBLIGATIONS - continued**

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 11 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

**The major assumptions used by the actuary were (in nominal terms) as follows:**

	<b>31.3.2024</b>	<b>31.3.2023</b>
Discount rate	4.90%	4.80%
Inflation (RPI)	3.20%	3.30%
Inflation (CPI)	2.80%	2.85%
Revaluation of deferred pensions in excess of GMP	2.80%	2.85%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.80%	2.85%
- CPI inflation since retirement or 5% p.a. compound if less	2.80%	2.85%
- CPI or 3% p.a. if less	2.50%	2.50%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

	<b>31.3.2024</b>	<b>31.3.2023</b>
<b>Assumed life expectancies on retirement at age 65 are:</b>		
Retiring today - Males	20.6	20.8
Retiring today - Females	23.4	23.6
Retiring in 20 years time - Males	21.8	22.0
Retiring in 20 years time - Females	24.5	24.7

	<b>Value at 31.3.2024 £000s</b>	<b>Value at 31.3.2023 £000s</b>
<b>The assets in the Plan were:</b>		
Multi asset funds	26,047	24,903
Structured equity and LDI	33,448	35,116
Cash	1,100	726
	<b>60,594</b>	<b>60,745</b>
Fair value of Plan assets	<b>60,594</b>	<b>60,745</b>
<b>The actual return on assets over the period was:</b>	<b>307</b>	<b>(37,084)</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**20. EMPLOYEE BENEFIT OBLIGATIONS - continued**

	<b>31.3.2024</b> <b>£000s</b>	<b>31.3.2023</b> <b>£000s</b>
Present value of funded obligations	107,082	111,169
Fair value of Plan assets	60,594	60,745
<b>Surplus/(deficit) in funded scheme</b>	<b>(46,448)</b>	<b>(50,424)</b>
Present value of unfunded obligations	-	-
Unrecognised actuarial gains/(losses)	-	-
Adjustment in respect of asset ceiling	-	-
Net liability in balance sheet	<b>46,448</b>	<b>50,424</b>

**Reconciliation of opening and closing balances of the present value of the defined benefit obligation**

	<b>31.3.2024</b> <b>£000s</b>	<b>31.3.2023</b> <b>£000s</b>
Benefit obligation at beginning of year	111,169	148,768
Current service cost	693	832
Interest cost	5,250	4,074
Contributions by Plan participants	-	-
Actuarial (gains)/losses	(5,079)	(35,041)
Benefits paid and expenses	(5,676)	(7,464)
Past service cost	1,375	-
Settlements	-	-
Business combinations	-	-
Exchange rate	-	-
<b>Benefit obligation at end of year</b>	<b>107,082</b>	<b>111,169</b>

**Reconciliation of opening and closing balances of the fair value of Plan assets**

	<b>31.3.2024</b> <b>£000s</b>	<b>31.3.2023</b> <b>£000s</b>
Fair value of Plan assets at beginning of year	60,745	102,214
Interest income on Plan assets	2,905	2,801
Return on assets, excluding interest income	(2,598)	(39,885)
Contributions by employers	5,218	3,079
Contributions by Plan participants	-	-
Benefits paid and expenses	(5,676)	(7,464)
Business combinations	-	-
Settlements	-	-
Exchange rate	-	-
<b>Fair value of Plan assets at end of year</b>	<b>60,594</b>	<b>60,745</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE  
LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**20. EMPLOYEE BENEFIT OBLIGATIONS - continued**

The amounts recognised in profit or loss:

	<b>31.3.2024</b>	<b>31.3.2023</b>
	<b>£000s</b>	<b>£000s</b>
Service cost - including current & past service costs, & settlements	1,375	-
Service cost - administrative cost	693	771
Net interest on the net defined benefit liability	2,345	1,285
<b>Total expense</b>	<b>4,413</b>	<b>2,105</b>

Remeasurements of the net defined benefit liability (asset) to be shown in OCI:

	<b>31.3.2024</b>	<b>31.3.2023</b>
	<b>£000s</b>	<b>£000s</b>
Actuarial (gains)/losses on the liabilities	(5,729)	(35,041)
Return on assets, excluding interest income	2,598	39,885
Changes in the effect of the asset ceiling excluding interest income	-	-
<b>Total remeasure of the net defined liability (asset) to be shown in OCI</b>	<b>(3,131)</b>	<b>4,844</b>

**21. CONTINGENT LIABILITIES**

Citizens Advice Lewisham has potential obligations in respect of pension entitlements for past and present staff arising under the Pensions Trust defined benefit pension scheme. It has been confirmed by the Pension Trust that Citizens Advice Lewisham's estimated debt on withdrawal at 30 September 2023 was £9,618.

**22. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2024.

**23. LIMITED BY GUARANTEE**

The charity is a private company limited by guarantee, without share capital.

The members of the company guarantee the sum of £10 whilst they remain members of the company and for one year thereafter, in accordance with the provisions of the Memorandum of Association.

The company is controlled by the members that include all of the trustees.



**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

England & Wales - Charity number 1075040

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# Accounts

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Charity Registration No. 1075040  
Company Registration No. 03038147

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**A company limited by guarantee**

**Financial statements**

**For the year ended 31 March 2023**

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

**(A Company Limited by Guarantee)**

### **REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023**

Lewisham Citizens Advice is the operating name of Lewisham Citizens Advice Bureaux Services limited, a registered charity (number 1075040) and is constituted as a company limited by guarantee (number 03038147). Its objects, powers and other constitutional matters are set out in its Memorandum and Articles of Association. These financial statements comply with current statutory Memorandum and Articles of Association and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### **Trustees/Directors**

Steve Baynes  
Dominic Graham Gilchrist  
Jacqueline Tregear (formally recorded as Jackie Graveney)  
Susan Hutton (Treasurer)  
Christine Katharina Mosedale  
Sophie Park  
Edward Guy Pikett  
Senthoooran Ramachandran  
Cosette Marie Reczek (Chair of Trustees)  
Aida Shoush

**Chief Executive/Company Secretary:** Fiona Derbyshire (Appointed 01 March 2022)

#### **Registered Office and Business Address**

Leemore Community Hub  
Bonfield Road  
London  
SE13 5EU

#### **Auditor**

David Sloggett (FCCA)  
Chartered Certified Accountant & Registered Statutory Auditor  
Hill Crest, Castle Cary Road,  
West Lydford, Somerset  
TA11 6DS.

#### **Bankers**

Co-operative Bank Plc  
151 Lewisham High Street  
London  
SE13 6AA

#### **CAF Bank**

25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

Lewisham Citizens Advice Bureaux Ltd. is a registered charity and a company limited by guarantee. Lewisham Citizens Advice Bureaux Ltd. is known and referred to as Citizens Advice Lewisham (CAL). The maximum liability of each member is limited to £1. As of 31<sup>st</sup> March 2022, the company had 7 members. Citizens Advice Lewisham is governed by its Memorandum and Articles of Association as amended on 7<sup>th</sup> November 2013 and 1<sup>st</sup> June 2022 (Citizens Advice mass adoption).

CAL was incorporated as a company limited by guarantee on 27<sup>th</sup> March 1985. The charity commenced operations on 27<sup>th</sup> March 1985 at which date the assets and liabilities of the unincorporated CAL were acquired.

#### **Recruitment, Appointment of Trustees**

Our Trustees, who are also directors of the charity, are elected at our Annual General Meeting. Trustees may co-opt up to six people onto the Trustee Board to ensure the Board is broadly representative of the community, and to fill any specific vacancy and skills needed to carry out our responsibilities effectively (e.g. Treasurer). Co-opted members must stand down at the Annual General Meeting following their co-option, but they are eligible to stand for election. One third of the elected Trustees (the longest serving since the previous election) stands down at each AGM, and is eligible to stand for re-election. We invite nominations for Trustees through our annual mailing to stakeholders and local community organisations. Co-opted Trustees are recruited through a variety of methods, including direct advertising in the relevant media (e.g. the internet, local newspapers.)

The Board regularly reviews its membership to ensure there is a broad range of relevant skills and experiences sufficient to carry out its duties.

A separate process agreed by the Trustee Board is followed for the election of the Chair. The reference and administrative details above identify the constituencies that elected each of the current Trustees, where applicable. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

#### **New Trustees**

Three new trustees were elected at the last AGM (Steve Baynes, Edward Guy Pikett and Senthoooran Ramachandran) and they have been active in the board since.

#### **Training of Trustees**

##### **Onboarding of Trustees**

All new Trustees are invited to attend an induction training session at Citizens Advice London office, to learn more about the Citizens Advice service nationally and the role of Trustees. They participate in a planned induction which includes:

- Access to key governance documents such as the governance manual, financial procedures and annual report.
- Good governance guidance – relevant Charity Commission guides and references to high performing boards including Harvard and ICSA reports.
- Service tour introducing the different aspects of the service and identifying key team members.
- Introduction to stakeholders and client profile with the CEO.
- Bi-annual review with the Chair to establish objectives and progress.
- Workshop with Citizens Advice nationally to understand the member relationship.

All new Trustees receive a Citizens Advice Lewisham email address, access to the Citizens Advice intranet and training system (Skillbook) and complete their confidentiality and Declaration of Interests forms. DBS checks are carried out according to Citizens Advice guidance.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Ongoing Trustee Development and Engagement

All Trustees, new and existing, are invited to visit our office to meet our team, to observe our work and service delivery first-hand to more deeply understand the nature of the enquiries presented by clients. Our annual away day brings together trustees, paid staff and volunteers to collectively discuss and feedback on the charity's strategic goals.

Trustees are included in the Training and Development Plan for CAL which includes mandatory training in GDPR, Senior Managers and Certification Regime (SMCR) for the FCA, Equity and Diversity and Health and Safety obligations.

### Organisational Structure

CAL is governed by its Trustee Board which is responsible for setting the strategic direction and policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAL and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

The Trustees review the pay and remuneration of the Charity usually during its budget planning cycle. They set the pay and remuneration of the charity's CEO. Staff pay is reviewed annually and an increase is awarded where affordable after a benchmarking exercise is undertaken against other similar organisations.

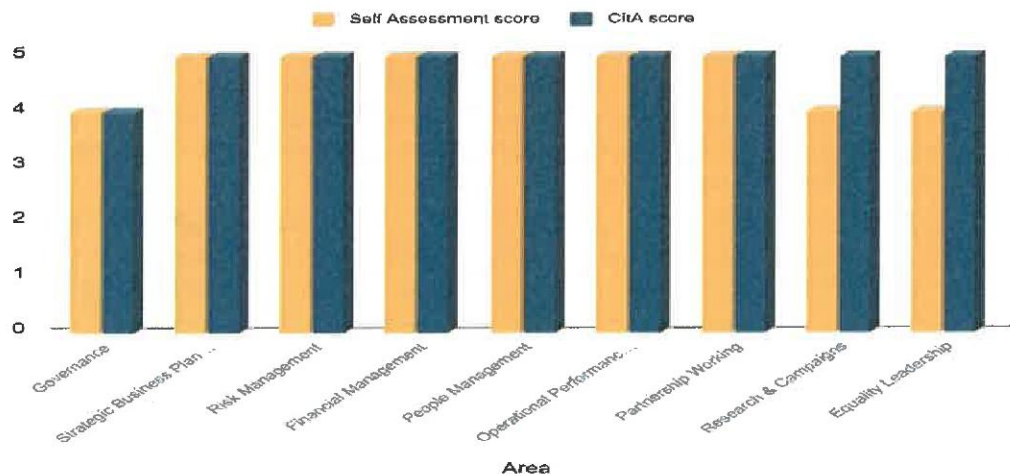
### Related Parties/ PQF

CAL is a member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management. CitA set and monitor performance through the Performance Quality Framework (PQF) assessed through periodic surveys, regular file checking and annual inspection with a three-year full inspection.

In February 2023, a full inspection took place with the CitA Assessor rating CAL's Leadership Self-Assessment against the core areas. The assessment concurred with CAL's own assessment and awarded Excellent/Good ratings across the service.

The results are linked [here](#) and summarised below with the blue indicating CAL ratings and the yellow the CitA validation.

LSA assessment outcome-2023



## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

Operating policies are determined by the Trustee Board of CAL in order to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity or is a decision maker within the local authority, they may be involved in discussions regarding that other charity or department but not in the ultimate decision-making process. Currently, none of our Trustees work for Lewisham Council or hold decision making roles in partner organisations.

### **Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAL is regularly monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Trustees also review risks relating to our financial strength, to ensure that there are reliable revenue streams and a live pipeline for the delivery of new income. The top four risks for the organisation, and our current risk management plans for each, are discussed below.

#### **Finance**

- Dependency on key funders and reduction to funding levels are key risk factors for CAL. We mitigate this by seeking and securing a wide range of funding on other projects. We also build relationships with funders and demonstrate our impact and value to ensure we are a partner of choice has resulted in us receiving additional funding from key partners and multi-year funding for other projects from a range of funders.

#### **People Management**

- Trained Advisors working to the quality standards required by funders are hard to recruit and retain. CAL has responded by establishing a training programme so that those who wish to then can progress through the organisation. To improve retention, emphasis on continuous learning and development has been enhanced and progression pathways within the CAL reinforced. Volunteer recruitment is improving and will run alongside other training and development opportunities including internship programmes through the local FE organisations.
- A hybrid working system where staff attend the office for 2 days a week pro rata which allows all staff/volunteers to work from home part of the time and helps CAL attract and retain good people. We continue to see clients by appointment and through our reception service. We are also increasing our outreach offers and working with Advice Lewisham partners in venues across the borough. In addition, in February CAL started to trial a condensed 4 day week. Exceptions were made for those who needed it but the majority of the team have taken part and initial reports on both staff perception and performance are very positive.

#### **Funders**

- Funders routinely do not include cost of living increases in multi-year funding. In addition, increased compliance puts great pressure on our advice teams straining our ability to maintain the high standards required by accreditation. This can also place pressure on meeting client needs. CAL was able to withstand this by maintaining quality standards by focusing on supporting teams. Client feed- back was also mostly positive with 80% stating that they found a way forward.
- With a continuation of the MAPS debt project CAL remains a strong delivery partner for the current contractor Toynbee Hall which covers the London area and an exceptional performer on our Help to Claim Project funded by the DWP through CitA. We also receive funding from the GLA and additional funding from LBL to help us meet more advice demand as we moved into the Cost of Living Crisis. We are grateful for this additional funding at a time of exceptional demand for our services.
- However, it is vital CAL takes a sustainable approach to funding and that alternate sources are prioritised to ensure we are not dependent on any one funder. Our fundraising strategy should set objectives for donations and funding bid priorities in each year. CAL has also performed exceptionally well on the HTC project for South London meeting and exceeding targets for most of the year.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Demand

- The needs of people with different vulnerabilities emerged during lockdown and demand increased dramatically with the advent of the Cost of Living Crisis. CAL intensified its knowledge of client needs through our partnerships and forums with community based organizations. Information shared including, client stories and stakeholder intelligence to produce a picture of the growing deprivation particularly amongst the vulnerable in the borough. This identified areas where more advisors should be located, with support on benefits and housing as a specific need. CAL has responded by highlighting this to stakeholders who responded positively with increased short-term funding to meet this group's needs across the borough working in particular with the NHS' and Council's Cost of Living project through Warm Spaces and outreach drop ins.
- CAL delivers the bulk of its services through the Advice Lewisham Partnership but is increasingly providing full advice on a face to face basis through various funders including the Council and GLA. In the coming year new project funding through Citizens Advice National or the Pan London CEO consortia will be explored to create additional advice capacity. Larger funding pots such as the lottery and large trust funders should be prioritised to ensure time spent on bids is justified

## OBJECTIVES AND ACTIVITIES

### Objectives

Citizens Advice Lewisham provides free, independent, confidential and impartial advice and information to those who live and work in Lewisham. We will work in partnership with other advice providers in Lewisham and use data collected through our work to highlight social injustice. We do this by giving our people the skills and knowledge to build holistic responses with our partners and stakeholders and effect change where it is most needed. Citizens Advice network exists to provide free, impartial advice to those who need it. and the advice, information and support to achieve this relevant support to highlight and champion issues and

As a member of Citizens Advice, we actively promote the principles underlying the network:

- We are independent, impartial and non-judgmental.
- Our services are free and confidential.
- We value diversity, promote equality and challenge discrimination in our service, our workforce and our partnerships.
- We are a learning organisation, using evidence to improve our effectiveness and efficiency.

### Public Benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAL during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. A number of volunteers who were recruited and trained in 2020-'23 have been retained in key roles of Volunteer Telephone Assessors, Information Assistants and Volunteer Advisers and research and campaigns support.

Generalist Casework, provided by highly experienced and expert Volunteer Advisors is supervised by paid staff. Caseworkers secure additional or new benefits in around 90% of the appeals they conduct.

Last year they generated close to £1M (2022: £1M) in benefits for clients.

Over the last year we reinstated the recruitment of volunteers to support research and campaigns, another key strand of work which focuses on identifying issues and trends our clients are facing and ensures key local and national decision makers are aware of these and that they drive our forward strategy.

CAL's Benefits Casework Accreditation attests to the standards achieved and plans are in place for paid Advisors to be trained to work alongside volunteers to provide a more supportive and learning environment.

Volunteer recruitment is improving and will run alongside other training and development opportunities including internship programmes through the local FE organisations.

Our work with Lewisham and Southwark Law Centre will continue providing essential legal support in housing and employment. This is a service many local Citizens Advice offices do not have and it is invaluable to our clients.

The above are some of the ways in which volunteers enrich our organisation and substantially contribute to our service offer and we are grateful for their dedication and exceptional contribution.

### ACHIEVEMENTS AND PERFORMANCE

#### Charitable Activities

CAL has continued to grow in response to demand while building up its financial resilience. We maintained and expanded all our contracts and partnerships.

#### CAL's PROJECTS

CAL delivers a range of projects including **Debt Free London** which is funded by the Money and Pension Service through Toynbee Hall. CAL has one of the largest contracts in London, with the aim of serving 1,900 clients annually.

For many years CAL has delivered **Pound Advice** for the London and Quadrant (L&Q) Housing Association. We have always been the most productive of the delivery partners and generated the highest outcomes for clients. The team continue to do complex casework for nearly 400 residents addressing rent arrears, making benefit claims and helping people take back control of their lives.

At the Green Man in Bellingham, CAL offers outreach services to the tenants of **Phoenix Housing Association**. In a friendly and familiar environment, tenants can seek help about their housing, managing their money and looking for ways to optimise their income. Last year CAL served 393 clients which meets our target of 393 annually. This is exceptional given a large number of more complex cases requiring multiple sessions – this is a common trend in money advice as too many clients don't seek help until their situation becomes desperate. The team also delivers training workshops for the Phoenix communities on budgeting.

**Help to Claim** is funded through Citizens Advice. Nationally, take-up was initially slow but CAL's HTC team and manager worked hard to build local referral routes and consistently achieved demanding targets. CAL supported 7,707 (2022: 600) clients in helping to make Universal Credit claims, exceeding our target of 7,430.

The **GLA Cost of Living Crisis Prevention Project** is a new strategic partnership between the GLA, London Citizens Advice network, and the London Legal Support Trust (LLST), developed in response to the cost of living crisis. Our GLA adviser supports Lewisham residents who are facing hardship and crisis. Between August 2022 - March 2023, our GLA adviser provided 177 full advice appointments and a further 88 triage appointments with a recorded client income gain of £47,793 (new project, no data available for 2022).

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

The **Advice Lewisham Partnership** includes Lewisham Multi-Lingual Advice Service (LMLAS), 170 Community (now Community Action Works), Age UK Lewisham and Southwark and Lewisham Refugee and Migrant Network (LRMN) and Lewisham Law Centre (LLC).

Working in partnership with the Southwark Law Centre (SLC), CAL helped establish **Lewisham Law Centre service** (registered with the Law Centre Network July 2020). This follows a gap of over 10 years when access to justice for local residents, was limited. Work is focused through the **Housing Unit**. With support from the Legal Aid Agency, SLC appointed a Solicitor and Caseworker. A generous grant from the Trust for London funds a Para-Legal for the service. The Housing Unit dealt with 112 (2022: 113) cases, mostly possessions orders, challenging evictions and preventing homelessness. Three quarters of the clients who received advice and representation had a positive outcome by retaining the roof over their head. SLC also won a contract from Lewisham Council to support families with No Recourse to Public Funds. Pro bono support from Hogan Lovells and additional funding from the AB Charitable Trust, Indigo, the Legal Education Foundation and the Allen & Overy Foundation has helped to secure service.

CAL leads the Partnership to deliver EnquiryLine, a multi-channel front door to quality information and advice. It provides access to appointments to help complete on-line forms, home visits and drop-ins for the most vulnerable along with casework on welfare benefits, immigration and housing. Where necessary, referral is arranged with a variety of local agencies to provide wrap-around support for those that need it, especially those with poor mental health, disabilities and other health/social care needs.

The Partnership responded to the full year equivalent of 25,000 (2022: 30,992) contacts. CAL was directly responsible for responding to almost 75% of the total target contacts. Most clients came through the Freephone Advice Line which received 16,270 (2022: 22,455) calls (far exceeding our target of 17,000 for the full year). Of these 80% of callers were assessed to determine the most appropriate next steps. The remainder of complex cases were referred on to our specialist teams, partners and other agencies.

Advice Lewisham Partnership Outputs	CAL	Partners	TOTAL
90% calls answered	100%	100%	100%
Total telephone contacts	14,296	1,974	16,270
Referrals to Adviceline	390	N/A	390
Number of appointments offered	2,807	674	3,481
Number of home visits	N/A	192	192
Number of complex casework	2,193	172	2,365
Number of resident queries responded to by email	1,477	N/A	1,477
Number of residents accessing services via drop in	104*	605	709
Number of self-help through website	5,882	N/A	5,882

\* Data for only a trail period, as CAL does not usually offer this drop in service.

First the pandemic and then the Cost of Living Crisis changed the way we provide support moving to mostly digital channels. The Cost of Living Crisis has generated demand from more vulnerable clients and more broadly with clients with more complex problems. Research shows that 5.1% of our clients are digitally vulnerable and it has become necessary to focus on developing other channels to deliver full support. This year we've worked collaboratively with our partners to develop and deliver support that works for people being impacted by the crisis. More self-reliant clients can self help, freeing up Adviceline and full advice resource to support those who most needed more targeted support.

The **CAL website** is designed to provide a Self-help portal to provide online information, tools and signposting to users 24/7.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

This year we have had over **8,000** (2022: 14,000) users but we are developing webchat and more targeted information and advice to increase our online offer. Most who visit our website stay on to access some form of information and **nearly 20% of all people visiting the website make use of the Self-help portal**. The work we did to our portal in 2021 and ongoing has been upgraded it continues to be a valuable resource to residents each year. to ensure it is relevant and user friendly.

Working with our partners and stakeholders has enabled us to identify our clients and their needs but we will work annually to update this information to inform our strategy and business planning so that we know our service is guided by client need.

Currently we do know that:

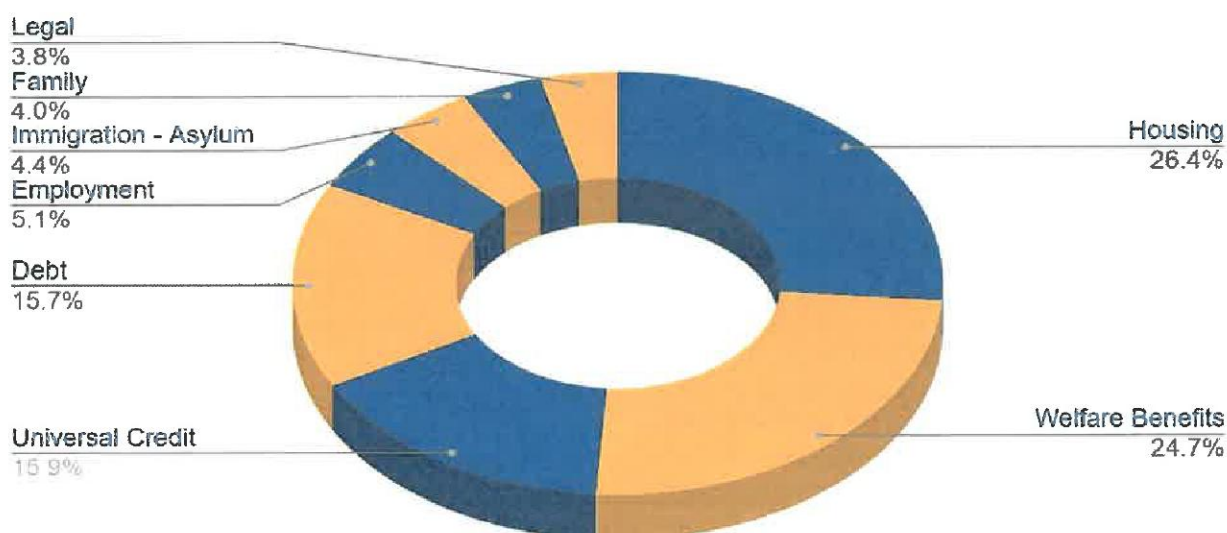
- Other than English -Spanish, Chinese, Italian and Polish speakers are the most active demographic on the site.
- And the top clicked links for self-help information are related to Housing, Benefits, Immigration, Employment, and Debt Advice.

CAL and the Advice Lewisham Partners also run the **Advice Lewisham website**. Between April 2022 and March 2023, the site had 14,133 visits.

### ISSUES

Our aim is to help people deal with difficult situations, identify and tackle the underlying cause of their problems and, going forward, empower them with the tools and information they need to deal with these they face. We are able to provide a holistic service through our work with stakeholders and partners and community organisations that share our objectives. From our digital and phone contacts, 3,481 (2022: 3,607) were assessed for support through appointments. The nature of the calls are illustrated below.

### Type of enquiries 2022-2023



The table on the following page gives a detailed breakdown of the number of calls dealt with under each category during the year.

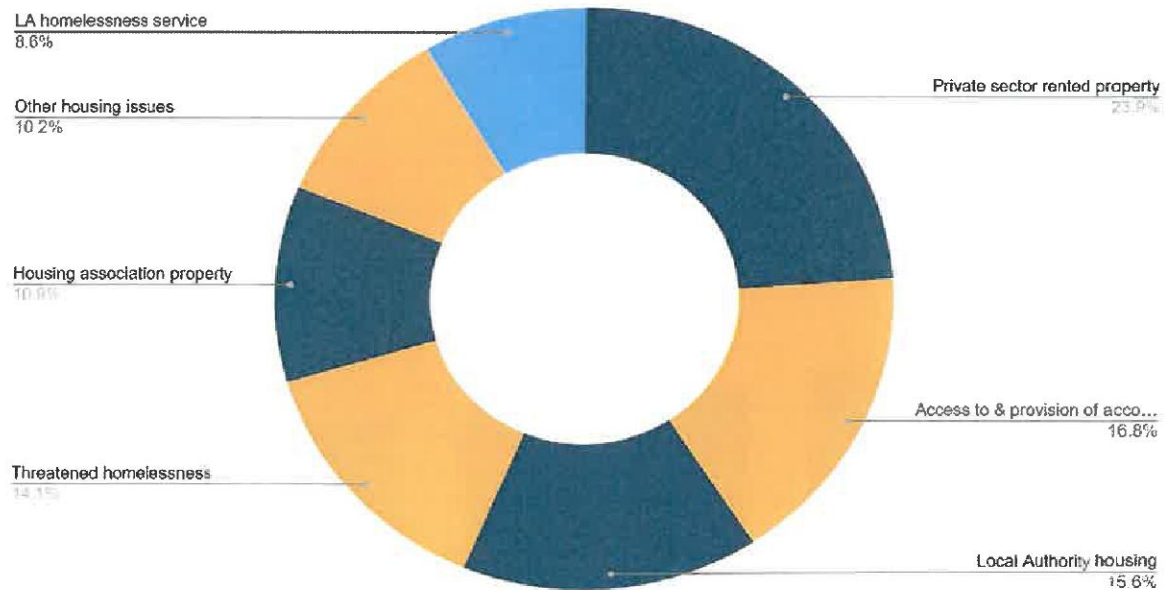
**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

Case Details Matter Category	Total
Housing	2,145
Welfare Benefits	2,011
Universal Credit	1,293
Debt	1,281
Employment	412
Immigration - Asylum	357
Family	326
Legal	310
Utilities and Communications	155
Consumer/General Contract	152
Travel, Transport and Holidays	123
Health and Community	117
Financial Products and Services	74
Tax	50

A breakdown of sub-matter categories reveals the range of calls.

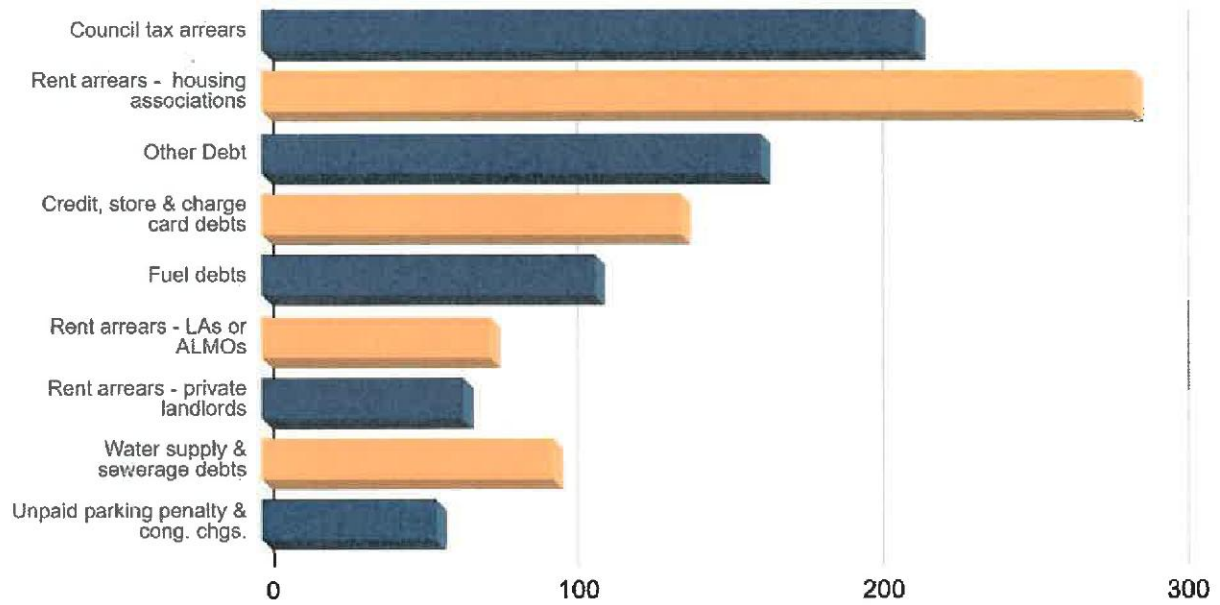
**Top housing sub-matters 2022-'23**



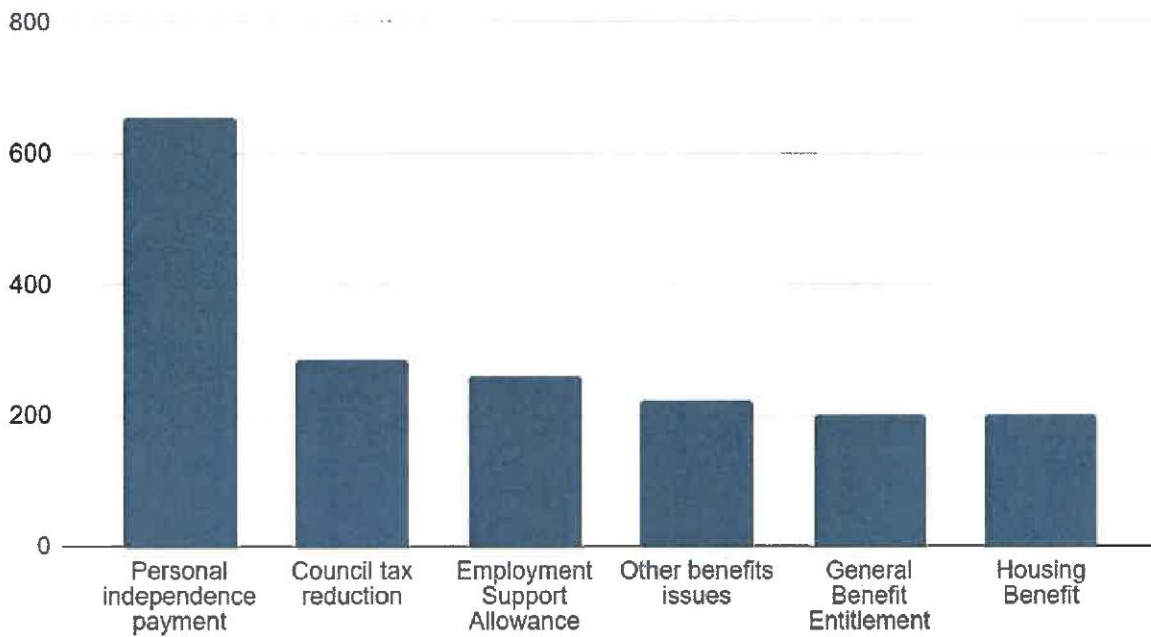
**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

**Top debt sub-matters 2022-'23**



**Top benefit sub-matters 2022-2023**



## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### OUTCOMES

Last year, the Advisors across all our services helped generate over **£13,512,874** (2022: £13,334,960) in benefits and discharged debts for clients.

ACTIVITY	Target Number of Contacts	Total Clients	Financial Outcome
Advice Lewisham	13,500	10,688	£89,555
Debt Free London	1,092	1,136	£5,753,581
Pound Advice (L&Q)	356	393	£1,710,869
Phoenix	88 sessions/ 264 residents	85 sessions/ 162 residents	£209,629
Help to Claim	10,370	7,707	£5,634,679
GLA Crisis Prevention	440 (over 2 quarters)	179	£47,793
LBL Additional Capacity	160	109	£66,768
LLC	N/A	112	N/A
One off legal	50	220	N/A

***The following case study illustrates the work of our telephone assessors.***

Karima\* first approached us for housing advice following a marriage breakdown. Karima lives in a Housing Association property but her estranged spouse is named as the sole tenant. Karima's spouse had left the property following Karima's successful application for a non molestation order. Karima had received support from a domestic abuse organisation and legal advice about getting the property assigned to her but she told us that she had received threats from her ex-partner. Karima worried that their partner could return to the property once the non-molestation order expires. Karima told us she is interested in moving to a new property where she will feel safer.

Our telephone assessor emailed Karima the contact information for Lewisham Housing Options and information about her housing rights, how to extend an existing non molestation order and how to apply for a divorce including information on applying for help with covering court and tribunal fees. Karima was also signposted to seek legal advice from Rights of Women and Support through Court.

Karima said she was happy to receive more information about her rights and options and she was also empowered to seek further support from other organisations who may be able to provide specialist support.

***The following case study provided by Lewisham Law Centre (LLC) illustrates how working in partnership and building strong referral pathways is key to achieve the best possible outcomes for our clients.***

Hermione\* was referred to LLC by the CAL debt team in April 2022. Hermione was a housing association tenant and she was facing rent possession action for arrears. Hermione had a disability from a young age and her mobility and daily life was severely affected. She had experienced a number of problems with her HB over many years including issues with Non-Dependent Deductions ("NDD") during times when adult relatives had lived there.

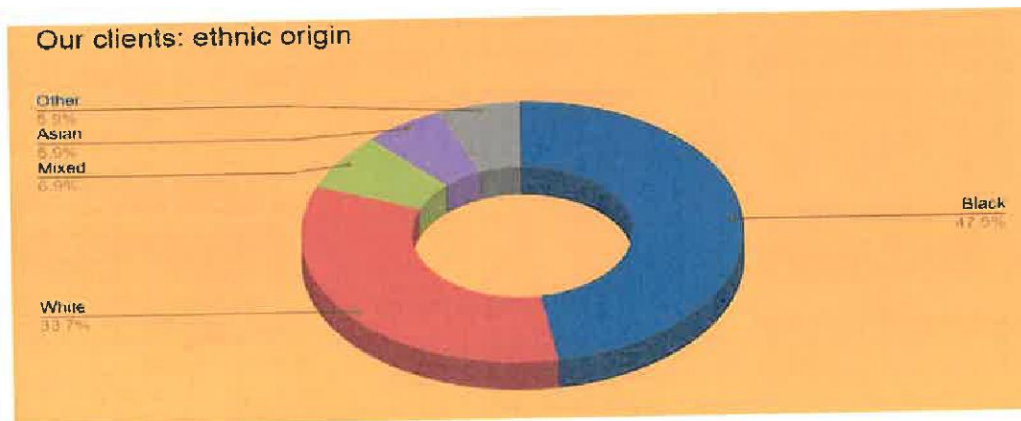
## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

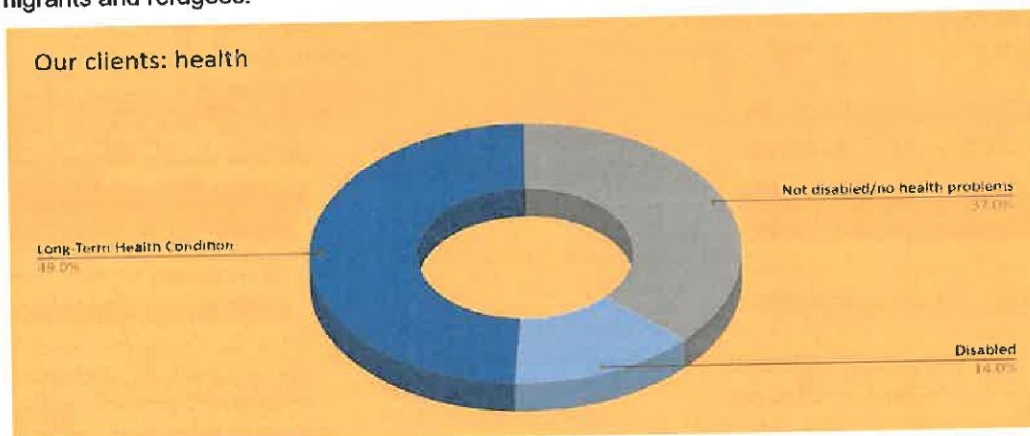
The claim had been issued in 2014 and there had been several hearings adjourned on terms. The hearing had now been restored due to the arrears increasing again, and had reached at the time £2,300. Leading up to the hearing the landlord had made no reasonable attempts to contact or support Hermione, who by this time was near housebound, has very limited reading and writing ability and often had no working telephone due to lack of income. The debt worker granted Hermione a Moratorium on the eve of the restored possession hearing meaning that the first hearing was vacated and she had time to get help. The property suffered from a large number of repair issues including broken windows causing the property to be dangerously cold in the winter, and other issues. LLC brought a counterclaim in the proceedings due to the property conditions, and a defence and counterclaim due to breaches of the Equality Act 2010. To conduct the case a number of home visits were conducted due to Hermione's health (including two supported by the CAL paralegal) and the Law Centre purchased her a mobile phone out of LLC's hardship fund. An expert inspection was carried out of the property recommending a large number of repairs and a deep cleaning and redecorating of the property. The works went ahead and during this time JP has had other support from CAL including help to attempt to reclaim PIP, help with council tax, issuing multiple foodbank vouchers, and other income maximisation advice and help. Several aspects of this advice are not yet concluded due to Hermione being uncontactable for long periods of time due to lack of phone credit. The case is presently continuing however the landlord's claim for possession has already been struck out due to their solicitor's failure to comply with the court directions. Hermione is a highly vulnerable adult and her case is legally and factually complex.

### EQUALITY MONITORING

There continues to be over- representation of clients from black, Asian and minority ethnic communities (at least 55.5%), as illustrated in the pie chart.



The partnership with LMLAS and LRMN and AFRIL continues to be important to ensure a relevant and accessible service to migrants and refugees.

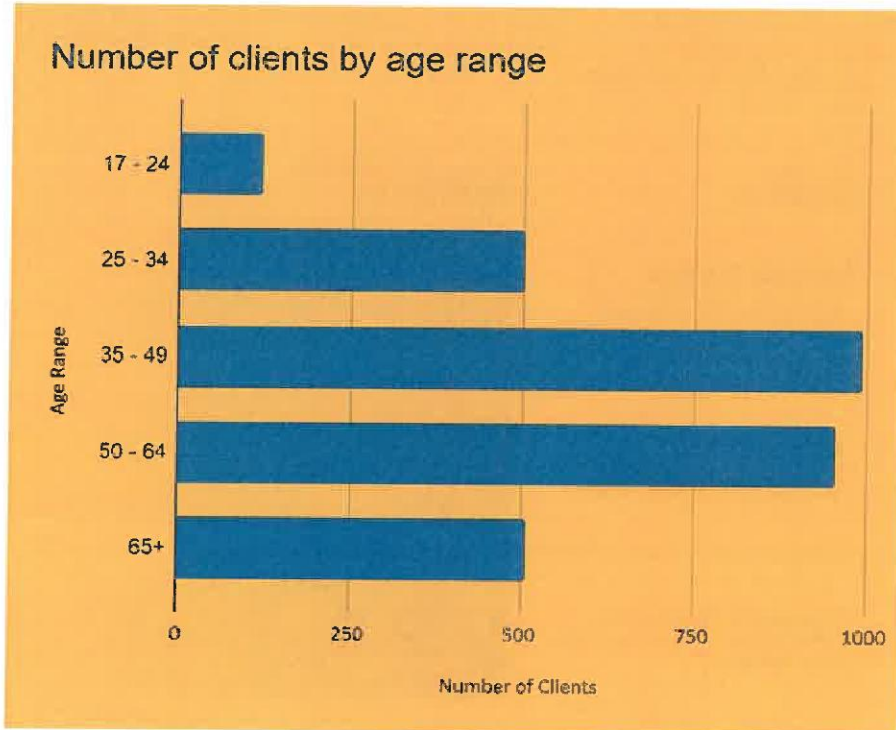


## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

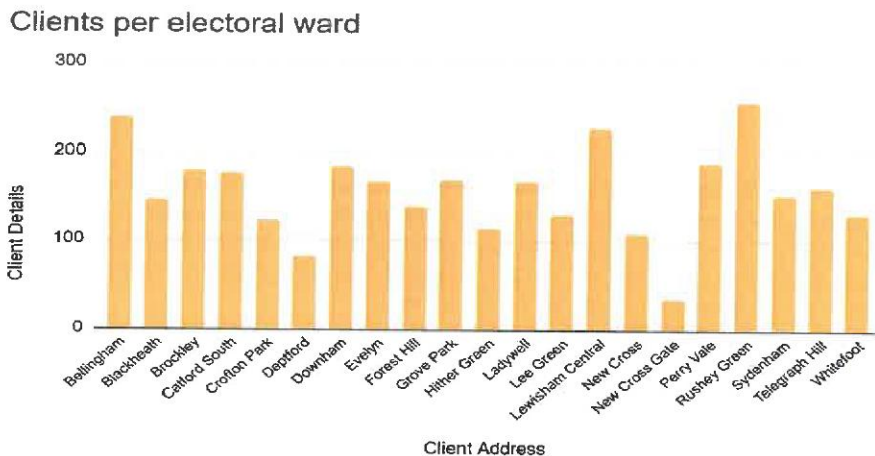
Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

People with disclosed disabilities and/or long-term health issues constitute 63% of the client base. Increasing numbers of clients present with low level mental health issues which can make it hard for them to communicate their enquiry and it often involves complexity that demands more intensive support.

Currently the largest single group of our clients fall into the 35-45 year-old demographic (35%). Around 30% are between 50- 64 and 10% above 65. We continue to see an increase in the number of younger people reaching out for support and information. Around 22% were 25-34 years old and some under 16.



Geographically, the clients are well dispersed across the borough. The most deprived wards which include neighbourhoods in Whitefoot, Downham, Rushey Green, Telegraph Hill, Grove Park and Evelyn are well represented in the pie chart below



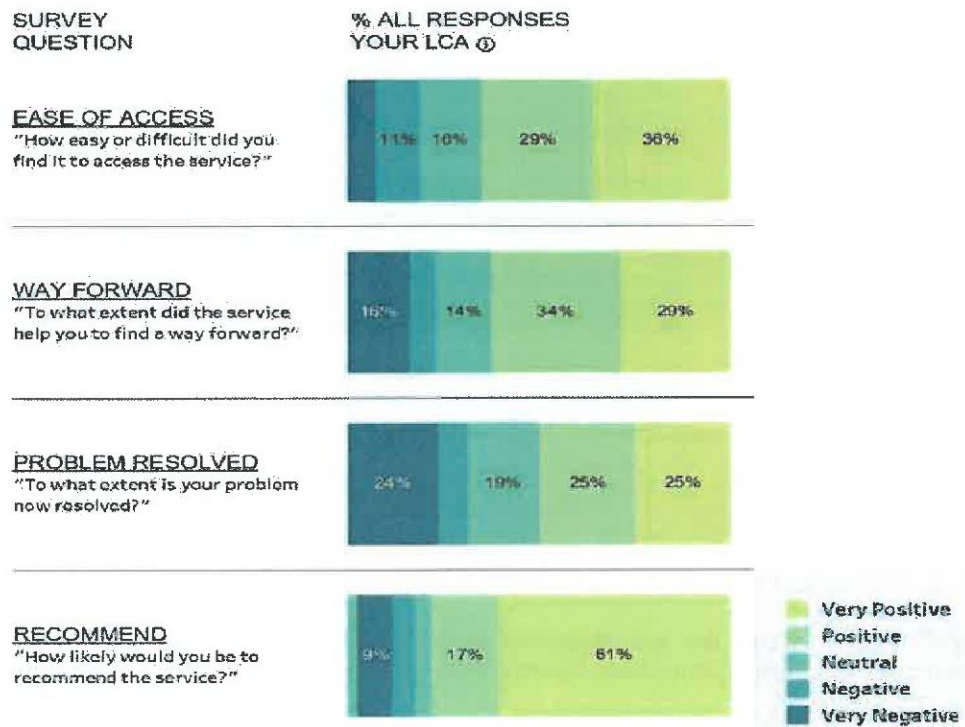
**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

**Client Satisfaction**

Among our clients, over half were new callers and around half called because of the Cost of Living crisis.

Client satisfaction was affected by the increase in demand. Although the clients who received help from us rated CAL’s service quite highly our client satisfaction rate was affected by complaints accessing the service: an independent survey of CAL clients conducted by CA found positive responses in all the key areas including: 77% (2022: 76%) on the service helping them find a way forward; 69% (2022: 65%) had their problem resolved and 81% (2022: 82%) would recommend the service. Access to services remained an issue for clients with 35% saying access was difficult. We hope our success in securing new funding to enable us to provide more face to face services will go some way towards resolving this complaint.



During the year 2022-’23, only two formal complaints were received. One formal complaint was from an individual that stated that CAL had discriminated against them as the client was a non-Lewisham resident and could not be provided with a generalist appointment. The complaint was not upheld and no fault was found. The second formal complaint was from a client that has claimed alleged financial loss as a result of advice provided by Help to Claim. The matter is currently being investigated by ADS insurance.

The energy crisis and the post-pandemic financial crisis are expected to drive a much greater volume of clients to our service. We are committed to continue expanding the service and to seek to identify innovative ways to reach and support our clients as much as we are able.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

To this effect we intend to:

- Continue to strengthen the Advice Lewisham Partnership through our connections with local support organisations so we can reach clients sooner, work together effectively and better meet demand.
- Continue Advice First Aid training to local organisations to enable/ empower them to provide more informed basic support and more effective signposting and referrals.
- Offer our Leemore hub space to local organisations who have capacity to increase their services but lack a space to see clients.
- Increase our Research and Campaigns output to advocate for the need for more solutions/ options for our clients.
- Work with existing client focus groups within the borough to gain client insight, trends and issues to provide to help inform our decision making process about the service.

### Fundraising Activities

CAL was successful in securing all major current contracts in year. In addition to the contracts already described, the table below sets out only the successful bids.

Funder	Purpose	Amount
LBL	Cost of Living Crisis funding-full advice and outreach	£198,000
GLA	Cost of Living Crisis funding-full advice and building referrals with community partners	£40,000
LBL/NHS	Additional funding -to help alleviate winter demand on health services	£30,000
Phoenix	Debt advice	£30,000
National CitA	Grant in relation to the supporting financial advice which was used to support our Debt projects with admin support to generate appointments	£15,000
National CitA	Help to Claim Project -The grant agreement is for 12 months, starting from April 2022, with an option to extend for 12 months.	£477,495
Toynbee Hall	Debt Advice/ Debt Free London. The contract is for 10 months with possibility of extension.	£ 216,694
HLA's	4 Honorary Legal Advisors continue to volunteer in the service adding up to provide 50 free legal appointments every month.	Pro bono.

In addition to securing the above grants, this year we sought to increase our unrestricted funds by participating in community fundraisers, signing up on the EasyFundraising platform and updating our fundraising webpage.

### Equality

Equality, diversity and inclusion is at the heart of our work. Almost 50% (2022: 50%) of our staff, volunteers and Trustees identify themselves as Black, Asian or one of the other minority ethnic backgrounds or have some other protected characteristic. We provide comprehensive and ongoing (on a monthly basis) EDI training and over the last year we enrolled on the Disability Confident scheme and signed the Mindful Employer charter.

Lewisham itself is the 15th most ethnically diverse local authority in England, and two out of every five residents are from a black and minority ethnic background. The largest BME groups are Black African and Black Caribbean: Black ethnic groups are estimated to comprise over 30% of the total population of Lewisham.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Socio-economic data

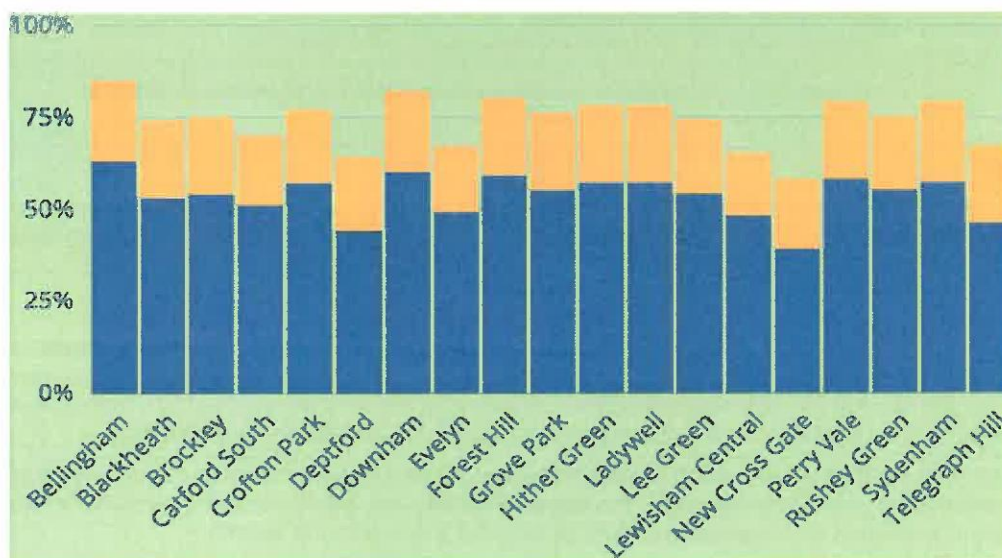
#### Other key findings – further factors



CAL works to establish stronger links with community support groups that minority residents often rely on through our Advice Forum through our Advice Forum and Advice Lewisham Partnership. Over the last year Citizens Advice Lewisham, in partnership with the Citizens Advice Pan-London group and funded by the Greater London Authority was able to introduce Advice First Aid sessions for frontline workers. The Advice First Aid (AFA) sessions helped us reach deeper into the community and foster collaboration with smaller community groups.

Our face to face services are prioritized for the most vulnerable. Among our clients, we recognize that the need for the support is greatest amongst those with mental health conditions, disabilities and where they are at risk of homelessness. Comparing our client demographic information with the information published at Census 2021 we know that our service sees a very high proportion of people with disabilities and Long-Term Health Conditions across all Lewisham wards.

\*In the following graph yellow represents percentage of Lewisham residents according to Census 2021 and blue represents the percentage of Citizens Advice Lewisham clients



## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### RESEARCH AND CAMPAIGNS

Research and campaigns are core objectives for CAL. Internally, we deliver Research & Campaigns training for all of our staff and volunteers, we circulate regular R&C updates by the R&C lead and access to an interactive jamboard for all team members to contribute ideas around new R&C issues. This year we also advertised for R&C volunteers and we were able to recruit a volunteer who brought valuable research experience to support our efforts. Externally, we used our Advice Lewisham Forums and our social media to raise awareness of systemic issues. Our SMT participates in local action groups such as the Homelessness Forum and our CEO is a member of the Local Care Partnership board, a VCS rep to the Integrated Care System panel and the Chair of Pan London Citizens Advice Steering Group.

We used our social media to raise awareness of Pension Credit entitlement and to encourage people to check their eligibility and apply.

We joined the Citizens Advice Gambling Harm Awareness program as early adopters and we allocated time for all staff and volunteers to complete this training. We used our twitter account to participate in Citizens Advice social media campaign about Gambling Harm Awareness and we delivered presentations about Gambling Harm at our Forums.

Last, we sought to strengthen our relationships with local and national decision makers so we can better advocate for our clients. Our CEO circulated the Cost of Living MP briefing packs to all Lewisham MPs and local government. During the 2022-2023 period, Citizens Advice Lewisham was visited by the MP for Lewisham West and Penge and our CEO arranged a visit at the office of the MP for Deptford and several Lewisham MPs regularly attend our Advice Lewisham Partnership Forums.

### FINANCIAL REVIEW

#### Financial Position

Citizens Advice Lewisham has had another good year, continuing to stabilise its finances and maintain its free reserves.

Following the change in accounting treatment in 2016/17 the charity's share of the liabilities associated with a National CAB Pension Plan is reflected in the CAL accounts. It is worth noting, though, that any crystallisation of this liability would be managed at a national level. Please see note 19 for more information.

Incoming resources in the year were £1,603,522 (2022: £1,548,592). Of this £1,491,832 (2022: £1,412,568) related to restricted activities i.e. purpose and application of funding was expressly defined by the funder and £111,690 (2022: £136,024) relate to unrestricted activities. Outgoing expenses were £1,614,824 (2022: £1,547,533 restated) of which £1507,591 (2022: £1,444,378) were restricted and ££107,233 (2022: £103,155 restated).

A deficit of £11,302 was made in the year (surplus in 2022: £1,059 restated). As at 31 March 2023 reserves were £356,146, of which £345,442 represent unrestricted funds (2022: £347,037) and £10,704 represent restricted funds (2022: Nil).

#### Reserves Policy

At their Away Day on 24<sup>th</sup> April 2019, Trustees agreed that CAL would aim to build up three months of reserves by 2022. The recommendation from Citizens Advice nationally, is to maintain 3 months operating costs in unrestricted reserves.

In the meantime, CAL would operate with 2 months cover. Trustees were comfortable with the level of stability provided by the three-year grant and new multi year funding through HTC Other than salaries, there are no major liabilities as the premises are on licence and equipment and servicing, is paid monthly.

In assessing the drivers for the appropriate reserve level, Trustees wanted sufficient resource to cover any unplanned events but also wanted to ensure they were maximising the resource for the benefit of clients and the community. They felt that the new grant and high demands, required a strong level of investment to deliver the increase in volume. The need and capability to react to the impact of COVID- 19 on service delivery and client access is a good example of the value of this prudent approach.

With unrestricted reserves currently £345,442, CAL is close to reaching its reserves target of £403,706.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Restricted Reserves

Restricted funds are those restricted by the donor or funder and cannot be used for the general purposes of the bureau. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by Trustees annually.

### Principal Funding Sources

The Trustees extend their gratitude to Lewisham Council who continued to support the charity in the face of their substantial funding constraints as a result of unprecedented losses due to COVID. It is a mark of their trust and confidence in CAL that they were able to prioritise the continuation of our core operating capacity. When many charities faced their own financial crises, CAL was able to remain solvent and viable through this and, additionally, other project-specific funding from:

- London & Quadrant and Phoenix Community Housing for specialist money advice and generalist advice to their tenants.
- DWP for Help to Claim through Citizens Advice.
- Debt Free London subcontracted through Toynbee Hall for the Money and Pension Service.
- Trust for London for the Lewisham Law Service.
- GLA

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### Funds in Deficit

No funds were in deficit at the balance sheet date.

### Investment Policy

As required in its Memorandum, in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

## STRATEGIC OBJECTIVES AND GOALS

CAL reviewed its business planning by looking at client demand and issues, local and national issues and challenges and set out the following:

**Our strategic objectives fall into 4 categories:**

#### • Advice

- **Our advice will be accessible across different channels and locations**
- **Our advice will support the most vulnerable**
- **We will cement our position as the lead for Advice Lewisham**
- **Our advice will be of high quality and a trusted source of help and information**

#### • Advocacy

- **We will campaign on issues to inform social policies and to improve people's' lives**

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

- **We will speak out against discrimination and unfairness in our society**
- **We will demonstrate our impact so that we are providers of choice for funders, partners and stakeholders**
- **Sustainability**
  - **We seek responsible funding that supports our objectives and provides sustainable advice services**
  - **Our work will be valued internally and externally and this reputation will help us to secure funding and**
  - **partnerships and attract staff and volunteers**
  - **We will control our finances to ensure we work within our means and get the best value for our clients through considered use of resources**
- **People**
  - **Our culture will support our people to give of their best where their voices are heard and**
  - **communication is open, honest and respectful of differing views**
  - **We will provide our people with the right support, training, and skills to help clients effectively with high quality advice**
  - **We will look out for each other and support our wellbeing at work**

Overall, CAL will operate a model of delivery that is financially sustainable and embedded in and driven by community needs. We will explore all cost saving and partnering opportunities to work more effectively and efficiently. Our work with Pan London and through the network Peer Support group is engaged in discussions about the sharing of back-office functions with partners and cross borough initiatives with other LCA's. Fundraising has proven effective enabling us to increase much needed full advice and much of that face to face. Our forum and partnership work will continue to gather information and represent the advice sector and clients including through our campaigns and research.

### GOING CONCERN

In line with the SORP, Trustees assessed the going concern of the charity at its Finance Committee Meeting on 19th July 2023. For the next period, they considered:

- Profit & loss budgets
- Rolling cashflows
- Predictability of future income streams

***Trustees concluded that the Charity was a going concern.***

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Trustees Report (incorporating the Directors Report) for the year ended 31 March 2023 – continued

### Statement of Trustees' Responsibilities

The trustees (who are also directors of Lewisham Citizens Advice Bureaux Service Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare Financial Statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these Financial Statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2019 (FRS 102).
- Make judgements and estimates that are reasonable and prudent.
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the Financial Statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to Disclosure of Information to Auditors

So far as the trustees are aware, there is no relevant audit information of which the company's auditor is unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

### Auditor

The previous Auditor, Myrus Smith, Chartered Accountants had indicated that they were willing to be reappointed. However, as a result of a review the trustees appointed David Sloggett as their auditors for this year.

### Small Company Provision

This Trustees' Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

### Approval

Approved and signed on behalf of the Board.



Susan Hutton  
Treasurer

Date: 26 October, 2023

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited

## Opinion

We have audited the financial statements of Lewisham Citizens Advice Bureaux Service Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited - continued

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 25, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited - continued

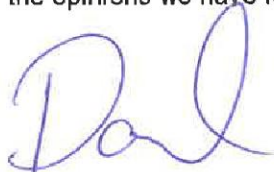
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



David Sloggett (FCCA)  
Chartered Certified Accountant & Registered Statutory Auditor  
Hill Crest, Castle Cary Road,  
West Lydford, Somerset  
TA11 6DS.

Date:

11/12/2023

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Statement of financial activities for the year ended 31 March 2023 Incorporating**  
**the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
<b>Income from:</b>					
Donations and legacies	2	343	-	343	100
Charitable activities	3	108,365	1,491,832	1,600,197	1,538,474
Investment income	4	2,428	-	2,428	18
Other income	5	554	-	554	10,000
<b>Total</b>		<b>111,690</b>	<b>1,491,832</b>	<b>1,603,522</b>	<b>1,548,592</b>
<b>Expenditure on:</b>					
Charitable activities	6	(107,233)	(1,507,591)	(1,614,824)	(1,547,533)
<b>Total Expenditure</b>		<b>(107,233)</b>	<b>(1,507,591)</b>	<b>(1,614,824)</b>	<b>(1,547,533)</b>
<b>Net income/(expenditure) before transfers</b>	10	<b>4,457</b>	<b>(15,759)</b>	<b>(11,302)</b>	<b>1,059</b>
Transfers between funds	16	(26,463)	26,463	-	-
	16	(22,006)	10,704	(11,302)	1,059
<b>Other recognised gains</b>					
Actuarial gain on Pension fund		20,411	-	20,411	13,671
<b>Net movement in funds</b>		<b>(1,595)</b>	<b>10,704</b>	<b>9,109</b>	<b>14,730</b>
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>	16	<b>347,037</b>	<b>-</b>	<b>347,037</b>	<b>332,307</b>
<b>Total funds carried forward</b>	16	<b>345,442</b>	<b>10,704</b>	<b>356,146</b>	<b>347,037</b>

The Statement of Financial Activities includes all recognised gains and losses during the year.  
All income and expenditure have arisen from continuing activities.  
The notes on pages 28 to 39 form part of these financial statements.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Balance Sheet as at 31 March 2023**

	Note	2023		2022	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible fixed assets	12	-	-	-	-
<b>Current Assets</b>					
Debtors	13	174,187		83,719	
Cash at bank and in hand		630,855		558,172	
		<u>805,042</u>		<u>641,891</u>	
Creditors: amounts due within one year	14	<u>(338,565)</u>		<u>(164,112)</u>	
<b>Net Current Assets</b>			<u>466,477</u>		<u>477,779</u>
<b>Total assets less current liabilities</b>			<u>466,477</u>		<u>477,779</u>
Creditors – amounts due after more than one year					
Defined benefit pension liability	20		<u>(110,331)</u>		<u>(130,742)</u>
<b>Net Assets</b>	15		<u><u>356,146</u></u>		<u><u>£347,037</u></u>
<b>Funds of the Charity</b>					
Unrestricted funds	16				
General funds			455,773		477,779
Pension Liability			(110,331)		(130,742)
Restricted Funds	16		<u>10,704</u>		<u>-</u>
	16		<u><u>356,146</u></u>		<u><u>£347,037</u></u>

The notes on pages 28 to 39 form part of these financial statements.

These accounts have been prepared in accordance with the provisions relating to small companies within Part 15 of the Companies Act 2006.

The financial statements were approved by the Board of Trustees and authorised for issue on 26 October 2023, and signed on their behalf by:



.....  
Susan Hutton  
Treasurer

**Company number: 03038147**

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Statement of Cash Flows For The Year Ended 31st March 2023**

**Reconciliation of net income to net cash flow from operating activities:**

		<b>2023</b>	<b>2022</b>
		£	£
Net income for the reporting period (as per the Statement of Financial Activities)	16	9,109	14,730
Adjusting for:			
Depreciation charges		-	-
Dividends, interest and rent from investments		(2,428)	(18)
(Increase)/Decrease in debtors		(90,468)	(7,507)
Increase/(Decrease) in creditors		174,453	42,143
Movement in pension scheme liability		(20,411)	(13,671)
<b>Net cash provided by operating activities:</b>		<u>70,255</u>	<u>35,677</u>
<b>Cash and cash equivalents carried forward</b>			
<b>Cash flows from investing activities:</b>			
Dividends, interests and rents from investments		2,428	18
Purchases of fixed assets		-	-
<b>Net cash surplus after investing activities:</b>		<u>2,428</u>	<u>18</u>
Change in cash and cash equivalents in the reporting period		72,683	35,695
Cash and cash equivalents at the beginning of the reporting period		558,172	522,477
<b>Cash and cash equivalents at the end of the reporting period:</b>		<u><b>630,855</b></u>	<u><b>558,172</b></u>

**Analysis of Net debt**

	At 01 April 2022	Cash Flows	At 31 March 2023
	£	£	£
Cash in hand	558,172	72,683	630,855
	<u>558,172</u>	<u>72,683</u>	<u>630,855</u>

**Analysis of Net debt – prior year**

	At 01 April 2021	Cash Flows	At 31 March 2022
	£	£	£
Cash in hand	522,477	35,695	558,172
	<u>522,477</u>	<u>35,695</u>	<u>558,172</u>

The notes to the accounts are given on pages 28 to 39 and form part of these financial statements.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2023

### 1. Accounting policies

#### a) Basis of preparation

Lewisham Citizens Advice Bureaux Service Limited is a public benefit charitable company, limited by guarantee registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information on page 2.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### b) Tangible fixed assets and depreciation

The costs of minor additions costing below £1,000 are not capitalised. This policy is reviewed periodically by the trustees.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer and office equipment	- 33% straight line or over whole term of the lease
Fixtures and fittings	- 33% straight line or over whole term of the lease

#### c) Income recognition

Contract and grant income are accounted for in the Statement of Financial Activities (SOFA) when the charity has entitlement to the income, receipt is probable and amounts can be measured with reasonable certainty. Income received which relates to a future accounting period is recognised in creditors as deferred income. Bank interest is recognised on a receivable basis. Donations are recognised upon receipt.

#### d) Expenditure recognition

Expenditure is recognised on an accruals basis as a liability when incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises services supplied and activities undertaken which are identifiable as wholly or mainly in support of the charity's objectives.

Support costs are those costs which enable the charitable activities to be undertaken and include overheads and general property maintenance. Where activities incurred relate to more than one cost category, they are apportioned on the most appropriate basis, and predominantly with reference to staff time, on a reasonable and consistent basis.

Governance costs are those costs associated with the governance arrangements of the charity, and these include audit, legal advice for trustees, costs associated with trustee meetings and the cost of the preparation of the statutory financial statements.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2023 – continued

### 1. Accounting policies/cont'd...

#### a) Fund accounting

The unrestricted general funds are those funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by the donors. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### a. Debtors and creditors

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### b. Operating leases

Rentals under operating leases are charged to the SOFA on a straight – line basis over the lease term.

#### c. Pension costs

CAL participates in 2 pension schemes;

Contributions payable under the schemes are charged to the SOFA in the year to which they refer:

- i. The Pension Trust Growth Plan has four different series within the one pension scheme. CAL participates in two of these series. It previously entered staff into a defined benefit series and it now enrolls new staff into the defined contribution one.

The defined benefit series had been classified as a defined contribution money purchase scheme, but has now been redesignated as a defined benefit scheme because of the guarantee within the scheme that the value attributed to each member will not be less than the accumulated contributions. Consequently, this places a potential contingent liability on employers, see also note 19, although CAL has no deficit contributions payable under the scheme. The pension contributions charged in these accounts represent the amounts payable by the company for this scheme in respect of the year 2021-22.

- ii. National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) is a defined benefit arrangement. However, this scheme is a multi-employer scheme and is also accounted for as a defined contribution scheme because the charity is unable to identify its share of the underlying assets and liabilities on a consistent and reasonable basis in accordance with Section 28 of FRS 102. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value. This scheme was closed to future accrual with effect from 31 March 2008. Further details are provided in note 19.

### 2. Donations and legacies

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Voluntary income				
Donations	343	-	343	100
	<hr/>	<hr/>	<hr/>	<hr/>
Totals 2022	100	-	100	
	<hr/>	<hr/>	<hr/>	

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

### Notes to the financial statements for the year ended 31 March 2023 – continued

#### 3. Income from Charitable Activities – current year

	Unrestricted 2023 £	Restricted Total 2023 £	2023 £	Total 2022 £
London Borough of Lewisham	-	650,000	650,000	868,272
LBL Crisis Funding	-	30,000	30,000	-
DFL (formerly Capitalise)	-	247,393	247,393	272,975
National CA - Help to Claim	-	474,158	474,158	112,297
TFL - Legal Team	-	40,417	40,417	42,500
Social Prescribing	-	-	-	50,000
SELCE	-	-	-	23,265
Downham Project Food Bank	-	7,500	7,500	7,500
Test and Trace	-	-	-	12,000
KickStart	-	2,096	2,096	12,217
ZIAPT (formerly IAPT) National CA	-	8,268	8,268	11,542
RCJ – Crisis Prevention	-	16,000	16,000	-
Lewisham Council – Additional Capacity	-	16,000	16,000	-
Pound Advice	80,365	-	80,365	89,905
Phoenix Housing Association	27,500	-	27,500	30,000
Other small grants	500	-	500	6,001
	<u>108,365</u>	<u>1,491,832</u>	<u>1,600,197</u>	<u>1,538,474</u>

#### Income from Charitable Activities – prior year

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
London Borough of Lewisham	-	868,272	868,272
Capitalise	-	272,975	272,975
National CA - Help to Claim	-	112,297	112,297
TFL - Legal Team	-	42,500	42,500
Social Prescribing	-	50,000	50,000
SELCE	-	23,265	23,265
Downham Project Food Bank	-	7,500	7,500
Test and Trace	-	12,000	12,000
KickStart	-	12,217	12,217
IAPT	-	11,542	11,542
Pound Advice	89,905	-	89,905
Phoenix Housing Association	30,000	-	30,000
Other small grants	6,001	-	6,001
	<u>125,906</u>	<u>1,412,568</u>	<u>1,538,474</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2023 – continued**

**4. Investment Income**

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Bank Interest received	2,428	-	2,428	18
	<u>2,428</u>	<u>-</u>	<u>2,428</u>	<u>18</u>
<i>Totals 2022</i>	<u>18</u>	<u>-</u>	<u>18</u>	

**5. Other Income**

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Sundry Income	554	-	554	10,000
	<u>554</u>	<u>-</u>	<u>554</u>	<u>10,000</u>
<i>Totals 2022</i>	<u>10,000</u>	<u>-</u>	<u>10,000</u>	

**6. Expenditure on Charitable Activities**

	Direct Costs (note 7)	Support Costs (note 8)	Total 2023	Total 2022
	£	£	£	£
Information and advice	1,389,692	225,132	1,614,824	1,547,533
	<u>1,389,692</u>	<u>225,132</u>	<u>1,614,824</u>	<u>1,547,533</u>
<i>Totals 2022</i>	<u>1,320,450</u>	<u>227,083</u>	<u>1,547,533</u>	

Of the above costs £107,233 (2022: £103,155 (restated)) were charged to unrestricted funds and £1,507,591 (2022: £1,444,378) were charged to restricted funds.

**7. Analysis of Direct Costs**

	2023	2022
Staff and volunteer costs	1,160,163	968,092
Partner payments	106,124	248,753
Office costs	91,345	71,884
Premises costs	31,574	31,325
Other costs	486	396
	<u>1,389,692</u>	<u>1,320,450</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED****Notes to the financial statements for the year ended 31 March 2023 – continued****8. Analysis of Support Costs**

	2023	2022
Staff and volunteer costs	147,343	136,515
Office costs	68,610	77,445
Premises costs	499	924
Other costs	1,667	1,970
Governance costs (Note 9)	7,013	10,229
	<u>225,132</u>	<u>227,083</u>

**9. Governance Costs**

	2023	2022
Legal, Professional and finance	1,113	4,890
Audit	5,360	5,280
Trustee Board	437	59
Other	103	-
	<u>7,013</u>	<u>10,229</u>

**10. Net income for the year**

This is stated after charging:	2023	2022
Auditor's remuneration	<u>5,360</u>	<u>5,280</u>

**11. Information regarding Trustees, Directors and Employees**

	2023 £	2022 £
Wages, salaries and agency staff	1,108,985	947,108
Social security costs	100,199	71,769
Pension costs	39,615	31,493
Redundancy costs	13,009	-
	<u>1,261,808</u>	<u>1,050,370</u>

The number of redundancy and termination payments in the period

1

-

The average number of employees during the year was 46 (2022 : 38).

The average number of staff employed by the charity (full time equivalent) was:

	2023	2022
Chief officer	1	1
Charitable work	40	30
Administrative	2	2
	<u>43</u>	<u>33</u>

One employee received total employee benefits (including employer pension costs) in excess of £60,000 per annum.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2023 – continued**

**Trustees and key management personnel remuneration and expenses**

No trustee received any remuneration in respect of services as a trustee during the year (2022: £Nil). No expenses were claimed by nor reimbursed to any trustees during this or the previous year.

The total amount of employee benefits received by key management personnel was £70,951 (2022: £43,404). Under FRS 102, employee benefits include gross salary, employer's national insurance, employer's pension contributions and benefits in kind.

**12. Tangible Fixed assets**

	Computer Equipment £
<b>Cost</b>	
Balance brought forward and carried forward	4,878
<b>Depreciation</b>	
Balance brought forward and carried forward	4,878
<b>Net book value</b>	
As at 31 March 2023	-
As at 31 March 2022	-

**13. Debtors**

	2023 £	2022 £
Trade debtors	79,995	21,218
Prepayments	14,444	12,546
Accrued income	79,748	45,178
Other debtors	-	4,777
	<u>174,187</u>	<u>83,719</u>

**14. Creditors - amounts falling due within one year**

	2023 £	2022 £
Trade creditors	1,822	253
Tax and social security	39,664	18,877
Accruals and Deferred income	252,349	139,181
Other creditors	44,730	5,801
	<u>338,565</u>	<u>164,112</u>

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

### Notes to the financial statements for the year ended 31 March 2023 – continued

Deferred income	2023 £	2022 £
As at 1 April	7,500	216,683
Additions during the year	65,875	7,500
Amounts released to income	<u>(7,500)</u>	<u>(216,683)</u>
As at 31 March	<u>65,875</u>	<u>7,500</u>

Deferred income as at 31st March 2023 relates to income received in 2022/23, which was time bound for 2023/24.

#### 15. (a) Analysis of net assets between funds

	Unrestricted Funds £	<b>2023</b> Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-
Debtors	1,444	172,743	174,187
Cash at bank and in hand	485,450	145,405	630,855
Creditors	(31,121)	(307,444)	(338,565)
Pension Liability	(110,331)	-	(110,331)
Total net assets	<u>345,442</u>	<u>10,704</u>	<u>356,146</u>

#### 15 (b) Analysis of net assets between funds – prior year

	Unrestricted Funds £	<b>2022</b> Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-
Debtors	83,719	-	83,719
Cash at bank and in hand	558,172	-	558,172
Creditors	(164,112)	-	(164,112)
Pension Liability	(130,742)	-	(130,742)
Total net assets	<u>347,037</u>	<u>-</u>	<u>347,037</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2023 – continued**

16. Movement in funds for the 24 months from 01/04/2021 to 31/03/2023

Restricted funds	Balance		Movement in Resources		Balance		Movement in Resources		Balance	
	£	31/03/2021	£	Income	£	31/03/2022	£	Income	£	31/03/2023
				Expenditure				Expenditure		
										Transfers, Gains & Losses
London Borough of Lewisham	25,615	868,272	(894,582)	695	-	650,000	(639,296)	-	10,704	-
LBL – Crisis Funding	-	-	-	-	-	30,000	(30,879)	879	-	-
DFL (formerly Capitalise)	-	272,975	(273,584)	609	-	247,393	(246,315)	(1,078)	-	-
National CA - Help to Claim	-	112,297	(114,125)	1,828	-	474,158	(499,160)	25,002	-	-
TFL - Legal	-	42,500	(42,956)	456	-	40,417	(41,233)	816	-	-
RCJ & Islington Crisis Prevention	-	-	-	-	-	16,000	(16,428)	428	-	-
Additional Capacity	-	-	-	-	-	16,000	(16,303)	303	-	-
Social Prescribing	-	50,000	(51,204)	1,204	-	-	-	-	-	-
SELCE	-	23,265	(23,335)	70	-	-	-	-	-	-
Downham Project Food Bank	-	7,500	(7,857)	357	-	7,500	(7,507)	7	-	-
Test and Trace	-	12,000	(12,065)	65	-	-	-	-	-	-
Kick Start	-	12,217	(12,718)	501	-	2,096	(2,200)	104	-	-
ZIAPT (formerly IAPT)	-	11,542	(11,952)	410	-	8,268	(8,270)	2	-	-
<b>Total Restricted funds</b>	<b>25,615</b>	<b>1,412,568</b>	<b>(1,444,378)</b>	<b>6,195</b>	<b>-</b>	<b>1,491,832</b>	<b>(1,507,591)</b>	<b>26,463</b>	<b>10,704</b>	
Unrestricted funds	451,105	136,024	(103,155)	(6,195)	477,779	111,690	(107,233)	(26,463)	455,773	
<b>Total funds before pension fund movement</b>	<b>476,720</b>	<b>1,548,592</b>	<b>(1,547,533)</b>	<b>-</b>	<b>477,779</b>	<b>1,603,522</b>	<b>(1,614,824)</b>	<b>-</b>	<b>466,477</b>	
Contingent liability from pension fund	(144,413)	-	13,671	-	(130,742)	-	20,411	-	(110,331)	
<b>Total funds after pension fund</b>	<b>332,307</b>	<b>1,548,592</b>	<b>(1,533,862)</b>	<b>-</b>	<b>347,037</b>	<b>1,603,522</b>	<b>(1,594,413)</b>	<b>-</b>	<b>356,146</b>	

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

### Notes to the financial statements for the year ended 31 March 2023 – continued

#### Restricted funds:

**London Borough of Lewisham** - our core activity funded by the Lewisham Local Authority.

**LBL crisis prevention** - funded by London Borough of Lewisham for a fixed period to provide additional crisis based advice to maximise income generation for Lewisham residents.

**DFL (formerly Capitalise)** - pan-London partnership project which receives funding from the government's Financial Inclusion Fund. This project enables an increased level of face to face debt advice.

**National CA Help to Claim** - This project offers end-to-end support to help people make a new Universal Credit claim

**TFL - Legal Team** - Trust for London project supporting individuals with legal issues and providing, access to specialist advice for disadvantaged residents.

**RCJ Islington Crisis management project**- This project is between the RCJ and Islington Citizens Advice Bureaux and CAL for the delivery of crisis prevention and specialist casework work for vulnerable Londoners and engaging in the delivery of training for community groups.

**Additional Capacity**- funded by NHS to support health and care services through the winter. In Lewisham Winter Plan funding will be allocated to voluntary and community organisations that support the wider health and care system. Welfare, debt and housing advice services have been identified as a priority area.

**Downham Project Food Bank** - funded by Lewisham Local to provided outreach advice on Food banks

**KickStart** – funding towards providing jobs for young people aged 16 - 24.

**ZIAPT – (formerly IAPT)** funded by Citizens Advice Sub-Grant in relation to the delivery element of a collaborative research project to test money advice as part of mental health interventions in an IAPT (Improving Access to Psychological Therapies) service.

#### Unrestricted funds

Phoenix and Pound Housing Associations fund full advice for their residents on a case by case basis with funding per case.

Citizens Advice Lewisham treats all funds received specifically for a project as restricted during the period to which the funding relates. Unrestricted reserves are used to support charitable activities. Where the cost of running a project exceeds its income resulting in a deficit, unless otherwise agreed with the funder these deficits will be funded from unrestricted reserves.

### 17. Financial commitments

#### Operating lease commitments

Total minimum lease payments due under non-cancellable operating leases for equipment are as follows:

	2023	2022
	£	£
Due within one year	3,082	3,720
Due within one to five years	12,329	14,880
	<u>15,411</u>	<u>18,600</u>

### 18. Contingent liabilities and assets

**Contingent liabilities** – CAL has potential obligations in respect of pension entitlements for past and present staff arising under the Pensions Trust defined benefit pension scheme, details of which are provided in these financial statements. In the case of the Pensions Trust Growth Plan scheme it has been confirmed that on the basis of the actuarial assessment of the buy-out funding position at 30 March 2023, the employer debt on withdrawal, liability for CAL is £110,331.

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

### Notes to the financial statements for the year ended 31 March 2023 – continued

Contingent assets – Total grant funding awarded as at 31 March 2023 but not yet received, and recognised as income due, to the recognition criteria not being met amounts to Nil (2022: £21,250).

#### 19. NACAB pension scheme

This note refers to the entirety of the NACAB scheme, of which CAL is a member. The CAL potential obligations are included in note 20.

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2023/24 accounting year, the contributions to the Plan for the year ending 31 March 2024 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

**The major assumptions used by the actuary were (In nominal terms) as follows:**

	<b>As at 31/03/2023</b>	<b>As at 31/03/2022</b>
Discount rate	4.80%	2.80%
Inflation (RPI)	3.30%	3.70%
Inflation (CPI)	2.85%	3.25%
Revaluation of deferred pensions in excess of GMP	2.85%	3.25%

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2023 – continued**

Pension in payment increases of:

- CPI or 5% p.a. if less	2.85%	3.25%
- CPI inflation since retirement or 5% p.a. compound if less	2.85%	3.25%
- CPI or 3% p.a. if less	2.50%	2.70%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

**Assumed life expectancies on retirement at age 65 are:**

	<b>As at 31/03/2023</b>	<b>As at 31/03/2022</b>
Retiring today - Males	20.8	21.3
Retiring today - Females	23.6	24.2
Retiring in 20 years time - Males	22.0	22.6
Retiring in 20 years time - Females	24.7	25.7

	<b>Value at 31/03/2023 £000s</b>	<b>Value at 31/03/2022 £000s</b>
<b>The assets in the Plan were:</b>		
Multi asset funds	24,903	68,955
Structured Equity	35,116	27,488
Cash	726	5,771
<b>Fair value of Plan assets</b>	<b>60,745</b>	<b>102,214</b>

**The actual return on assets over the period was:**

	<b>(37,084)</b>	<b>5,301</b>
Present value of funded obligations	111,169	148,768
Fair value of Plan assets	60,745	102,214

**Surplus/(deficit) in funded scheme**

	<b>(50,424)</b>	<b>(46,554)</b>
Present value of unfunded obligations		
Unrecognised actuarial gains (losses)	-	-
Adjustment in respect of asset ceiling	-	-
<b>Net liability in balance sheet (of National Citizens Advice)</b>	<b>50,424</b>	<b>46,544</b>

**Reconciliation of opening and closing balances of the present value of the defined benefit obligation**

	<b>31/03/2023 £000s</b>	<b>31/03/2022 £000s</b>
Benefit obligation at beginning of year	148,768	161,415
Current service cost	832	771
Interest cost	4,074	3,346
Contributions by Plan participants	-	-
Actuarial (gains)/losses	(35,041)	(11,745)
Benefits paid and expenses	(7,464)	(5,019)
Past service cost	-	-
Settlements	-	-
Business combinations	-	-
Exchange rate	-	-
<b>Benefit obligation at end of year</b>	<b>111,169</b>	<b>148,768</b>

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

### Notes to the financial statements for the year ended 31 March 2023 – continued

	31/03/2023 £000s	31/03/2022 £000s
<b>Reconciliation of opening and closing balances of the fair value of Plan assets</b>		
Fair value of Plan assets at beginning of year	102,214	99,353
Interest income on Plan assets	2,801	2,061
Return on assets, excluding interest income	(39,885)	3,240
Contributions by employers	3,079	2,579
Contributions by Plan participants	-	-
Benefits paid and expenses	(7,464)	(5,019)
Business combinations	-	-
Settlements	-	-
Exchange rate	-	-
<b>Fair value of Plan assets at end of year</b>	<b>60,745</b>	<b>102,214</b>
<b>The amounts recognised in profit or loss:</b>	<b>31/03/2023</b>	<b>31/03/2022</b>
	<b>£000s</b>	<b>£000s</b>
Service cost - including current and past service costs, and settlements	-	-
Service cost - administrative cost	832	771
Net interest on the net defined benefit liability	1,273	1,285
<b>Total expense</b>	<b>2,105</b>	<b>2,056</b>
<b>Remeasurements of the net defined benefit liability (asset) to be shown in OCI:</b>	<b>31/03/2023</b>	<b>31/03/2022</b>
	<b>£000s</b>	<b>£000s</b>
Actuarial (gains)/losses on the liabilities	(35,041)	(11,745)
Return on assets, excluding interest income	39,885	(3,240)
Changes in the effect of the asset ceiling excluding interest income	-	-
<b>Total remeasurement of the net defined benefit liability (asset) to be shown in OCI</b>	<b>4,844</b>	<b>(14,985)</b>

#### 20. Related Party

The charity operates with related parties, other charities and organisations on many levels. This could involve dealing with local charities and organisations in which the directors of CAL may also have an involvement. Where directors hold the positions of trustees/directors of another charity/organisation, they will be involved in the discussions relating to transactions that affect both CAL and the other entity, but they will not be part of the ultimate decision making.

The charity pays a premium for professional indemnity insurance for its trustees which is included within the total insurance premium payable each year. There were no related party transactions during 2023 (2022: Nil).

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

England & Wales - Charity number 1075040

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# Accounts

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Charity Registration No. 1075040  
Company Registration No. 3038147

**LEWISHAM CITIZENS ADVICE  
BUREAUX SERVICE LIMITED**

**Financial statements  
31 March 2022**

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Financial statements for the year ended 31 March 2022**

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**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Company Number:** 3038147

**Charity Number:** 1075040

**Trustees/Directors**

Dominic Gilchrist  
Jackie Graveney  
Susan Hutton – Treasurer (Chair of Finance Sub Committee)  
Christine Mosedale  
Sophie Park (Chair of People Sub Committee)  
Cosette Reczek – Chair of Trustees  
Hannah Richards (Resigned 18<sup>th</sup> May 2021)  
Shawn Scott - Vice Chair (Resigned 7<sup>th</sup> October 2021)  
Aida Shoush

**Chief Executive/Company Secretary:**

Fiona Derbyshire (Appointed 19<sup>th</sup> October 2022)  
Sukhvinder Kaur-Stubbs (Resigned 31<sup>st</sup> July 2021)

**Registered Office and Business Address**

Leemore Community Hub  
Bonfield Road  
London SE13 5EU

**Auditor**

Myrus Smith  
Chartered Accountants & Statutory Auditors  
Norman House  
8 Burnell Road  
Surrey SM1 4BW

**Bankers**

Co-operative Bank Plc  
151 Lewisham High Street  
London SE13 6AA

CAF Bank  
25 Kings Hill Ave  
Kings Hill  
West Malling ME19 4JQ

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

Lewisham Citizens Advice Bureaux Service Ltd. is a registered charity and a company limited by guarantee. Lewisham Citizens Advice Bureaux Service Ltd. is known and referred to as Citizens Advice Lewisham (CAL). In the event of the charity being wound up the maximum liability of each member is limited to £1. As of 31<sup>st</sup> March 2022, the company had 7 members. Citizens Advice Lewisham is governed by its Memorandum and Articles of Association as amended on 7<sup>th</sup> November 2013 and 1<sup>st</sup> June 2022 (CitA mass adoption).

CAL was incorporated as a company limited by guarantee on 27<sup>th</sup> March 1995. The charity commenced operations on 27<sup>th</sup> March 1995 at which date the assets and liabilities of the unincorporated CAL were acquired.

The Trustees who served during the period and up to the date of signing this report are:

Dominic Gilchrist	
Jackie Graveney	
Susan Hutton	(Treasurer)
Christine Mosedale	
Sophie Park	
Cosette Reczek	(Chair of Trustees)
Hannah Richards	(Resigned 18 <sup>th</sup> May 2021)
Shawn Scott	(Resigned 7 <sup>th</sup> October 2021)
Aida Shoush	

#### **Recruitment, Appointment of Trustees**

Our Trustees, who are also directors of the charity, are elected at our Annual General Meeting. Trustees may co-opt up to six people onto the Trustee Board to ensure the Board is broadly representative of the community, and to fill any specific vacancy and skills needed to carry out our responsibilities effectively (e.g. Treasurer). Co-opted members must stand down at the Annual General Meeting following their co-option, but they are eligible to stand for election. One third of the elected Trustees (the longest serving since the previous election) stands down at each AGM, and is eligible to stand for re-election. We invite nominations for Trustees through our annual mailing to stakeholders and local community organisations. Co-opted Trustees are recruited through a variety of methods, including direct advertising in the relevant media (e.g. the internet, local newspapers.)

The Board regularly reviews its membership to ensure there is a broad range of relevant skills and experiences sufficient to carry out its duties.

A separate process agreed by the Trustee Board is followed for the election of the Chair. The reference and administrative details above identify the constituencies that elected each of the current Trustees, where applicable. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

#### **New Chair and Trustees**

No new trustees have been appointed in this financial year. Two trustees resigned during the period- Shawn Scott on 7<sup>th</sup> October 2021 and Hannah Richards on 18<sup>th</sup> May 2021. Recruitment is ongoing for their replacements.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022**

### **Training of Trustees**

All new Trustees are invited to attend an induction training session at Citizens Advice London office, to learn more about the Citizens Advice service nationally and the role of Trustees. They participate in a planned induction which includes:

- Access to key governance documents such as the governance manual, financial procedures and annual report.
- Good governance guidance – relevant Charity Commission guides and references to high performing boards including Harvard and ICASA reports.
- Service tour introducing the different aspects of the service and identifying key team members.
- Introduction to stakeholders and client profile with the CEO.
- Bi-annual review with the Chair to establish objectives and progress.
- Workshop with Citizens Advice nationally to understand the member relationship.

All new Trustees receive an email address, access to the Citizens Advice Bureau Management Information System (BMIS) and complete their confidentiality and Declaration of Interests forms. Where required, the Trustees are DBS checked. All Trustees are able to arrange bureaux visits to meet our Service Manager and find out more about our work. An insight day is held annually, organised by volunteers to enable Trustees to observe the service delivery and understand the nature of the enquiries presented by clients.

Trustees are included in the Training and Development Plan for CAL which includes mandatory training in GDPR, Senior Managers and Certification Regime (SMCR) for the FCA, Equity and Diversity and Health and Safety obligations.

### **Organisational Structure**

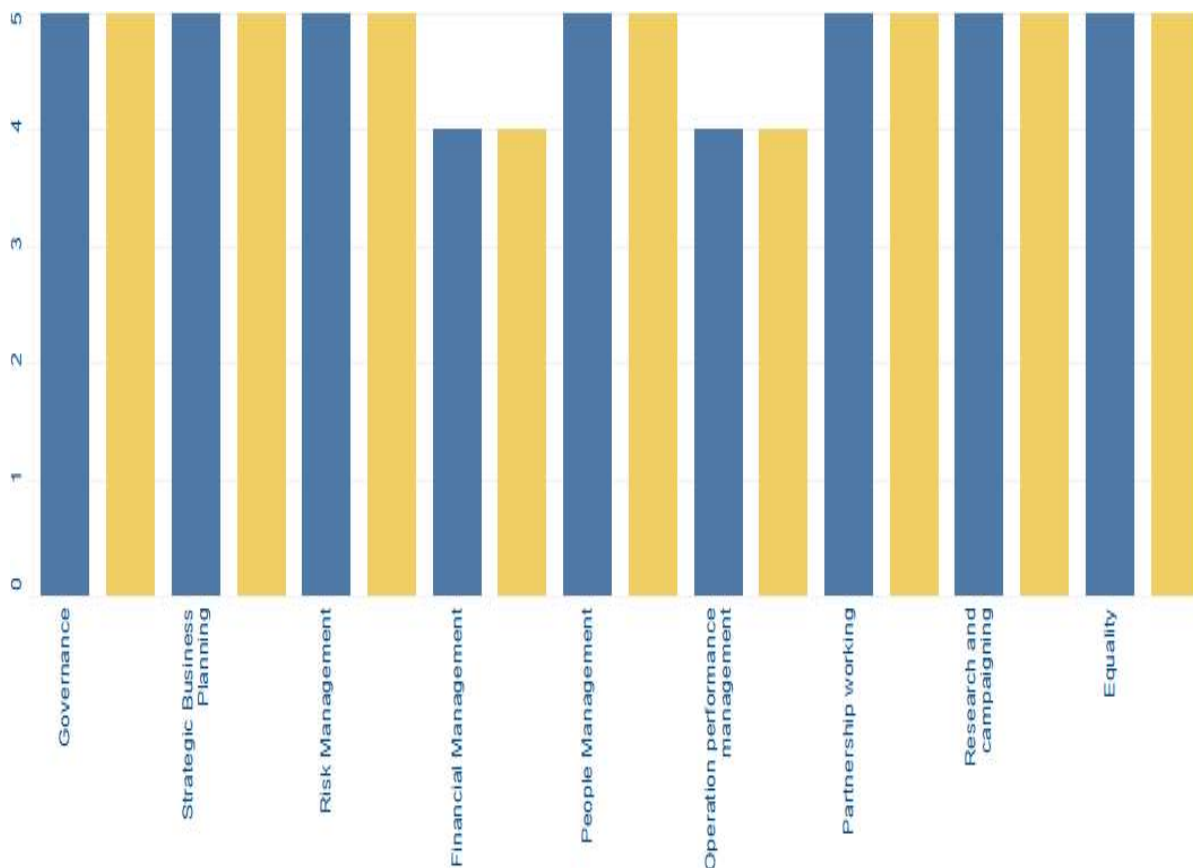
CAL is governed by its Trustee Board which is responsible for setting the strategic direction and policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAL and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

### **Related Parties**

CAL is a member of Citizens Advice (CitA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management. CA set and monitor performance through the Performance Quality Framework (PQF) assessed through periodic surveys, regular file checking and annual inspection with a three-year full inspection.

In 2021, a full inspection took place with the CitA Assessor rating CAL's Leadership Self- Assessment against the core areas. The assessment concurred with CAL's own assessment and awarded Excellent/Good ratings across the service. The results are summarised below with the blue indicating CAL ratings and the yellow the CitA validation.

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Operating policies are determined by the Trustee Board of CAL in order to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity or is a decision maker within the local authority, they may be involved in discussions regarding that other charity or department but not in the ultimate decision-making process. Currently, none of our Trustees work for Lewisham Council or hold decision making roles in partner organisations.

**Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAL is regularly monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Trustees also review risks relating to our financial strength, to ensure that there are reliable revenue streams and a live pipeline for the delivery of new income. The top three risks for the organisation, and our current risk management plans for each, are described below:

**FINANCE**

- Dependency on key funders and reduction to funding levels are key risk factors for CAL. We mitigate this by seeking and securing a wide range of funding on other projects. We also build relationships with funders and demonstrate our impact and value which resulted in only a 20% reduction in funding in year where there was a risk of losing significantly more.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

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### *STAFFING*

- Trained Advisors working to the quality standards required by funders are hard to recruit and retain. CAL has responded by establishing a training programme for volunteers who can then progress through the organisation. New apprenticeship programmes such as 'Kick-start' have also been embraced. To improve retention, emphasis on continuous learning and development has been enhanced and progression pathways within the CAL reinforced.
- Morale was impacted by COVID. A phased return to the Leemore Centre was introduced on 12<sup>th</sup> July 2021 and January 2022 with staff/volunteer rotas and reduced working days as agreed and recommended by the Covid Committee. This has moved into a hybrid working system where staff attend the office for 2 days a week pro rate which will allow all staff/volunteers to continue to work from home part of the time. When possible during the pandemic, the Leemore has remained open, and staff/volunteers continue to see clients by appointment. Drop-ins remain suspended largely due to limited volunteer and staff availability as the focus is on providing Telephone Advice. Work will be done in 2022 to build in hub services by flexing the team.

### *FUNDERS*

- Funders routinely demand more service for their money each year, often for less funding. In addition increased compliance puts great pressure on our advice teams straining our ability to maintain the high standards required by accreditation. This can also place pressure on meeting client needs. CAL was able to withstand this by maintaining quality standards by focusing on supporting teams. Client feed-back was also mostly positive with 80% stating that they found a way forward.
- Last year the The Money and Pensions Service (MaPs) recommissioned its debt service meaning potential loss of debt advice at CAL. The Government ceased the recommission of debt funding in 2021 and have extended their funding to '22-'23. CAL remains a strong delivery partner for the current contractor Toynebee Hall which covers the London area.
- Evident in all new contracts and grants, are increasingly higher expectations with diminishing funds. Not all the projects with restricted funds support full-cost recovery. CAL has responded by reviewing its cost base and is exploring new major funding opportunities with CA and the Pan London forum.

### *DEMAND*

- The needs of people with different vulnerabilities have emerged during lockdown. CAL intensified its knowledge of client needs through a Community Labs Programme. This curated information from a deep data dive, client stories and stakeholder intelligence to produce a picture of vulnerability in the borough. This identified 'advice deserts' where more advisors should be located, employment and housing as issues needing more resource and high-risk groups such as those not speaking English, potentially further marginalised by the impact of the pandemic. CAL has responded to re-orientate its partnerships towards the recovery theme of 'An Economically Sound Future' in line with the funders objectives enabling us to identify and tackle systemic issues.
- With huge funding losses to local and national government as a result of COVID, and declining budgets indicated, CAL is exploring alternative funded work. CAL delivers the bulk of its services through the Advice Lewisham Partnership. In the coming year new project funding through Citizens Advice National or the Pan London CEO consortia will be explored to create new and much needed advice capacity

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### **OBJECTIVES AND ACTIVITIES**

#### **Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the administrative area of the London Borough of Lewisham and surrounding areas, by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

CAL's vision is of a Lewisham where everyone who lives, works or studies in the borough has the knowledge and confidence to deal with the issues they face. Our diverse range of residents are empowered to help themselves, or where required, provided with direct assistance. CAL enables local and national decision makers to be well-informed about the impact of their decisions on local people, and acts in their interests.

CAL's mission is to use the full range of our services, channels and partnerships to:

- Provide reliable and consistent advice and information in an accessible and effective way so that our clients know their rights and responsibilities and are able to take action themselves.
- Target those who are less able to access advice or take action themselves and provide them with direct support if required.
- Use evidence to improve our service, maximise our reach and ensure we are meeting the advice and information needs of diverse communities.
- Influence local and national decision makers by providing them with evidence about the impact of their decisions in order to improve the systems, policies and practices that affect people's lives.

As a member of Citizens Advice, we actively promote the principles underlying the network:

- We are independent, impartial and non-judgemental.
- Our services are free and confidential.
- We value diversity, promote equality and challenge discrimination in our service, our workforce and our partnerships.
- We are a learning organisation, using evidence to improve our effectiveness and efficiency.

#### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAL during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CAL remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public through face-to-face consultations and by telephone, webchat and email. While usually provided through our Leamore Community Hub and the Advice Lewisham Advice Line, this moved to more remote, virtual offering during the year under review. In addition to generalist advice, specialist welfare benefit and debt advice was also provided. Specialist Immigration Advice is available through partnership with LRMN. Access to legal advice is through our partnership with the Lewisham Law Centre.

#### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. A number of volunteers who were recruited and trained in 2020-21 have been retained in key roles of Volunteer Telephone Assessors and Volunteer Advisers.

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Generalist Casework, provided by highly experienced and expert Volunteer Advisors is supervised by paid staff. Caseworkers secure benefits in around 90% of the appeals they conduct. Last year they generated close to £1M in benefits for clients.

CAL's Benefits Casework Accreditation attests to the standards achieved and plans are in place for paid Advisors to be trained to work alongside volunteers to provide a more supportive and learning environment.

Volunteer recruitment is being prioritised due to a number choosing to leave during COVID and will run alongside other training and development opportunities including apprenticeships and internship programmes through the local FE organisations.

Our work with Lewisham and Southwark Law Centre will continue providing essential legal support in housing and employment. This is a service many local CitA's do not have and it is invaluable to our clients.

The above are some of the ways in which volunteers enrich our organisation and substantially contribute to our service offer and we are grateful for their dedication and exceptional contribution.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Charitable Activities**

CAL has continued to grow in response to demand while building up its financial resilience. We maintained and expanded all our contracts and partnerships.

#### ***PUBLIC FRONT DOOR FOR INFORMATION AND ADVICE***

##### ***CAL's PROJECTS***

CAL delivers a range of projects including **Debt Free London** which is funded by the Money and Pension Service through Toynbee Hall. CAL has one of the largest contracts in London, with the aim of serving 1,900 clients annually.

For many years CAL has delivered **Pound Advice** for London and Quadrant Housing Association. We have always been the most productive of the delivery partners and generated the highest outcomes for clients. The team continue to do complex casework for nearly 400 residents addressing rent arrears, making benefit claims and helping people take back control of their lives.

At the Green Man in Bellingham, CAL offers outreach services to the tenants of **Phoenix Housing Association**. In a friendly and familiar environment, tenants can seek help about their housing, managing their money and looking for ways to optimise their income. Last year CAL served 188 clients which is about 60% of the target. This is due to a large number of more complex cases requiring multiple sessions – this is a common trend in money advice as too many clients don't seek help until their situation becomes desperate. The team also delivers training workshops for the Phoenix communities on budgeting.

**Help to Claim** is funded through Citizens Advice. Nationally, take-up has been slower than envisaged. However, CAL supported almost 600 clients in helping to make Universal Credit claims.

**The Energy Advice Programme** is funded by BEIS, the department for Business Energy and Industrial Strategy. Energy advice projects are notoriously awarded last minute – and for this year funding ended after the first quarter with our target met of 26 clients.

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**The Social Prescribing Project** is funded by Lewisham Council from the Better Care Fund. The grant funds an Advisor who takes referrals from GP Link Workers. Increasingly, doctors have become aware of patients needing support in their health and wellbeing that medicine alone cannot treat. In some cases, the poor mental and physical health is exacerbated by the stress of debts, poor housing and low income. Link Workers are tasked with referring patients through CCL (Community Connections Lewisham) to CAL for benefits and debt advice. The work was evaluated in 2021 to assess the value of advice to the wellbeing journey of patients and found to show positive impact. However this is one of the projects impacted by funding cuts and will not be separately funded for next year. CAL has also been liaising with the Money and Mental Health Trust on a project to understand the impact of debt advice on patients undertaking **IAPT** (Improving Access to Psychological Therapies).

Ad hoc casework is undertaken from the **Windrush Compensation Scheme** for clients who suffered losses because they couldn't prove their right to live in the UK.

**Outreach** was developed with a small grant from the London Community Response Fund. During Covid, this established a Remote Community Outreach programme for the most vulnerable people in Lewisham. It helped ensure that there were still in person ways of reaching advisers in the absence of drop in at the Leamore due to continued COVID measures.

The programme continues to progress positively with referral numbers steady. We continue to work with selected local community-based organisations that support vulnerable groups that require virtual debt appointments. These organisations include Lewisham Speaking Up, 999 Club, Bench Outreach, Latin American Disabled People's Project (in partnership with Lewisham Food Bank) and Deptford Salvation Army Food Bank. A grant from the Council has enabled Whitefoot and Downham Food Project Plus to join this group.

These groups form part of the IAG (Information, Advice, Guidance) network that along with the Advice Lewisham Partnership, convenes as the **Advice Lewisham Forum**. The Forum is a space for knowledge exchange between members, agreeing solutions to the frequent issues clients face (co-produced through the Community Labs) and learning and practice development.

The **Advice Lewisham Partnership** includes Lewisham Multi-Lingual Advice Service (LMLAS), 170 Community (now Community Action Works), Age UK Lewisham and Southwark and Lewisham Refugee and Migrant Network (LRMN) and Lewisham Law Centre (LLC).

Working in partnership with the Southwark Law Centre (SLC), CAL helped establish **Lewisham Law Centre service** (registered with the Law Centre Network July 2020). This follows a gap of over 10 years when access to justice for local residents, was limited. Work is focused through the **Housing Unit**. With support from the Legal Aid Agency, SLC appointed a Solicitor and Caseworker. A generous grant from the Trust for London funds a Para-Legal for the service. The Housing Unit dealt with 113 cases, mostly possessions orders, challenging evictions and preventing homelessness. Three quarters of the clients who received advice and representation had a positive outcome by retaining the roof over their head. SLC also won a contract from Lewisham Council to support families with No Recourse to Public Funds. Pro bono support from Hogan Lovells and additional funding from the AB Charitable Trust, Indigo, the Legal Education Foundation and the Allen & Overy Foundation has helped to secure service.

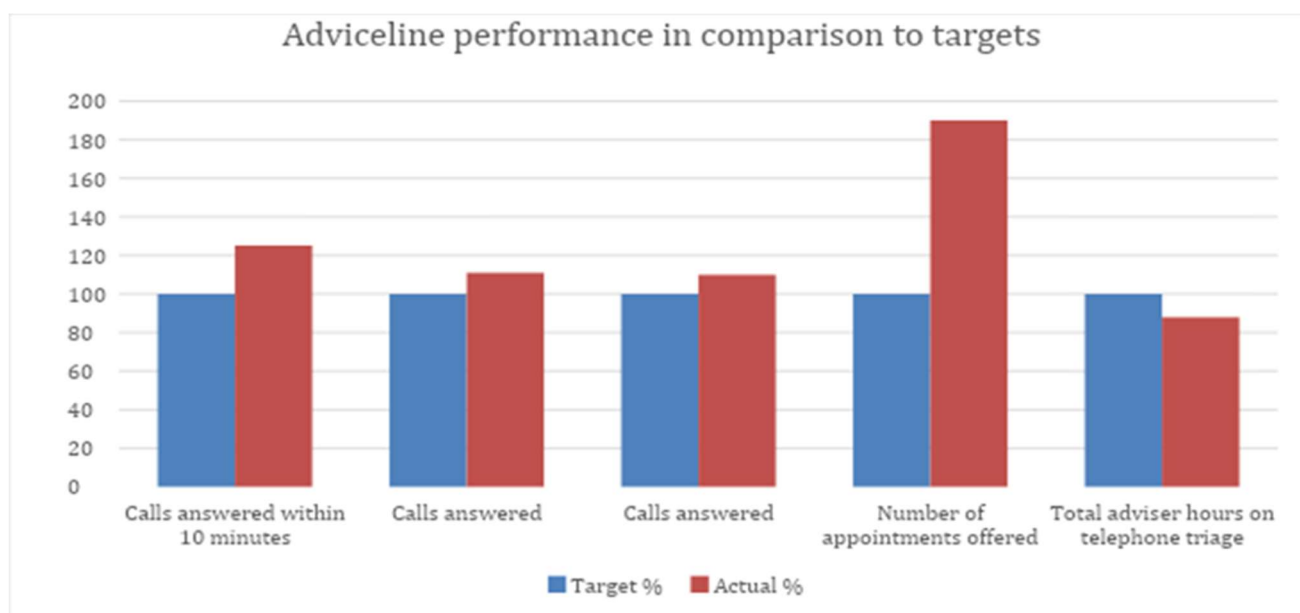
CAL leads the Partnership to deliver Advice Line, a multi-channel front door to quality information and advice. It provides access to appointments to help complete on-line forms, home visits and drop-ins for the most vulnerable along with casework on welfare benefits, immigration and housing. Where necessary, referral is arranged with a variety of local agencies to provide wrap-around support for those that need it, especially those with poor mental health, disabilities and other health/social care needs.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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The Partnership responded to the full year equivalent of 30,992 contacts. CAL was directly responsible for responding to almost 75% of the total target contacts. Most clients came through the Freephone Advice Line which received 22,455 calls (far exceeding our target of 18,000 for the full year). Of these 80% of callers were assessed to determine the most appropriate next steps. The remainder of complex cases were referred on to our specialist teams, partners and other agencies.

Advice Lewisham Partnership Outputs			
Activity	CAL	Partners	TOTAL
90% calls answered	100%	100%	100%
Total telephone contacts	20,553	1,902	22,455
Total adviser hours on telephone triage 6.5FTE	14,875 hrs	0	14,875 hrs
Referrals to Adviceline	575		575
Number of appointments offered	2,480 (1,019 gen +1,461 debt)	1,127	3,607
Number of home visits	N/A	175	175
Number of complex casework	32	320	352
Number of resident queries responded to by email	1,062	0	1,062
Number of residents accessing services via drop in	Diverted drop-in resources to outreach during pandemic	835	835
Assisted information and signposting			4,222
Number of self-help through website	2,506		2,506



# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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The impact of the pandemic changed the way we provide support. More people come to us with complex problems. Research shows that 5.1% of our clients are digitally vulnerable and it has become necessary to focus on developing other channels to deliver full support. This year we've worked collaboratively with our partners to develop and deliver support that works for people in every situation. More self-reliant clients can self help, freeing up Adviceline and full advice resource to support those who most needed more targeted support.

The **CAL website** is designed to provide a Self-help portal to provide online information, tools and signposting to users 24/7.

This year we have had over **14,000** users. Most who visit our website stay on to access some form of information and **nearly 20% of all people visiting the website make use of the Self-help portal**. The work we did to our portal in 2021 has ensured its use continues to expand each year.

Working with our partners and stakeholders has enabled us to identify our clients and their needs but we will work annually to update this information to inform our strategy and business planning so that we know our service is driven by client need.

Currently we do know that:

- Other than English -Spanish, Chinese, Italian and Polish speakers are the most active demographic on the site.
- And the top clicked links for self-help information are related to Housing, Benefits, Immigration, Employment, and Debt Advice.

Our work to provide digital services will use client data to develop our website and self- help tools. We will seek stronger digital partnerships to support the most prevalent issues - this could be signposting, featuring information on relevant seminars on the site or even partnering to host online workshops via the platform.

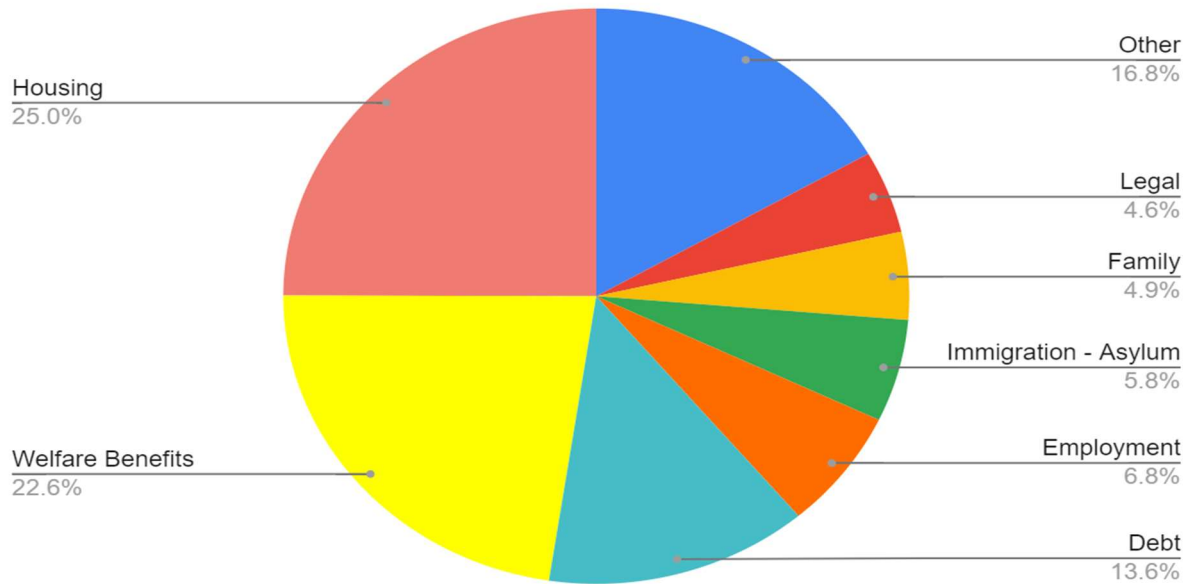
CAL and the Advice Lewisham Partners also run the **Advice Lewisham website**. Between April 2021 and March 2022, the site had 14,133 page visits. We will be reaching out to our partners to see how best we can work together on digital support to clients.

### ISSUES

Our aim is to help people deal with difficult situations, identify and tackle the underlying cause of their problems and, going forward, empower them with the tools and information they need to deal with issues when they arise. In providing a truly holistic service we work with funders, the local government and partner with organisations that share our objectives. Among the callers, 3,607 were assessed for support through appointments. The nature of the calls are illustrated below.

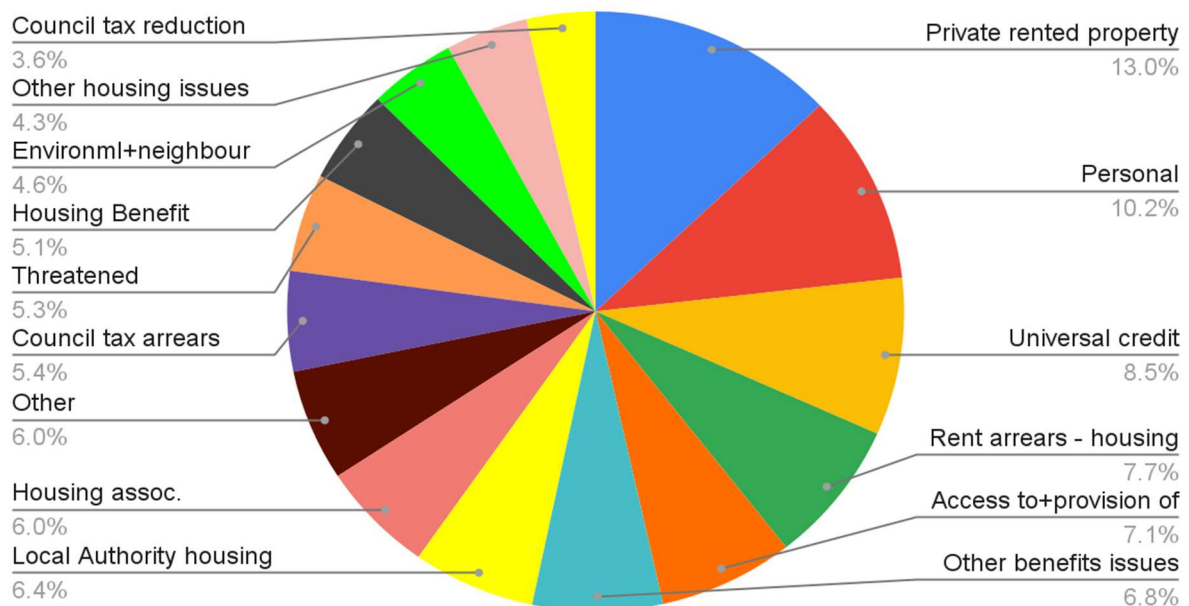
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Enquiry Matter types 2021-'22



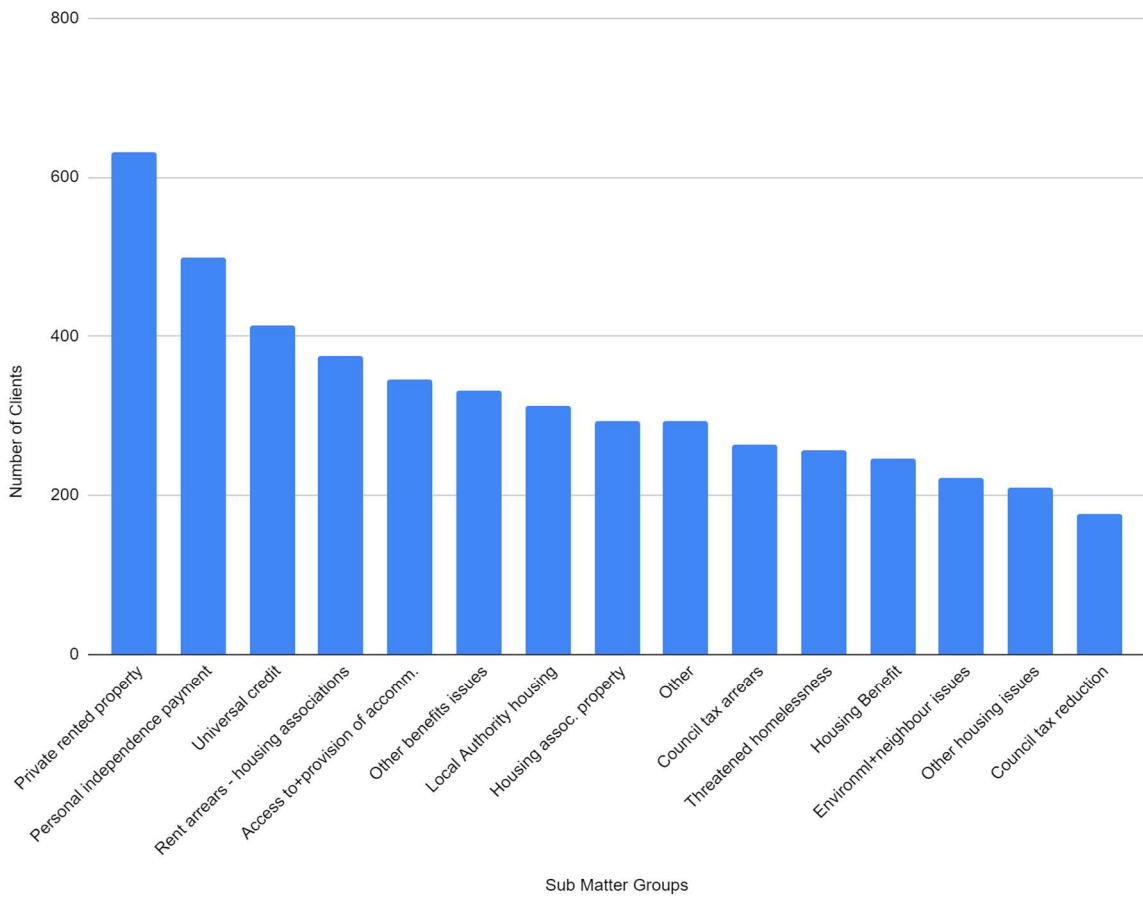
A breakdown of sub-matter categories reveals the range of calls.

Top 15 submatter types 2021- '22



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Top 15 submatter types 2021-'22



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More detail of issues clients are receiving advice on quantified in number and then in % or cases dealt with for the year.

Sub Matter Category Group	Number Of Clients	%	Sub Matter Category Group	Number Of Clients	%
Private rented property	631	6.51%	Owner occupier property	103	1.06%
Personal independence payment	499	5.15%	Employment Support Allowance	102	1.05%
Universal credit	413	4.26%	Fuel debts	102	1.05%
Rent arrears - housing associations	376	3.88%	Credit, store & charge card debts	98	1.01%
Access to+provision of accomm.	345	3.56%	Solicitors/barristers	97	1.00%
Other benefits issues	332	3.43%	Dismissal	87	0.90%
Local Authority housing	313	3.23%	Unpaid parking penalty & cong. chgs.	87	0.90%
Housing assoc. property	293	3.02%	Benefit Issue	86	0.89%
Other	293	3.02%	LRMN subject areas	86	0.89%
Council tax arrears	263	2.71%	Pension Credit	84	0.87%
Threatened homelessness	257	2.65%	Housing Issue	81	0.84%
Housing Benefit	247	2.55%	Actual homelessness	74	0.76%
Environml+neighbour issues	222	2.29%	Charitable support	70	0.72%
Other housing issues	210	2.17%	Fuel (gas, electricity, oil, coal etc.)	64	0.66%
Council tax reduction	176	1.82%	Carers Allowance	58	0.60%
Pay+Entitlements	168	1.73%	Other issues	54	0.56%
Nationality/citizenship	148	1.53%	State Retirement Pension	54	0.56%
LA homelessness service	139	1.43%	Disability Living Allowance	53	0.55%
Family, dependents & partners	136	1.40%	Legal aid	53	0.55%
Ts+Cs of Employment	128	1.32%	Emp tribunals+appeals	52	0.54%
Attendance Allowance	114	1.18%	County & High Court proceedings	51	0.53%
Dispute resolution	114	1.18%	Children	47	0.48%
Debt Issue	113	1.17%	Rent arrears - LAs or ALMOs	47	0.48%
Water supply & sewerage debts	111	1.15%	Unsecured personal loan debts	47	0.48%
Rent arrears - private landlords	46	0.47%	Public transport	20	0.21%
Discrimination	43	0.44%	Employment Issue	19	0.20%
Working+Child Tax Credits	43	0.44%	Health and Community Care Issue	19	0.20%
Overpts. Housing & Council Tax Bens.	42	0.43%	BEN	18	0.19%
Localised social welfare	41	0.42%	Building repairs & improvements	18	0.19%
Redundancy	40	0.41%	Overpayment of universal credit	18	0.19%
Other goods & services	39	0.40%	Overpayments of other benefits	18	0.19%
Personal-related court proceedings	38	0.39%	Passported benefits	18	0.19%
Resignation	38	0.39%	Divorce	17	0.18%
Bank & building society overdrafts	37	0.38%	Mobile phone debt	17	0.18%
Criminal justice	29	0.30%	OTH	17	0.18%
Immigration Issue	29	0.30%	Schools,non-advanced educn	17	0.18%
Parental+Carers rights	28	0.29%	Travel Issue	17	0.18%
Driving	27	0.28%	Workers	17	0.18%
Child Benefit	25	0.26%	Capacity to act	16	0.17%
Legal Issue	24	0.25%	Child Supp non-res.parent+family	16	0.17%
Asylum seekers	23	0.24%	Divorce, separation, dissolution	16	0.17%
Benefit cap	23	0.24%	Jobseekers Allowance	16	0.17%
Divorce,separation,dissolution	23	0.24%	Other education issues	16	0.17%
Self Employment/Business	22	0.23%	Overpayments of WTC & CTC	16	0.17%
Applying for jobs	21	0.22%	Police	16	0.17%
Bank/Building & P/O Accounts	21	0.22%	Utilities Issue	16	0.17%
Mag. Cts. - fines & comp. ord. arrears	21	0.22%	Visitors	16	0.17%
Income Support	20	0.21%	Catalogue & mail order debts	15	0.15%
			Mortgage & secured loan arrears	15	0.15%
			Furlough Scheme	14	0.14%
			Council Tax	14	0.14%
			Housing element	14	0.14%

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**OUTCOMES**

Last year, the Advisors across all our services helped generate over £13,334,959.54 in benefits and discharged debts for clients.



<b>ACTIVITY</b>	<b>Target Number of Clients</b>	<b>Total Clients</b>	<b>Financial Outcome</b>
Advice Lewisham	23,000	8,295	£2,712,078.46
Debt Free London	1820	1,917	£7,383,144.76
Pound Advice (L&Q)	Min 356	375	£1,997,321.58
Phoenix	88 sessions/ 264 residents	103 sessions/ 188 residents	£458,258.12
Social Prescribing	200 indicative	156	£709,592.28
EAP (project has finished)	104	N/A	N/A
HTC	700	548	£26,406
SELCE (Q1 only, project has finished May 2021)	120 (Q target)	128	£48,158.34
LLC	n/a	113	N/A

## LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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#### Clients' Stories:

A has a history of substance abuse plus a number of complex health conditions and mobility problems. She asked us for support to challenge the Department of Work and Pensions (DWP) decisions regarding her Personal Independence Payment (PIP) and limited capability for work applications. We assisted the client to complete an appeal for both benefits: for PIP the DWP changed their decision once they received the appeal bundle which reduced the waiting time for an outcome and the client was awarded the maximum award i.e. enhanced rate on both components. For the limited capability for work the client attended the hearing remotely and the adviser was available to be present with the client to support her; this appeal was also a success and the client was awarded Limited Capability for Work and Work related activity which means the client will receive an additional element on her Universal Credit and she will be exempt from the Universal Credit requirement to take part in work related activity or attend the local Job Centre Plus.

The total financial gain to the client of these decisions over three years is: **£36,106.08**.

The following case highlights the value of internal referrals. B was initially referred to for debt advice after suffering a stroke which affected by capability to work. He updated his Universal Credit (UC) account with this information. The Covid-19 crisis meant that there were considerable delays in the relevant medical evidence being available to support his re-assessment and to confirm that he had limited capability for work. The debt adviser set up an urgent appointment where they identify that assistance was required not only to stabilise the client's current financial position but also to improve it in the long term because of his on-going disabilities. In consultation with a specialist welfare benefits adviser it was agreed that the client would need help on two benefit issues. Firstly, he would need help to appeal the UC decision with regard to his work capability. Secondly, his disabilities, including his problems with mobility, meant that he needed to make an immediate claim for a Personal Independence Payment (PIP). The specialist benefits adviser settled the client's Notice of Appeal and his grounds of appeal with regard to the UC decision. This was supported by further medical evidence from the client's GP. Specialist assistance was provided in order to complete the client's PIP claim. While waiting for the UC appeal and PIP application outcome the client suffered a second stroke and was unable to travel to the tribunal and we made arrangements for a telephone hearing at CAL's offices in the Leamore Centre. The client was able to come to our office to attend and he was represented by the specialist welfare benefits adviser. The appeal was allowed. The client was awarded the higher rate work capability component of UC (limited capability for work related activity) and this was backdated to August 2020. As a result of the backdated payment the pressure on the client's financial position has markedly improved and this has made a considerable contribution to his well-being as he continues his rehabilitation. Details of his successful UC appeal have been submitted to the department to provide further support for his PIP claim.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

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### Clients' Stories:

The following case study provided by Lewisham Law Centre illustrates how working in partnership and building strong referral pathways is key to achieve the best possible outcomes for our clients.

C, a single parent, had been long-term unemployed due to mental illness and limited spoken English and was referred to Lewisham Law Centre ("LLC") by Citizens Advice in June 2021 for assistance defending an eviction claim brought by her housing association (HA) landlord. C had seen a reduction to her income following the migration to Universal Credit and she had great difficulty understanding and navigating the benefits system having only her 13 year old child to rely on for language support. Due to these challenges her housing costs were not covered and she accrued £8,500 rent arrears by mid-2021. This caused C, who had experienced homelessness in the past, to spiral into panic as she could not understand the causes of the arrears or what action was available to her. C became suicidal and was referred to the South London and Maudsley ("SLAM") hospital. HA signposted C for welfare benefits assistance, but due to her mental illness and lack of English she could not engage with this service. In consequence of the arrears HA had taken possession proceedings to evict C, and were continuing with that action despite letters provided from SLAM as to the impact that the proceedings were having on C's mental illness.

LLC assisted C to chase the DWP about her housing costs payment. This was done in increments and while negotiating with DWP, LLC dealt with a number of further possession hearings which were each adjourned pending a response from the DWP. C was eventually awarded full payments of her housing costs which cleared her remaining rent arrears. LLC assisted C to negotiate for the possession claim to then be dismissed without costs, which was granted by the court in August 2022.

Alongside resolving the payment of housing costs problem and preventing eviction LCC provided ongoing support to C to secure the other benefits and back payments she was owed. During this period C engaged with Citizens Advice for much needed debt and money advice and with the adviser's help C was able to get her finances under control.

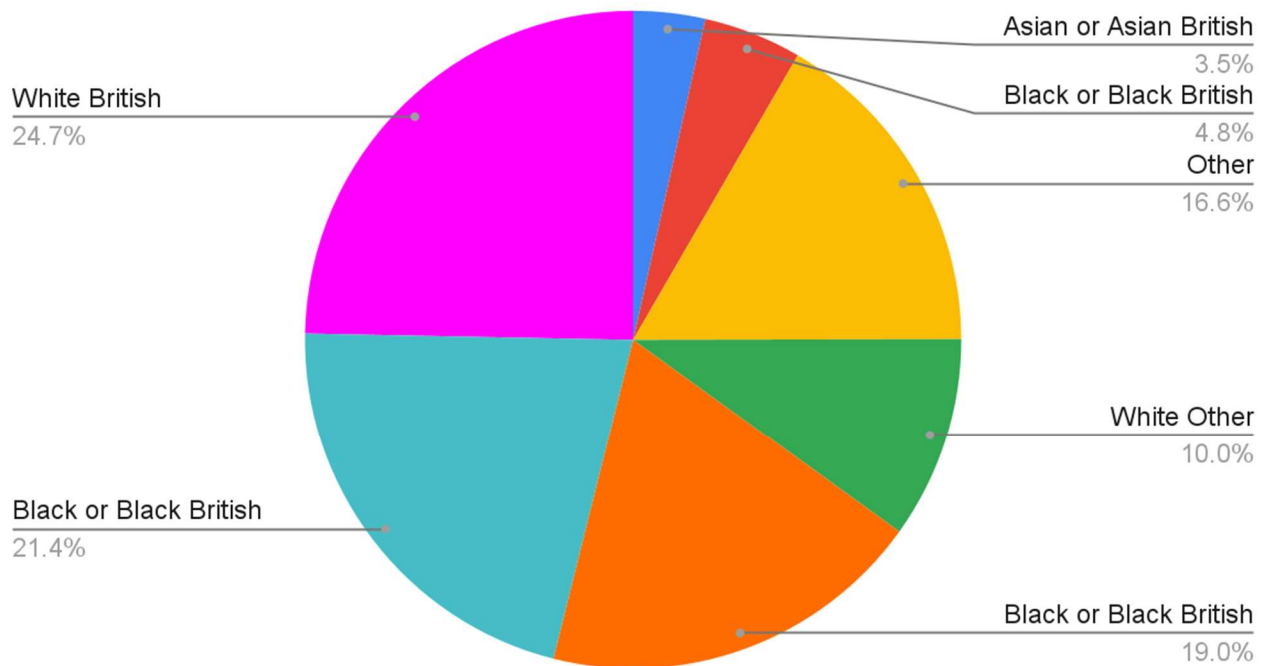
# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

### EQUALITY MONITORING

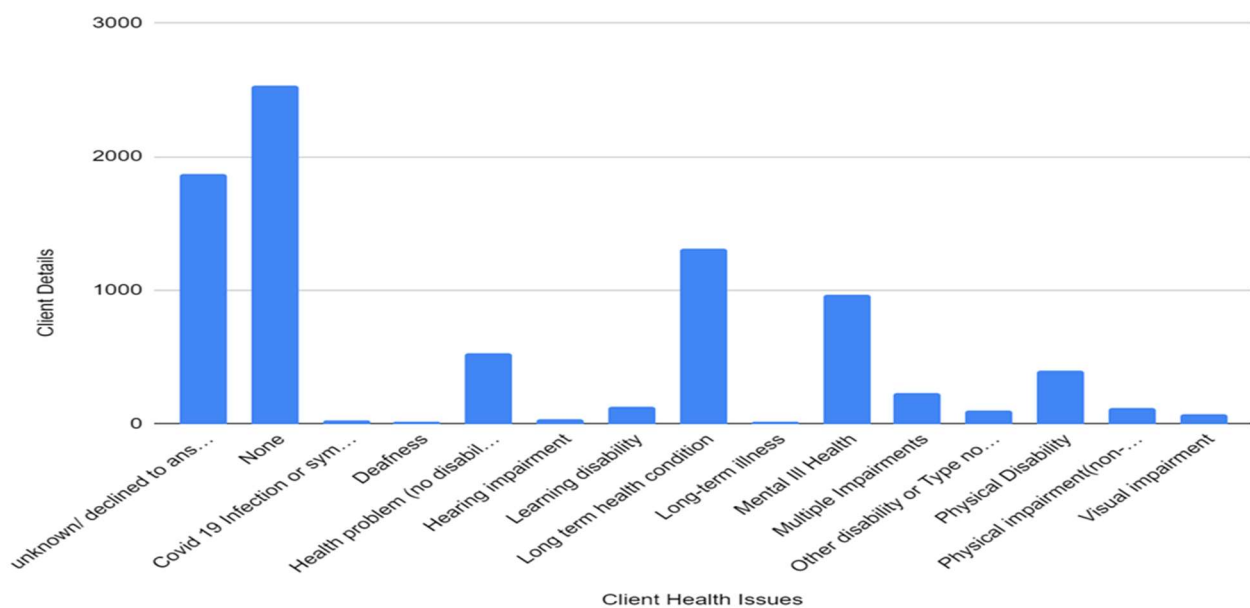
There continues to be over-representation of clients from black, Asian and minority ethnic communities (at least 55.5%), as illustrated in the pie chart.

Client profile: ethnic origin 2021-'22



The partnership with LMLAS and LRMN continues to be important to ensure a relevant and accessible service to these clients.

Client profile: health 2021-'22



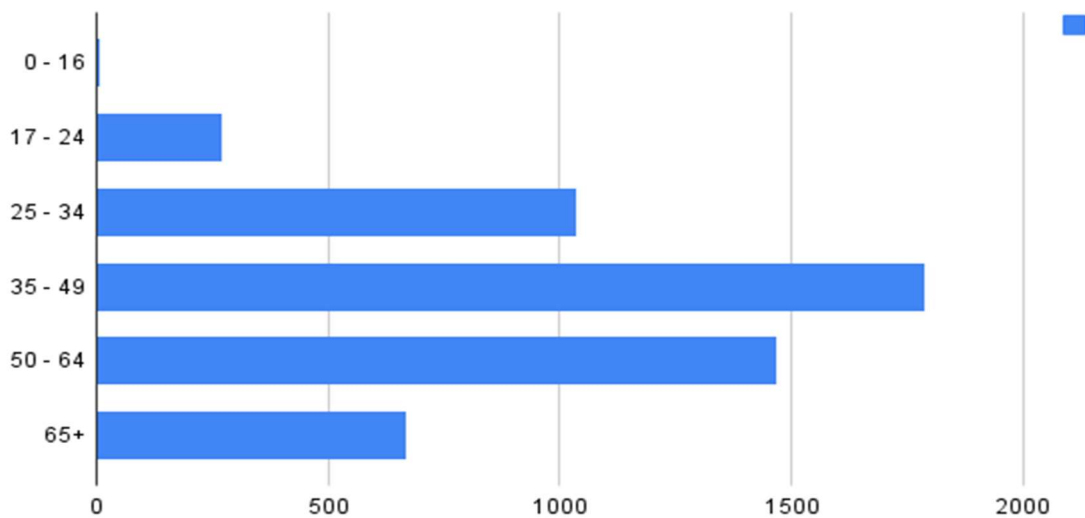
# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

People with disclosed disabilities and health issues constitute 47.4% of the client base. Increasing numbers of clients present with low level mental health issues which can make it hard for them to communicate their enquiry and it often involves complexity that demands more intensive support.

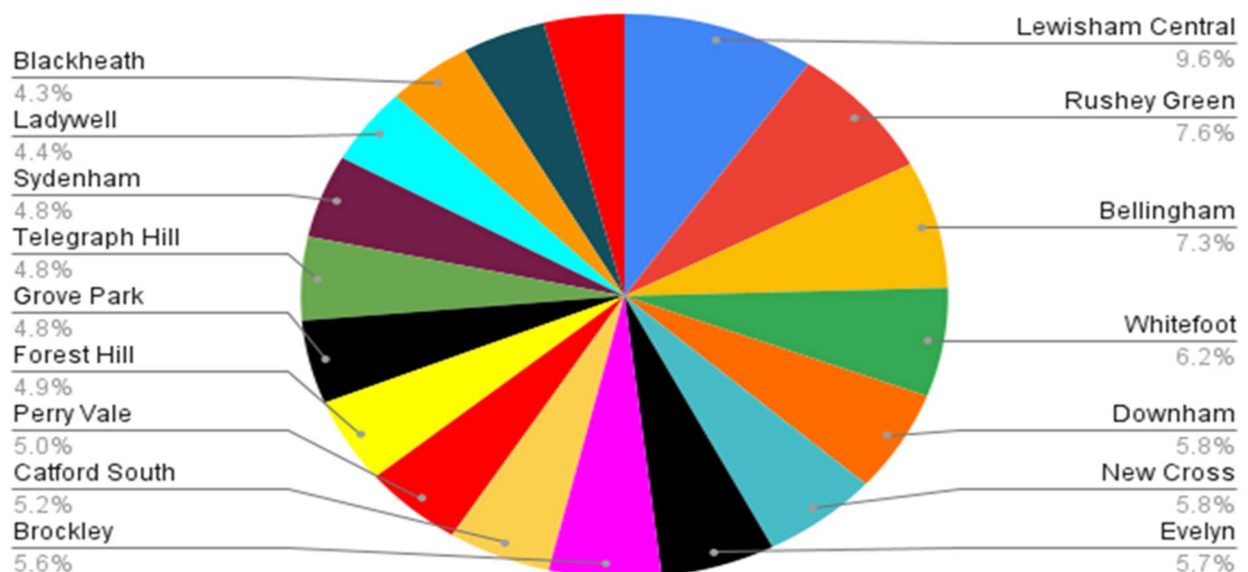
Currently the largest single group of our clients fall into the 35-45 year-old demographic (35%). Around 30% are between 50- 64 and 10% above 65. We continue to see an increase in the number of younger people reaching out for support and information. Around 22% were 25-34 years old and some under 16.

Client Profile: Age



Geographically, the clients are well dispersed across the borough. The most deprived wards which include neighbourhoods in Whitefoot, Downham, Rushey Green, Telegraph Hill, Grove Park and Evelyn are well represented in the pie chart below.

Client profile: electoral wards 2021-'22



# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

### Client Satisfaction

Among our clients, over half were new callers and around half called because of Covid- 19.

Client satisfaction remains high. An independent survey of CAL clients conducted by CA found positive responses in all the key areas including: 71% on access to the services; 76% on the service helping them find a way forward; 65% had their problem resolved and 82% would recommend the service.



During the year, only 2 (formal) complaints were received. One was from a Greenwich resident who complained of discrimination and we found no fault. He has subsequently complained to Citizens Advice National and raised a SAR but has not responded to our request for details of the information sought. A second complaint was from a client who complained they had not been advised on housing. No fault was found with the adviser but the client was offered further advice and support and accepted this.

The energy crisis and the post-pandemic financial crisis are expected to drive a much greater volume of clients to our service. We are committed to continue expanding the service and to seek to identify innovative ways to reach and support our clients as much as we are able.

To this effect we intend to:

- Seek to expand the Advice Lewisham Partnership and strengthen our connections with local support organisations so we can reach clients sooner, work together and avoid the escalation of problems.
- Introduce Advice First Aid training to local organisations to enable/ empower them to provide more extensive support.
- Offer our Leemore hub space to local organisations who have capacity to increase their services but lack a space to see clients.
- Increase our Research and Campaigns output to advocate for the need for more solutions/ options for our clients.
- Introduce a client focus group to offer clients the possibility to provide feedback regularly and be part of the decision making process about the service

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

### Fundraising Activities

CAL was successful in securing all major current contracts in year. In addition to the contracts already described, the table below sets out only the successful bids.

Funder	Purpose	Amount
LBL	Covid equipment	£3,000
LBL	Benefits advisor for foodbank	£15,000
LBL	Main grants Programme (through ALP)	£650,000
Phoenix	Debt advice	£30,000
National CitA	Grant in relation to the delivery element of a collaborative research project to test money advice as part of mental health interventions in an IAPT (Improving Access to Psychological Therapies) service	£16,809
<i>National CitA</i>	<i>Help To Claim Project -The grant agreement is for 12 months, starting from April 2022, with an option to extend for 12 months.</i>	<i>£477,495</i>
<i>Toynbee Hall</i>	<i>Debt Advice/ Debt Free London. The contract is for 10 months with possibility of extension.</i>	<i>£ 216,694</i>
HLA's	4 Honorary Legal Advisors continue to volunteer in the service adding up to provide 50 free legal appointments every month.	Pro bono.

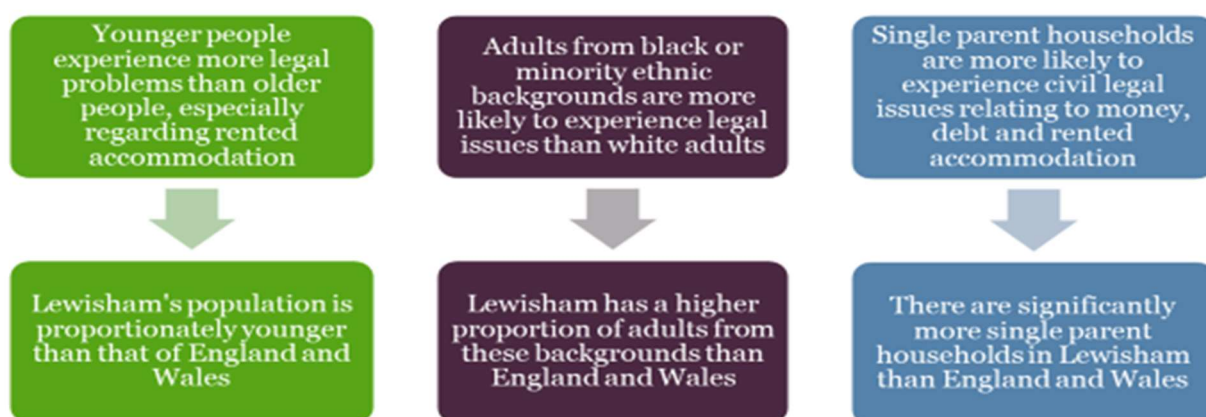
### Equality

Equality, diversity and inclusion is at the heart of our work. Almost 50% of our staff, volunteers and Trustees identify themselves as Black, Asian or one of the other minority ethnic backgrounds.

Lewisham itself is the 15th most ethnically diverse local authority in England, and two out of every five residents are from a black and minority ethnic background. The largest BME groups are Black African and Black Caribbean: Black ethnic groups are estimated to comprise over 30% of the total population of Lewisham.

## Socio-economic data

### Other key findings – further factors



Hogan Lovells | 15

CAL works to establish stronger links with community support groups that minority residents often rely on. CAL is a registered Hate Crime Centre and also key staff are being trained to identify clients at risk of domestic abuse.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

Our face to face services are prioritized for the most vulnerable. Among our clients, we recognize that the need for the support is greatest amongst those with mental health conditions, disabilities and where they are at risk of homelessness.

### RESEARCH AND CAMPAIGNS

Research and campaigns are core objectives for CAL. We have worked with Universal Credit Clients to understand the pressures they face. These include five-week waiting time for payments and often inexplicable sanctions. We work with the DWP at local level and national level to highlight these issues. Council debt was also a problem for many clients. Going forward CAL will work with the Council to address systemic issues and find collaborative solutions for the most frequently raised.

CAL participated in the national #KeepTheLifeline campaign to keep the uplift to Universal Credit by preparing media brief packs and writing to Lewisham MPs. The media and brief packs included CA evidence and a local case study.

Case study collected for the #KeepTheLifeline campaign.

#### Case study

Aliyah lives in London with their 20 year old daughter who is a student. They are seeking work but struggling to find a job because of the pandemic. Aliyah has to pay back deductions for an advanced payment and also has outstanding council tax debt. Their flat is in poor condition and many of their household appliances are broken. Aliyah already struggles with poor mental health and is worried that removing the £20 increase will make this worse. If £20 is cut from their budget Aliyah will need to rely on foodbanks to eat.

### FINANCIAL REVIEW

#### Financial Position

Citizens Advice Lewisham has had another good year, continuing the stabilisation of our finances and continuing to increase the charity's reserves with a surplus of £14,730.

Following the change in accounting treatment in 2016/17 the charity's share of the liabilities associated with a National CAB Pension Plan is reflected in the CAL accounts. It is worth noting, though, that any crystallisation of this liability would be managed at a national level. Please see note 19 for more information.

Incoming resources in the year were £1,548,592 (2020-2021- £1,561,923). Of this £1,412,568 (2020-2021- £1,384,486) related to project restricted activities i.e purpose and application of funding was expressly defined by the funder.

A surplus of £14,730 was made in the year 2021-2022 (2020-2021-£56,929). At 31 March 2022 reserves were £347,037 all of which represent unrestricted funds (2020-2021- £306,692).

#### Reserves Policy

At their Away Day on 24<sup>th</sup> April 2019, Trustees agreed that CAL would aim to build up three months of reserves by 2022. The recommendation from Citizens Advice nationally, is to maintain 3 months operating costs in unrestricted reserves.

In the meantime, CAL would operate with 2 months cover. Trustees were comfortable with the level of stability provided by the newly secured three-year grant. Other than salaries, there are no major liabilities as the premises are on licence and equipment and servicing, is paid monthly.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022**

In assessing the drivers for the appropriate reserve level, Trustees wanted sufficient resource to cover any unplanned events but also wanted to ensure they were maximising the resource for the benefit of clients and the community. They felt that the new grant and high demands, required a strong level of investment to deliver the increase in volume. The need and capability to react to the impact of COVID-19 on service delivery and client access is a good example of the value of this prudent approach.

With unrestricted reserves currently £347,037 CAL has managed to reach the reserves target of £337k.

### **Restricted Reserves**

Restricted funds are those restricted by the donor or funder and cannot be used for the general purposes of the bureau. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by Trustees annually.

### **Principal Funding Sources**

The Trustees extend their gratitude to Lewisham Council who continued to support the charity in the face of their substantial funding constraints as a result of unprecedented losses due to COVID. It is a mark of their trust and confidence in CAL that they were able to prioritise the continuation of our core operating capacity. When many charities faced their own financial crises, CAL was able to remain solvent and viable through this and, additionally, other project-specific funding from:

- London & Quadrant and Phoenix Community Housing for specialist money advice and generalist advice to their tenants.
- Citizens Advice for our Energy Advice Programme project, helping clients with issues around fuel and directly from Business, Enterprise and Industrial Strategy Department.
- DWP for Help to Claim through Citizens Advice.
- Debt Free London subcontracted through Toynbee Hall for the Money and Pension Service.
- Trust for London for the Lewisham Law Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Memorandum paragraph 3.19, in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

## **STRATEGIC OBJECTIVES AND GOALS**

CAL aims to continually improve access to its service, and be 'open' to more local residents, especially the most vulnerable. Our three-year business plan identifies the following objectives for 2021-22:

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

### Strategic Objectives (2020-23)

1. Deliver a good quality, multi-channel service to 30,000 Lewisham residents that enables the majority of people to source and identify their own solutions.
2. Establish an evidence base of information/advice/legal need and provision in the borough and work with the council/other partners to direct resources/new funding (by Mar 2021).
3. Co-ordinate a network of community-based organisations that collaborate to enhance the well-being of individuals/their families and help maintain independent living (by Jun 2021).
4. Establish a high performing culture by investing in CAL's internal processes, people plan and ICT (by Dec 2021).
5. Secure additional income streams to augment funding from the Council increase financial resilience (by June 2022).

Consistent investment in digital technology will enable us to meet and maintain our digital work and support clients to find their own solutions.

We will continue to undertake casework for the most vulnerable in a way that empowers them. Our approach is to give people the knowledge and the confidence they need to find their way forward.

We will want to better understand the needs of vulnerable clients to target our support appropriately and will work with partners and our own data to understand need and plan for how we collectively meet it. This will in turn evidence the need for funding to meet identified demand and focus services accordingly.

Investment in people and their wellbeing, continues to be a top priority for CAL which relies on staff and volunteers for service delivery but also to build trust and confidence in the community. With digitisation and hybrid/remote working, internal policies and processes must support everyone to have the skills and knowledge to work well. We have introduced workforce planning to help develop pathways for staff progression and allow the team to remain responsive to new opportunities.

Overall, CAL will operate a model of delivery that is financially sustainable and embedded in the community. Opportunities to reduce the cost base further will be explored. There are already live discussions about the sharing of back-office functions with partners and cross borough initiatives with other LCA's. Fundraising has proven effective during lockdown and a new plan to complement funding from the Council and other current partners has been agreed by Trustees. Social media and stakeholder communications will be developed to ensure residents understand the needs we are trying to meet and to shore up their support for our efforts locally.

It should be noted that for many months of this year CAL was without a permanent CEO and many of the objectives for the second half of the year were not fully realised. The board and interim CEO's progressed objectives where possible and critical to operations and further work will roll into 22-23 under the new permanent CEO.

### GOING CONCERN

In line with the SORP, Trustees assessed the going concern of the charity at its Finance Committee Meeting on 13th July 2022. For the next period, they considered:

- Profit & loss budgets
- Rolling cashflows
- Predictability of future income streams

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2022

*Trustees also noted that Council funding for Advice Lewisham Partnership was likely to reduce from April 2022 and recognise the external pressures on various income streams. This is likely to lead to a reduction in turnover in 2022-23. This situation was averted by securing a reduced amount of funding from the Council and additional funded project work to more than compensate for this reduction. Trustees concluded that the Charity was a going concern.*

### Statement of Trustees' Responsibilities

The trustees (who are also directors of Lewisham Citizens Advice Bureaux Service Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare Financial Statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these Financial Statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2019 (FRS 102).
- Make judgements and estimates that are reasonable and prudent.
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the Financial Statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to Disclosure of Information to Auditors

So far as the trustees are aware, there is no relevant audit information of which the company's auditor is unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

### Auditor

The Auditor, Myrus Smith, Chartered Accountants have indicated that they are willing to be reappointed at the forthcoming Annual General Meeting.

### Small Company Provision

This Trustees' Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

### Approval

Approved and signed on behalf of the Board.

Susan Hutton  
Treasurer

19 October 2022

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited

### Opinion

We have audited the financial statements of Lewisham Citizens Advice Bureaux Service Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited**

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 24, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Jones FCA (Senior Statutory Auditor)  
For and on behalf of Myrus Smith  
Chartered Accountants and Statutory Auditors  
Norman House, 8 Burnell Road  
Sutton, Surrey  
SM1 4BW

19 October 2022

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Statement of financial activities for the year ended 31 March 2022**  
**Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
<b>Income from:</b>					
Donations and legacies	2	100	-	100	81
Charitable activities	3	125,906	1,412,568	1,538,474	1,547,488
Investment income	4	18	-	18	1,794
Other income	5	10,000	-	10,000	12,560
<b>Total</b>		<u>136,024</u>	<u>1,412,568</u>	<u>1,548,592</u>	<u>1,561,923</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>89,484</u>	<u>1,444,378</u>	<u>1,533,862</u>	<u>1,504,994</u>
<b>Total Expenditure</b>		<u>89,484</u>	<u>1,444,378</u>	<u>1,533,862</u>	<u>1,504,994</u>
<b>Net income/(expenditure) before transfers</b>					
	10	46,540	(31,810)	14,730	56,929
Transfers between funds	16	<u>(6,195)</u>	<u>6,195</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds for the year</b>	16	40,345	(25,615)	14,730	56,929
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>	16	306,692	25,615	332,307	275,378
<b>Total funds carried forward</b>	16	<u>£347,037</u>	<u>£Nil</u>	<u>£347,037</u>	<u>£332,307</u>

The Statement of Financial Activities includes all recognised gains and losses during the year.

All income and expenditure derives from continuing activities.

The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Balance Sheet as at 31 March 2022**

	Note	2022		2021	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible fixed assets	12		-		-
<b>Current Assets</b>					
Debtors	13	83,719		76,212	
Cash at bank and in hand		558,172		522,477	
		<u>641,891</u>		<u>598,689</u>	
Creditors - amounts falling due within one year	14	164,112		121,969	
			<u>477,779</u>		<u>476,720</u>
<b>Net Current Assets</b>			<u>477,779</u>		<u>476,720</u>
<b>Total assets less current liabilities</b>			477,779		476,720
Creditors – amounts falling due after more than one year					
Defined benefit pension liability	20		(130,742)		(144,413)
<b>Net Assets</b>	15		<u>£347,037</u>		<u>£332,307</u>
<b>Funds of the Charity</b>					
Unrestricted funds	16				
General funds			477,779		451,105
Pension Liability			(130,742)		(144,413)
Restricted Funds	16		-		25,615
	16		<u>£347,037</u>		<u>£332,307</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the trustees and authorised for issue on 19 October 2022 and signed on their behalf by:

.....  
Susan Hutton  
Treasurer

**Company number: 03038147**

The notes form part of these financial statements.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Statement of Cash flows

As at 31 March 2022

	Note	2022 £	2021 £
<b>Cash flows from operating activities</b>	18	35,677	(107,848)
<b>Cash flows from investing activities</b>			
Interest received	4	18	1,794
<b>Net increase / (decrease) in cash and cash equivalents</b>		35,695	(106,054)
Cash and cash equivalents brought forward		522,477	628,531
<b>Cash and cash equivalents carried forward</b>		<u>£558,172</u>	<u>£522,477</u>
<b>Cash and cash equivalents consists of:</b>			
Cash at bank and in hand		<u>£558,172</u>	<u>£522,477</u>

The notes form part of these financial statements

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2022

### 1. Accounting policies

#### a) Basis of preparation

Lewisham Citizens Advice Bureaux Service Limited is a charitable company limited by guarantee registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information on page 1.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### b) Tangible fixed assets and depreciation

The costs of minor additions costing below £1,000 are not capitalised. This policy is reviewed periodically by the trustees.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer and office equipment	- 33% straight line or over whole term of the lease
Fixtures and fittings	- 33% straight line or over whole term of the lease

#### c) Income recognition

Contract and grant income is accounted for in the Statement of Financial Activities (SOFA) when the charity has entitlement to the income, receipt is probable and amounts can be measured with reasonable certainty. Income received which relates to a future accounting period is recognised in creditors as deferred income. Bank interest is recognised on a receivable basis. Donations are recognised upon receipt.

#### d) Expenditure recognition

Expenditure is recognised on an accruals basis as a liability when incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises services supplied and activities undertaken which are identifiable as wholly or mainly in support of the charity's objectives.

Support costs are those costs which enable the charitable activities to be undertaken and include overheads and general property maintenance. Where activities incurred relate to more than one cost category, they are apportioned on the most appropriate basis, and predominantly with reference to staff time, on a reasonable and consistent basis.

Governance costs are those costs associated with the governance arrangements of the charity, and these include audit, legal advice for trustees, costs associated with trustee meetings and the cost of the preparation of the statutory financial statements.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2022

### 1. Accounting policies/cont'd...

#### e) **Fund accounting**

The unrestricted general funds are those funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by the donors. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### f) **Debtors and creditors**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### g) **Operating leases**

Rentals under operating leases are charged to the SOFA on a straight – line basis over the lease term.

#### h) **Pension costs**

CAL participates in 2 pension schemes;

Contributions payable under the schemes are charged to the SOFA in the year to which they refer:

- a) The Pension Trust Growth Plan has four different series within the one pension scheme. CAL participates in two of these series. It previously entered staff into a defined benefit series and it now enrolls new staff into the defined contribution one.

The defined benefit series had been classified as a defined contribution money purchase scheme, but has now been redesignated as a defined benefit scheme because of the guarantee within the scheme that the value attributed to each member will not be less than the accumulated contributions. Consequently this places a potential contingent liability on employers, see also note 19, although CAL has no deficit contributions payable under the scheme. The pension contributions charged in these accounts represent the amounts payable by the company for this scheme in respect of the year 2021-22.

- b) National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) is a defined benefit arrangement. However, this scheme is a multi-employer scheme and is also accounted for as a defined contribution scheme because the charity is unable to identify its share of the underlying assets and liabilities on a consistent and reasonable basis in accordance with Section 28 of FRS 102. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value. This scheme was closed to future accrual with effect from 31 March 2008. Further details are provided in note 20.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

<b>2 Donations and legacies</b>	Unrestricted 2022	Restricted 2022	Total 2022	Total 2021
<b>Voluntary income</b>				
Donations	£100	£Nil	£100	£81
	<u>£100</u>	<u>£Nil</u>	<u>£100</u>	<u>£81</u>

All of the £81 recognised in 2021 related to unrestricted funds.

**3 Income from Charitable Activities**

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
London Borough of Lewisham	-	868,272	868,272	866,733
Capitalise	-	272,975	272,975	262,945
National CA - EBDx	-	-	-	10,920
National CA - Help to Claim	-	112,297	112,297	111,434
TFL - Legal Team	-	42,500	42,500	41,250
Social Prescribing	-	50,000	50,000	50,000
SELCE	-	23,265	23,265	12,745
National CA – Grant for Equipment	-	-	-	18,259
Downham Project Food Bank	-	7,500	7,500	-
Test and Trace	-	12,000	12,000	-
KickStart	-	12,217	12,217	-
IAPT	-	11,542	11,542	-
Other Grants	125,906	-	125,906	173,202
	<u>£125,906</u>	<u>£1,412,568</u>	<u>£1,538,474</u>	<u>£1,547,488</u>

Of the £1,547,488 recognised in 2021, £173,202 related to unrestricted funds and £1,374,286 related to restricted funds.

<b>4 Investment Income</b>	Unrestricted 2022	Restricted 2022	Total 2022	Total 2021
Bank Interest received	£18	£Nil	£18	£1,794
	<u>£18</u>	<u>£Nil</u>	<u>£18</u>	<u>£1,794</u>

All of the £1,794 recognised in 2021 related to unrestricted funds.

<b>5 Other Income</b>	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Referral fee	10,000	-	10,000	-
Insurance claim	-	-	-	2,360
Secondment income	-	-	-	10,200
	<u>£10,000</u>	<u>£Nil</u>	<u>£10,000</u>	<u>£12,560</u>

Of the £12,560 recognised in 2021, £2,360 related to unrestricted funds and £10,200 related to restricted funds.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

<b>6 Expenditure on Charitable Activities</b>	Direct Costs (note 7)	Support Costs (note 8)	Total 2022	Total 2021
Information and advice services	£1,320,450	£213,412	£1,533,862	£1,504,994

£89,484 (2021: £116,270) of the above costs was charged to unrestricted funds and £1,444,378 (2021: £1,388,724) of the above costs was charged to restricted funds.

<b>7 Analysis of Direct Costs</b>	2022	2021
Staff and volunteer costs	968,092	961,604
Partner payments	248,753	248,298
Office costs	71,884	91,321
Premises costs	31,325	31,000
Other costs	396	953
	<u>£1,320,450</u>	<u>£1,333,176</u>

<b>8 Analysis of Support Costs</b>	2022	2021
Staff and volunteer costs	122,844	34,140
Office costs	77,445	82,814
Premises costs	924	-
Other costs	1,970	2,589
Governance costs (Note 9)	10,229	7,580
Pension liability movement	-	44,695
	<u>£213,412</u>	<u>£171,818</u>

<b>9 Governance Costs</b>	2022	2021
Legal, Professional and finance	4,890	1,980
Audit	5,280	5,508
Trustee Board	59	92
	<u>£10,229</u>	<u>£7,580</u>

<b>10 Net income for the year</b>	2022	2021
This is stated after charging:		
Depreciation	£Nil	£1,333
Auditor's remuneration – audit services	£5,280	£5,508
	<u>£5,280</u>	<u>£5,508</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

**11 Information regarding Trustees, Directors and Employees**

	2022 £	2021 £
Wages and salaries	947,108	862,582
Recruitment costs	8,901	5,599
Social security costs	71,769	73,802
Pension costs	31,493	31,838
Staff training and travel costs	7,324	11,543
	<u>£1,066,595</u>	<u>£985,364</u>

The average number of employees during the year was 38 (2021 : 36).

The average number of staff employed by the charity (full time equivalent) was:

	2022	2021
Chief officer	1	1
Direct charitable work	30	33
Administrative	2	2
	<u>33</u>	<u>36</u>

No employee received total employee benefits (excluding employer pension costs) in excess of or more than £60,000 per annum.

**Trustees and key management personnel remuneration and expenses**

No trustee received any remuneration in respect of services as a trustee during the year (2021: £Nil). No expenses were claimed by nor reimbursed to any trustees during this or the previous year.

The total amount of employee benefits received by key management personnel was £43,404 (2021: £57,012). Under FRS 102, employee benefits include gross salary, employer's national insurance, employer's pension contributions and benefits in kind.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

<b>12 Tangible Fixed assets</b>		Computer Equipment £
Cost		
As at 1 April 2021 and 31 March 2022		<u>£4,878</u>
Depreciation		
As at 1 April 2021 and 31 March 2022		<u>£4,878</u>
Net book value at 1 April 2021 and 31 March 2022		<u>£Nil</u>
<b>13 Debtors</b>	2022 £	2021 £
Trade debtors	21,218	24,127
Prepayments	12,546	12,056
Accrued income	45,178	40,029
Other debtors	4,777	-
	<u>£83,719</u>	<u>£76,212</u>
<b>14 Creditors - amounts falling due within one year</b>	2022 £	2021 £
Trade creditors	253	12,370
Other creditors including tax and social security	24,678	8,823
Accruals	131,681	100,776
Deferred income (e.g. grants in advance)	7,500	-
	<u>£164,112</u>	<u>£121,969</u>
<b>Deferred income analysis</b>	2022 £	2021 £
As at 1 April	-	216,683
Additions during the year	7,500	-
Amounts released to income	-	(216,683)
As at 31 March	<u>£7,500</u>	<u>£Nil</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

**15 Analysis of net assets between funds**

<b>2022</b>	General Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-
Current assets	641,891	-	641,891
Other liabilities	(294,854)	-	(294,854)
	<u>£347,037</u>	<u>£Nil</u>	<u>£347,037</u>

Comparative information for the analysis of net assets between funds in the previous financial year is as follows:

<b>2021</b>	General Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-
Current assets	573,074	25,615	598,689
Other liabilities	(266,382)	-	(266,382)
	<u>£306,692</u>	<u>£25,615</u>	<u>£332,307</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

<b>16 Movement in funds</b>	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
<b>Restricted Funds</b>					
London Borough of Lewisham	25,615	868,272	(894,582)	695	-
Capitalise	-	272,975	(273,584)	609	-
National CA - EBDx	-	-	-	-	-
National CA - Help to Claim	-	112,297	(114,125)	1,828	-
TFL - Legal Team	-	42,500	(42,956)	456	-
Social Prescribing	-	50,000	(51,204)	1,204	-
SELCE	-	23,265	(23,335)	70	-
National CA – Grant for Equipment	-	-	-	-	-
Downham Project Food Bank	-	7,500	(7,857)	357	-
Test and Trace	-	12,000	(12,065)	65	-
KickStart	-	12,217	(12,718)	501	-
IAPT	-	11,542	(11,952)	410	-
<b>Total Restricted Funds</b>	<b>£25,615</b>	<b>£1,412,568</b>	<b>£(1,444,378)</b>	<b>£6,195</b>	<b>£Nil</b>
<b>Unrestricted Funds</b>					
General funds	451,105	122,353	(89,484)	(6,195)	477,779
Pension Liability	(144,413)	13,671	-	-	(130,742)
<b>Total Unrestricted Funds</b>	<b>£306,692</b>	<b>£136,024</b>	<b>£(89,484)</b>	<b>£(6,195)</b>	<b>£347,037</b>
<b>Total Funds</b>	<b>£332,307</b>	<b>£1,548,592</b>	<b>£(1,533,862)</b>	<b>£Nil</b>	<b>£347,037</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

**16 Movement in funds/cont'd...**

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
Prior Year Comparison	£	£	£	£	£
<b>Restricted Funds</b>					
London Borough of Lewisham	26,352	866,733	(867,470)	-	25,615
Capitalise	(899)	273,145	(274,054)	1,808	-
National CA - EBDx	(665)	10,920	(11,016)	761	-
National CA - Help to Claim	(512)	111,434	(113,655)	2,733	-
TFL - Legal Team	(269)	41,250	(41,051)	70	-
Social Prescribing	-	50,000	(50,041)	41	-
SELCE	-	12,745	(13,178)	433	-
National CA – Grant for Equipment	-	18,259	(18,259)	-	-
<b>Total Restricted Funds</b>	<b>£24,007</b>	<b>£1,384,486</b>	<b>£(1,388,724)</b>	<b>£5,846</b>	<b>£25,615</b>
<b>Unrestricted Funds</b>					
General funds	351,089	177,437	(71,575)	(5,846)	451,105
Pension Liability	(99,718)	-	(44,695)	-	(144,413)
<b>Total Unrestricted Funds</b>	<b>£251,371</b>	<b>£177,437</b>	<b>£(116,270)</b>	<b>£(5,846)</b>	<b>£306,692</b>
<b>Total Funds</b>	<b>£275,378</b>	<b>£1,561,923</b>	<b>£(1,460,299)</b>	<b>£Nil</b>	<b>£332,307</b>

**Restricted funds:**

**London Borough of Lewisham** - our core activity is funded by the Local Authority.

**Capitalise** - pan-London partnership project which receives funding from the government's Financial Inclusion Fund. This project enables us to increase the level of face to face debt advice.

**National CA EBDx** - Energy Best Deal Extra (EBDx) reached consumers who are vulnerable to, or are in, fuel poverty, and those who might benefit from energy advice and on matters relating to their wider circumstances.

**National CA Help to Claim** - This project offers end-to-end support to help people make a new Universal Credit claim

**TFL - Legal Team** - Trust for London project supporting individuals with legal issues and providing access to specialist advice for disadvantaged residents.

**Social Prescribing** - Support provided by London Borough of Lewisham's Better Care Fund to allow us to provide benefits and debt advice to customers referred by GP Link Workers.

**SELCE** – This funding is administered locally by South East London Community Energy on behalf of British Gas Trust and the project allows CAL to provide energy advice and support to vulnerable residents in Lewisham and surrounding area.

**National CA Grant for Equipment** – Citizens Advice National distributed a BEIS grant for £18,259, to support equipment needs owing to increased capacity to help continued advice services across all channels during COVID-19.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2022

### 16 Movement in funds/cont'd...

#### Restricted funds/cont'd...

**Downham Project Food Bank** - Outreach was developed with a small grant from the London Community Response Fund. During Covid, this established a Remote Community Outreach programme for the most vulnerable people in Lewisham. It helped ensure that there were still in person ways of reaching advisers in the absence of drop in at the Leemore due to continued COVID measures. The programme continues to progress positively with referral numbers steady. We continue to work with selected local community-based organisations that support vulnerable groups that require virtual debt appointments. These organisations include Lewisham Speaking Up, 999 Club, Bench Outreach, Latin American Disabled People's Project (in partnership with Lewisham Food Bank) and Deptford Salvation Army Food Bank. A grant from the Council has enabled Whitefoot and Downham Food Project Plus to join this group.

**Test and Trace** - This fund was awarded £12,000 by Lewisham Council for supporting people with self isolation and provide financial support for loss of income.

**KickStart** - A new staff apprenticeship programme, 'Kick-start' has been embraced, which promotes/improves staff retention, with an emphasis on continuous learning.

**IAPT** - CAL has been liaising with the Money and Mental Health Trust on a project to understand the impact of debt advice on patients undertaking IAPT (Improving Access to Psychological Therapies).

### 17. Financial commitments

#### Operating lease commitments

Total minimum lease payments due under non-cancellable operating leases for equipment are as follows:

	2022 £	2021 £
Due within one year	3,720	4,470
Due within one to five years	14,880	-
	<u>£18,600</u>	<u>£4,470</u>

### 18 Reconciliation of net income/expenditure to net cash flow from operating activity

	2022 £	2021 £
Net movement in funds	14,730	56,929
Interest receivable	(18)	(1,794)
Depreciation	-	1,333
Movement in pension scheme liability	(13,671)	44,695
Decrease/(increase) in debtors	(7,507)	24,951
Increase/(decrease) in creditors	42,143	(233,962)
	<u>£35,677</u>	<u>£(107,848)</u>

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2022

### 19 Contingent liabilities and assets

Contingent liabilities – CAL has potential obligations in respect of pension entitlements for past and present staff arising under the Pensions Trust defined benefit pension scheme, which do not need to be provided for in these financial statements. In the case of the Pensions Trust Growth Plan scheme it has been confirmed that on the basis of the actuarial assessment of the buy-out funding position at 30 September 2021, the employer debt on withdrawal, liability for CAL is £xxxxx (2020 : £30,172).

Contingent assets – Total grant funding awarded as at 31 March 2022 but not yet received, and recognised as income due, to the recognition criteria not being met amounts to £21,250.

### 20 NACAB pension scheme

This note refers to the entirety of the NACAB scheme, of which CAL is a member. The CAL potential obligations are included in note 19.

National Citizens Advice ('the Principal Employer') operates a defined benefits scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in the disclosures.

In accordance with the schedule of contributions in force over the 2022/23 accounting year, the contributions to the Plan for the year ending 31 March 2023 are expected to be £2,579,000 which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK Legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk, and longevity risk.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

The major assumptions used by the actuary were (in nominal terms) as follows:

	<b>As at 31/03/2022</b>	<b>As at 31/03/2021</b>
Discount rate	2.80%	2.10%
Inflation (RPI)	3.70%	3.30%
Inflation (CPI)	3.25%	2.80%
Revaluation of deferred pensions in excess of GMP	3.25%	2.80%
Pension in payment increases of:		
- CPI or 5% p.a. if less	3.25%	2.80%
- CPI inflation since retirement or 5% p.a. compound if less	3.25%	2.80%
- CPI or 3% p.a. if less	2.70%	2.50%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum
	<b>As at 31/03/2022</b>	<b>As at 31/03/2021</b>
<b>Assumed life expectancies on retirement at age 65 are:</b>		
Retiring today - Males	21.3	21.2
Retiring today - Females	24.2	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.7
	<b>Value at 31/03/2022 £000s</b>	<b>Value at 31/03/2021 £000s</b>
<b>The assets in the Plan were:</b>		
Multi asset funds	68,955	72,995
Structured Equity	27,488	24,849
Cash	5,771	1,509
	<hr/>	<hr/>
<b>Fair value of Plan assets</b>	<b>102,214</b>	<b>99,353</b>
	<hr/>	<hr/>
	<b>£000s</b>	<b>£000s</b>
<b>The actual return on assets over the period was:</b>	<b>5,301</b>	<b>14,282</b>
	<hr/>	<hr/>
	<b>£000s</b>	<b>£000s</b>
Present value of funded obligations	148,768	161,415
Fair value of Plan assets	102,214	99,353
	<hr/>	<hr/>
<b>Surplus/(deficit) in funded scheme</b>	<b>(46,554)</b>	<b>(62,062)</b>
	<hr/>	<hr/>
	<b>£000s</b>	<b>£000s</b>
Present value of unfunded obligations	-	-
Unrecognised actuarial gains (losses)	-	-
Adjustment in respect of asset ceiling and minimum funding requirement	-	-
	<hr/>	<hr/>
<b>Net liability in balance sheet (of National Citizens Advice)</b>	<b>46,554</b>	<b>62,062</b>
	<hr/>	<hr/>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2022**

<b>Reconciliation of opening and closing balances of the present value of the defined benefit obligation</b>	<b>31/03/2022 £000s</b>	<b>31/03/2021 £000s</b>
Benefit obligation at beginning of year	161,415	140,310
Current service cost	771	652
Interest cost	3,346	3,322
Contributions by Plan participants	-	-
Actuarial (gains)/losses	(11,745)	21,568
Benefits paid and expenses	(5,019)	(4,437)
Past service cost	-	-
Settlements	-	-
Business combinations	-	-
Exchange rate	-	-
<b>Benefit obligation at end of year</b>	<b>148,768</b>	<b>161,415</b>

<b>Reconciliation of opening and closing balances of the fair value of Plan assets</b>	<b>31/03/2022 £000s</b>	<b>31/03/2021 £000s</b>
Fair value of Plan assets at beginning of year	99,353	85,959
Interest income on Plan assets	2,061	2,052
Return on assets, excluding interest income	3,240	12,230
Contributions by employers	2,579	3,549
Contributions by Plan participants	-	-
Benefits paid and expenses	(5,019)	(4,437)
Business combinations	-	-
Settlements	-	-
Exchange rate	-	-
<b>Fair value of Plan assets at end of year</b>	<b>102,214</b>	<b>99,353</b>

<b>The amounts recognised in profit or loss:</b>	<b>31/03/2022 £000s</b>	<b>31/03/2021 £000s</b>
Service cost - including current and past service costs, and settlements	-	-
Service cost - administrative cost	771	652
Net interest on the net defined benefit liability	1,285	1,270
<b>Total expense</b>	<b>2,056</b>	<b>1,922</b>

<b>Remeasurements of the net defined benefit liability (asset) to be shown in OCI:</b>	<b>31/03/2022 £000s</b>	<b>31/03/2021 £000s</b>
Actuarial (gains)/losses on the liabilities	(11,745)	21,568
Return on assets, excluding interest income	(3,240)	(12,230)
Changes in the effect of the asset ceiling excluding interest income	-	-
<b>Total remeasurement of the net defined benefit liability (asset) to be shown in OCI</b>	<b>(14,985)</b>	<b>9,338</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

England & Wales - Charity number 1075040

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# Accounts

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Charity Registration No. 1075040  
Company Registration No. 3038147

**LEWISHAM CITIZENS ADVICE  
BUREAUX SERVICE LIMITED**

**Financial statements  
31 March 2021**

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Financial statements for the year ended 31 March 2021**

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**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

**1. REFERENCE AND ADMINISTRATIVE INFORMATION**

**Company Number:** 3038147

**Charity Number:** 1075040

**Trustees/Directors**

Malcolm Beane – Interim Treasurer	(From 22 <sup>nd</sup> April 2020 to 4 <sup>th</sup> November 2020)
Nkem Ekwukoma	(Resigned 15 <sup>th</sup> February 2021)
Dominic Gilchrist	
Jacqueline Graveney	(Appointed 4 <sup>th</sup> November 2020)
Verena Hefti – Chair of Trustees	(Resigned 23 <sup>rd</sup> July 2020)
Susan Hutton – Treasurer	(Appointed 23 <sup>rd</sup> July 2020 Treasurer from 4 <sup>th</sup> November 2020)
Christine Mosedale	
Sophie Park – Chair of People Sub-Committee	
Nigel Prout	(Resigned 22 April 2020)
Cosette Reczek – Chair of Trustees	(Appointed 23 <sup>rd</sup> July 2020)
Hannah Richards	(Appointed 4 <sup>th</sup> November 2020, Resigned 18 <sup>th</sup> May 2021)
Shawn Scott - Vice Chair	
Aida Shoush	
Heather Taylor – Treasurer	(Resigned 22 <sup>nd</sup> April 2020)

**Company Secretary**

Sukhvinder Kaur-Stubbs (Resigned 31<sup>st</sup> July 2021)

**Registered Office and Business Address**

Leemore Community Hub  
Bonfield Road  
London SE13 5EU

**Auditor**

Myrus Smith  
Chartered Accountants & Statutory Auditors  
Norman House  
8 Burnell Road  
Sutton  
Surrey SM1 4BW

**Bankers**

Co-operative Bank Plc  
151 Lewisham High Street  
London SE13 6AA

CAF Bank  
25 Kings Hill Ave  
Kings Hill  
West Malling ME19 4JQ

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

Lewisham Citizens Advice Bureaux Ltd. is a registered charity and a company limited by guarantee. Lewisham Citizens Advice Bureaux Ltd. is known and referred to operationally as Citizens Advice Lewisham (CAL). The maximum liability of each member is limited to £1. As of 31<sup>st</sup> March 2021, the company had 9 members. Citizens Advice Lewisham is governed by its Memorandum and Articles of Association as amended on 7<sup>th</sup> November 2013.

CAL was incorporated as a company limited by guarantee on 27<sup>th</sup> March 1985. The charity commenced operations on 27<sup>th</sup> March 1985 at which date the assets and liabilities of the unincorporated CAL were transferred.

The Trustees who served during the period and up to the date of signing this report are:

Malcolm Beane – Interim Treasurer	(From 22 <sup>nd</sup> April 2020 to 4 <sup>th</sup> November 2020)
Nkem Ekwukoma	(Resigned 15 <sup>th</sup> February 2021)
Dominic Gilchrist	
Jacqueline Graveney	(Appointed 4 <sup>th</sup> November 2020)
Verena Hefti – Chair of Trustees	(Resigned 23 <sup>rd</sup> July 2020)
Susan Hutton – Treasurer	(Appointed 23 <sup>rd</sup> July 2020)
	Treasurer from 4 <sup>th</sup> November 2020)
Christine Mosedale	
Sophie Park – Chair of People Sub-Committee	
Nigel Prout	(Resigned 22 April 2020)
Cosette Reczek – Chair of Trustees	(Appointed 23 <sup>rd</sup> July 2020)
Hannah Richards	(Appointed 4 <sup>th</sup> November 2020 Resigned 18 <sup>th</sup> May 2021)
Shawn Scott - Vice Chair	
Aida Shoush	
Heather Taylor – Treasurer	(Resigned 22 <sup>nd</sup> April 2020)

#### **Recruitment, Appointment of Trustees**

Our Trustees, who are also directors of the charity, are elected at the Annual General Meeting (AGM). Trustees may co-opt up to five people onto the Trustee Board to ensure the Board is broadly representative of the community, and to fill any specific vacancy and skills needed to carry out our responsibilities effectively (e.g. Treasurer). Co-opted members must stand down at the AGM following their co-option, but they are eligible to stand for election. One third of the elected Trustees (comprising of the longest serving Trustees) stand down at each AGM, and are eligible to stand for re-election. We invite nominations for Trustees through our annual mailing to stakeholders and local community organisations. Co-opted Trustees are recruited through a variety of methods, including direct advertising in the relevant media (e.g. the internet, local newspapers.)

The Board regularly reviews its membership to ensure there is a broad range of relevant skills and experiences sufficient to carry out its duties.

A separate process agreed by the Trustee Board is followed for the election of the Chair. The reference and administrative details above identify the constituencies that elected each of the current Trustees, where applicable. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **New Chair and Trustees**

Verena Hefti the Chair of Trustees stepped down in July 2020 and was succeeded by Cosette Reczek. A number of other new Trustees also joined the Board at the same time including Susan Hutton who also took over as Treasurer from Malcolm Beane at the AGM on 4<sup>th</sup> November 2020. Jacqueline Graveney brings specialist knowledge of marketing and communications. For a short time, the Board was joined by Hannah Richards who brought insights from community fundraising. During the year, Nkem Ekwukoma also stepped down from the Board.

### **Training of Trustees**

All new Trustees are buddied with established Board members. Normally they are invited to attend an induction training session at Citizens Advice National head office in London, to learn more about the Citizens Advice service nationally and the role of local Trustees. Last year, this was done virtually. Trustees also participate in a CAL induction which includes:

- Access to key governance documents such as the governance manual, financial procedures and annual report.
- Good governance guidance – relevant Charity Commission guides and references to high performing boards including Harvard and ICSA reports.
- Service tour introducing the different aspects of the service and identifying key team members.
- Introduction to stakeholders and client profile with the CEO.
- Bi-annual review with the Chair to establish objectives and progress.
- Workshop with Citizens Advice nationally to understand the member relationship.

All new Trustees receive an email address, access to the Citizens Advice portal BMIS following the submission of their confidentiality forms and Declarations of Interests. Trustees are DBS checked. All Trustees are able to arrange bureaux visits to meet our Service Manager and find out more about our work. An insight day is held annually, organised by volunteers to enable Trustees to observe the service delivery and understand the nature of the enquiries presented by clients.

Trustees are included in the Training and Development Plan for CAL which includes mandatory training in GDPR, Senior Managers and Certification Regime (SMCR) for the FCA, Equity and Diversity and Health and Safety obligations.

### **Organisational Structure**

CAL is governed by its Trustee Board which is responsible for setting the strategic direction and policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAL and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management.

The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

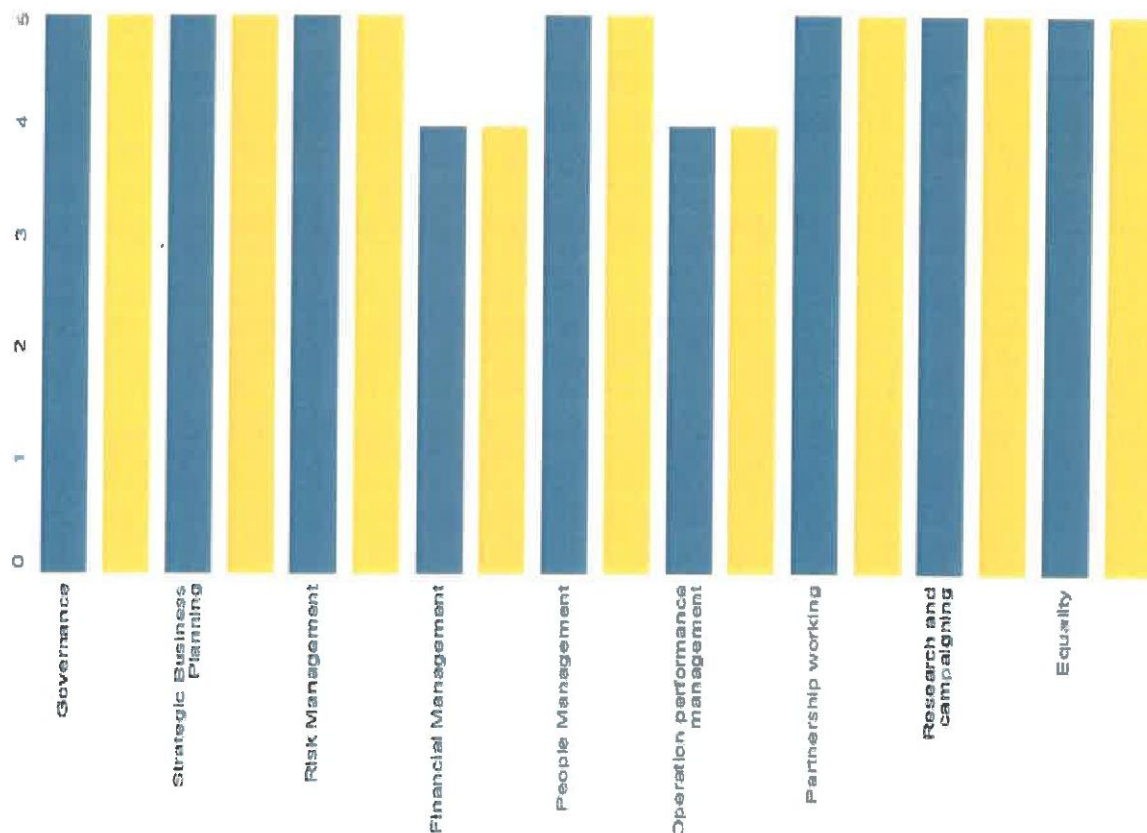
### **Related Parties**

CAL is a member of Citizens Advice (CA), the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management. CA set and monitor performance through the Performance Quality Framework (PQF) assessed through periodic surveys, regular file checking and annual inspection with a three-year full inspection.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

In 2021, a full inspection took place with the CA Assessor rating CAL's Leadership Self- Assessment against the core areas. The assessment concurred with CAL's own assessment and awarded Excellent/Good ratings across the service. The results are summarised below with the blue indicating CAL ratings and the yellow the CA validation.



Operating policies are independently determined by the Trustee Board of CAL in order to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of trustee/director of another charity or is a decision maker within the local authority, they may be involved in discussions regarding that other charity or department but not in the ultimate decision-making process. Currently, none of our Trustees work for Lewisham Council or hold decision making roles in partner organisations.

### Responding to major risks and a changing landscape

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAL is continually monitoring and managing its risk, reviewing the corporate risk register, and ensuring action plans are in place to mitigate its key risks.

Trustees also review risks relating to our financial strength, to ensure that there are reliable revenue streams and a live pipeline for the delivery of new income. The top three risks for the organisation, and our current risk management plans for each, are described below:

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

### **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

#### *Staffing*

- Trained Advisors working to the quality standards required by funders are hard to recruit and retain. CAL has responded by establishing a training programme for volunteers who can then progress through the organisation – a 'grow your own' approach. New apprenticeship programmes such as 'Kick-start' have also been embraced. To improve retention, emphasis on continuous learning and development has been enhanced and progression pathways within the CAL reinforced. Line management has strengthened with greater focus on clear annual work programmes, regular supervision and annual appraisal.
- During Covid-19, the potential negative impact of isolation of home working was overcome by regular contact from line managers, setting up a WhatsApp Groups, monthly virtual meetings and regular socials. The Employee Assistance Programme was heavily promoted and attention to well-being embedded in the culture of the organisation. High priority was given to responding as flexibly as possible to staff and volunteer needs during the unprecedented circumstances. It is encouraging to note that the annual staff survey conducted in March 2021 following a gruelling winter of high and relentless demand and exhausted staff/volunteer, showed improved scores in every area of enquiry.
- A phased return to the Leemore Centre was introduced on 12<sup>th</sup> July 2021 with limited staff/volunteer rotas and reduced working days. It was based on a thorough risk assessment undertaken by B2B and monitoring of risks through a Covid Committee. This has gone well with staff/volunteers respecting the new rules and adapting to the changes. As staff/volunteers are now all tooled up to work from home and have largely done so with ease and comfort, hybrid working will be maintained. In effect, it will allow all staff/volunteers to continue to work from home for part of the time. Throughout the pandemic, the Leemore has remained open, and staff/volunteers continue to see clients by appointment. Video links have also been introduced to maintain face-to-face channels and Home Visiting increased. Telephone appointments have also been increased. Drop-ins remain suspended until the risk of infection abates considerably.

#### *Funders' Priorities*

- In Lewisham, the pandemic has had a deep impact on exposing health inequalities and laid bare the cleavages in income and economic circumstances. Younger people, especially among the Black Asian and minority ethnic communities are expected to be disproportionately hit. As a result, the Council have identified new recovery priorities which influence the criteria for the grant arrangements from 2022.
- The other main funder is the Money and Pensions Service (MaPs) which will recommission its debt funding in 2021. CAL remains a strong delivery partner for the current contractor Toynbee Hall which covers the London area. In the new tender, a contract is envisaged for the whole of the South. CAL will remain alert to potential bidders and aim to secure sub-contract arrangements with the successful agency.
- Evident in all new contracts and grants, are increasingly higher expectations for clients with progressively diminishing awards. Not all the projects with restricted funds support full-cost recovery. CAL is responding by reviewing its organisational structure to ensure tight and focussed delivery and enough scope for innovation and growth.

#### *Shifting Demand*

- The needs of people with different vulnerabilities have emerged during lockdown. CAL intensified its knowledge of client needs through a Community Labs Programme. This curated information from a deep data dive, client stories and stakeholder intelligence to produce a picture of vulnerability in the borough. This identified 'advice deserts' where more advisors should be located, employment and housing as issues needing more resource and high-risk groups such as those not speaking English, potentially further marginalised by the impact of the pandemic. CAL has responded to each of these needs in specific ways. CAL will need to re-orientate its partnerships towards the recovery theme of 'An Economically Sound Future'

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **3. OBJECTIVES AND ACTIVITIES**

#### **Objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in the administrative area of the London Borough of Lewisham and surrounding areas, by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

CAL's vision is of a Lewisham where everyone who lives, works or studies in the borough has the knowledge and confidence to deal with the issues they face. Our diverse range of residents are empowered to help themselves, or where required, provided with direct assistance. CAL enables local and national decision makers to be well-informed about the impact of their decisions on local people, and acts in their interests.

CAL's mission is to use the full range of our services, channels and partnerships to:

- Provide reliable and consistent advice and information in an accessible and effective way so that our clients know their rights and responsibilities and are able to take action themselves.
- Target those who are less able to access advice or take action themselves and provide them with direct support if required.
- Use evidence to improve our service, maximise our reach and ensure we are meeting the advice and information needs of diverse communities.
- Influence local and national decision makers by providing them with evidence about the impact of their decisions in order to improve the systems, policies and practices that affect people's lives.

As a member of Citizens Advice, we actively promote the principles underlying the network:

- We are independent, impartial, and non-judgemental.
- Our services are free and confidential.
- We value diversity, promote equality and challenge discrimination in our service, our workforce and our partnerships.
- We are a learning organisation, using evidence to improve our effectiveness and efficiency.

#### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAL during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CAL remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public through face-to-face consultations and by telephone. While usually provided through our Leamore Community Hub and the Advice Lewisham Advice Line, this moved to more of a remote, virtual offering during the year under review. In addition to generalist advice, specialist welfare benefit and debt advice was also provided. Specialist Immigration Advice is available through partnership with LRMN. Access to legal advice is through the network of Honorary Legal Advisors (HLA's) delivering a range of pro bono sessions and referral to the Lewisham Law Centre.

#### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Around 45 volunteers were recruited and trained into key roles of Volunteer Telephone Assessors and Volunteer Receptionists.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

Many of our new volunteers have taken on paid employment. The quality of the training and the dedication of the volunteers makes this a deep talent pool for our future workforce.

We are proud to state that our Generalist Casework is delivered by highly experienced and expert Volunteer Advisors who are supervised by paid staff. Caseworkers secure benefits in around 90% of the appeals they conduct. Last year they generated close to £1M in benefits for clients.

CAL is pleased to have secured Benefits Casework Accreditation for the first time. Looking forward, paid Advisors will be recruited to work alongside volunteers to provide a more supportive and learning environment.

New volunteer recruitment will prioritise front-line roles such as Volunteer Call Takers and Reception staff. They will be inducted and trained on the job and have pathways to progress into paid roles. Volunteering will run alongside other training and development opportunities including new apprentices from the Kickstart programme.

There will also be increased emphasis on pro bono support. Last year, CAL more than doubled its network of Honorary Legal Advisors. Lewisham is fortunate to have so many local solicitors prepared to give back to the community by providing free one off legal advice to clients.

It is hard to quantify the full contribution CAL Volunteers make to the lives of residents and to the paid staff who work alongside them and look to them for inspiration and wisdom. Suffice to say, the countless thank you cards pinned to the notice board offer some testimony to the invaluable role they play in the team.

#### 4. ACHIEVEMENTS AND PERFORMANCE

A series of **client stories** are shown to represent the work of CAL.



A visually impaired, and digitally excluded, client in private housing is looking to move to social housing as their landlord is selling up. Lewisham Homeseach do not tell enquirers that there is a group who help such clients to a) get on the housing register and b) support them with ongoing bidding.

We helped this client achieve their goal of getting on to the housing register and so be able to bid, as well as assist them achieve a medical housing priority commensurate with their medical conditions. We connected Lewisham Council Adult Social Care Visual Impairment Support team with the Homeseach Supported Bidding team.

Following a break-up with his girlfriend, client found himself homeless and with some other issues. He was supported by the Council and they were able to help him secure private accommodation in a shared house. The client reached out to CAL because had various debts and wanted to clear them. He was especially concerned about his credit scoring and the two County Court Judgements recorded against him. CAL got the judgements overturned and his non-priority debts were also written off. While the amount of debt written off wasn't particularly large, the client was on a low income and this meant a lot to him to be able to have a fresh start to rebuild his life.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**



Lone parent on Housing Benefit and Tax Credits, fell for a scam and gave away her bank details. Fraudster used these to claim Universal Credit which disrupted the client's existing benefits. CAL assisted the client to challenge the decisions of the DWP and HMRC to terminate the client's existing benefits and reinstate them. DWP and HMRC were initially unresponsive to our representations and would not communicate with the client who they suggested was responsible for the loss of her benefits and who was left without any benefit income. We involved the client's MP and although escalated our representation had to threaten legal proceedings for Judicial Review before the DWP and HMRC legal departments would back down and agree that the client's benefits had been terminated unlawfully. Perseverance was needed to keep challenging the unresponsive benefit authorities and this paid off.

A client with limited mobility moved to an L&Q flat and due to her health conditions (including being a wheelchair user) was unable to access her kitchen without bruising and scraping along her elbows and knees: fridge and freezer were in the hallway and microwave was in the bedroom. Despite L&Q having available a suitable kitchen design Occupational Therapy did not approve its installation reasoning that even with an accessible kitchen the client would not be fully independent. We helped our client successfully appeal and complain about the initial OT decision with the result that the kitchen (and other) works have been approved.



After assisting our client win his ESA appeal against DWP's decision not to place him in the Support Group, the UC decision maker showed no urgency in acknowledging the tribunal's decision and upgrading his UC payments accordingly. We further assisted the client with his submissions and challenges including referring the DWP's intransigence back to the tribunal judge.

Client additional payments taking 10 months back payment into account will amount to over £10,000.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **Charitable Activities**

CAL has continued to grow in response to demand while building up its financial resilience. We maintained and expanded all our contracts and partnerships.

### ***PUBLIC FRONT DOOR FOR INFORMATION AND ADVICE***

#### ***CAL's PROJECTS***

CAL delivers a range of projects including **Debt Free London** which is funded by the Money and Pension Service through Toynbee Hall. CAL has one of the largest contracts in London, with the aim of serving 1,788 clients annually.

For many years CAL has delivered **Pound Advice** for London and Quadrant Housing Association. We have always been the most productive of the delivery partners and generated the highest outcomes for clients. The team continue to do complex casework for nearly 500 residents addressing rent arrears, making benefit claims and helping people take back control of their lives.

At the Green Man in Bellingham, CAL offers outreach services to the tenants of **Phoenix Housing Association**. In a friendly and familiar environment, tenants can seek help about their housing, managing their money and looking for ways to optimise their income. Last year CAL served 151 clients which is about 60% of the target. This is due to a large number of 'no shows' – this is a common trend in money advice as too many clients don't seek help until their situation becomes desperate and this has been even more difficult to manage during Covid-19. The team also delivers training workshops for the Phoenix communities on budgeting.

**Help to Claim** is funded through Citizens Advice. Nationally, take-up has been slower than envisaged. However, CAL supported 707 clients in helping to make Universal Credit claims.

**The Energy Advice Programme** is funded by BEIS, the department for Business Energy and Industrial Strategy. Last year, CAL also secured a partnership contract led by SELCE for funding from British Gas. Energy advice projects are notoriously awarded last minute – often after contracts are due to start and then have to be delivered intensively over the winter. The British Gas contract proved exceptionally challenging. The late confirmation just as the new lockdown started made it difficult for CAL to recruit the additional Advisors required. It became hard to evidence the casework as it took time for other partners to develop the CRM and the required KPI's. These difficulties are not untypical in new partnerships and CAL believes there is a more solid infrastructure for delivery in 2021.

**The Social Prescribing Project** is funded by Lewisham Council from the Better Care Fund. The grant funds an Advisor who takes referrals from GP Link Workers. Increasingly, doctors have become aware of patients needing support in their health and wellbeing that medicine alone cannot treat. Chronic loneliness and poor mental health can impair physical health and evidence shows that improved socialising and connectivity at community level can assist. In some cases, the poor mental and physical health is exacerbated by the stress of debts, poor housing and low income. In such cases, the patients would benefit from referral to advice. Link Workers are tasked with referring patients to CCL (Community Connections) for social networks and to CAL for benefits and debt advice. The work is in pilot stage and will be evaluated to assess the value of advice to the wellbeing journey of patients. CAL has also been liaising with the Money and Mental Health Trust on a project to understand the impact of debt advice on patients undertaking **IAPT** (Improving Access to Psychological Therapies).

Ad hoc casework is undertaken from the **Windrush Compensation Scheme** for clients who suffered losses because they couldn't prove their right to live in the UK. Advisors also assist families as part of the **EU Settlement** Scheme, enabling them to apply for the right to remain in the UK following Brexit.

## **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

### **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

**Outreach** was developed with a small grant from the London Community Response Fund. During Covid, this established a Remote Community Outreach programme for the most vulnerable people in Lewisham. It helped ensure that there were still ways of reaching people that were not able to drop-in at the Leemore due to the risk of infection. As part of the scheme, participating core member organisations benefited from fast-track access to appointments with CAL's specialist Advisors for their group members. The programme will go on to involve co-location of CAL trained advice volunteers in community settings determined by the need of the most vulnerable in the borough.

The programme continues to progress positively with referral numbers growing at a steady pace. We continue to work with selected local community-based organisations that support vulnerable groups that require virtual debt appointments. These organisations include Lewisham Speaking Up, 999 Club, Bench Outreach, Latin American Disabled People's Project (in partnership with Lewisham Food Bank) and Deptford Salvation Army Food Bank. A new grant from the Council has allowed Whitefoot and Downham Food Project Plus to join this group.

To date, the program has supported over 340 vulnerable clients and we will be evaluating the pilot over the coming months to create an evidence base to support fundraising for the project's continuation into Phase 2, where we hope to widen the support available.

These groups form part of the IAG (Information, Advice, Guidance) network that along with the Advice Lewisham Partnership, convenes as the **Advice Lewisham Forum**. The Forum is a space for knowledge exchange between members, agreeing solutions to the frequent issues clients face (co-produced through the Community Labs) and learning and practice development.

The **Advice Lewisham Partnership** includes Lewisham Multi-Lingual Advice Service (LMLAS), 170 Community Project (now Community Action Works), Age UK Lewisham and Southwark and Lewisham Refugee and Migrant Network (LRMN). New organisations supporting the Partnership's outreach include 999 Club, Bench Outreach, Lewisham Speaking Up, Latin American Disabled People's Project (in partnership with Lewisham Food Bank, Deptford Salvation Army Food Bank, Phoenix at the Green Man and Whitefoot and Downham Food Project Plus.

CAL leads the Partnership to deliver Advice Line a multi-channel front door to quality information and advice. It provides access to appointments to help complete on-line forms, home visits and drop-ins for the most vulnerable along with casework on welfare benefits, immigration and housing. Where necessary, referral is arranged with a variety of local agencies to provide wrap-around support for those that need it, especially those with poor mental health, disabilities and other health/social care needs.

During 2020-21, CAL, working with partners, responded to over 20,000 clients through Advice Line. Additionally, CAL supported a further 3,000 clients through its other projects. In total, CAL will have served upwards of 24,000 clients in 2020-21. Email and web channels were introduced in the later part of the year. With self-help enquiries currently at 520 per month, CAL is on its way to exceed its target number of clients of 30,000 per annum by the end of 2021-22.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Report of the Trustees (incorporating the Directors Report) for the year**  
**ended 31 March 2021**

The channels of service are shown in the table below

**23, 598 clients**  
**reached in 2020-21**

Advice Line	Number of Clients
Freephone Number	17,796
Self-Help Portal	2,600
Email	87
Other CAL Channels	Number of Clients
Outreach	342
Debt Free London	1,083
Pound Advice – Tenancy Support for L&Q residents	493
Phoenix – Tenancy Support for Phoenix residents	151
Social Prescribing – Referral from GP Link Workers	158
Energy Advice	178
Help To Claim	707
Windrush Applications	3
<b>TOTAL CLIENTS</b>	<b>23,598</b>

The impact of the pandemic has changed the way we provide support. More people are coming to us for help with increasingly complex problems. Internal research shows that 5.1% of our clients are digitally vulnerable and with the restriction of face-to-face service provision it became necessary to focus on developing other channels to access the service and deliver support. This year we've worked collaboratively across the service to develop and deliver support that works for people in every situation.

A key area has been the development of on-line services. Looking at how we could reduce frequently experienced client issues following the pandemic, we held a series of **Community Labs**, brought key stakeholders within the community together to collaborate on addressing emerging areas of need for the most vulnerable.

One of our key objectives following the insights from Community Labs was to create a platform that was accessible to the group of younger, digital savvy, self-reliant CAL users who have emerged since COVID and to provide additional access channels for our existing user base and reduce pressure on the Adviceline.

To address both points, in February 2021 we updated the [CAL website](#) to provide a more user friendly experience, additional contact channels such as email and included a Self-help portal to provide online information, tools and signposting to users 24/7.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

Since launching the website, we have had over 6900 users. 60% find the website organically - searching 'citizens advice lewisham', which shows a **high level of awareness of CAL** and the services we provide. The rest are via referral through partner organisations. Our **engagement rate is 61%** which means the majority of people who visit our website stay on to access some form of information and **38% of all people visiting the website make use of the Self-help portal.**

**6,900 website users since its launch in February**

While the data we currently collect has allowed us to paint a picture of our users, it is by no means a complete profile and part of the next stage will be further developing our analytics to help us get a better understanding of our user demographics to better adapt our services to support them.

Currently we do know that:

- Other than English - Chinese, Spanish, Italian and Portuguese speakers are the most active demographic on the site.
- The largest age group using the platform are currently between 25 - 34 (33.5%) and the lowest between 55 upwards (5.50%).
- And the top clicked links for self-help information are related to Housing, Benefits, Employment, Immigration and Debt Advice.

In the next stage of development on the portal, CAL will be looking for opportunities to include more multilingual tools/ options where possible. We will seek stronger digital partnerships to support the most prevalent issues - this could be signposting, featuring information on relevant seminars on the site or even partnering to host online workshops via the platform. We will be reaching out to our partners on an individual basis to see how best we can work together to progress this.

While we are already leveraging our social media platforms to build awareness and drive traffic to the website/portal, we will also be developing targeted campaigns focused on education and employment information and advice for a younger demographic 16 - 24 year olds.

We will begin looking at making upgrades to the site and portal from August/September 2021

CAL with the Advice Lewisham Partners also run the [Advice Lewisham website](#). Between April 2020 and March 2021, the site had 12,000 visits.

We want people to be able to get in touch with us in a way that works for them, so we will continue to develop alternative channels and we hope to introduce webchat and social media options in the near future.

### PERFORMANCE

Performance across the Advice Lewisham Partnership has been severely affected by Covid-19. LMLAS and LRMN continued to stay open and fulfilled their commitments. CAL picked up the burden of the service responding directly to almost 80% of all clients. Continued improvement in training and staff confidence levels helped reduce **waiting times** further to an average of **3.3 minutes**.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Report of the Trustees (incorporating the Directors' Report) for the year**  
**ended 31 March 2021**

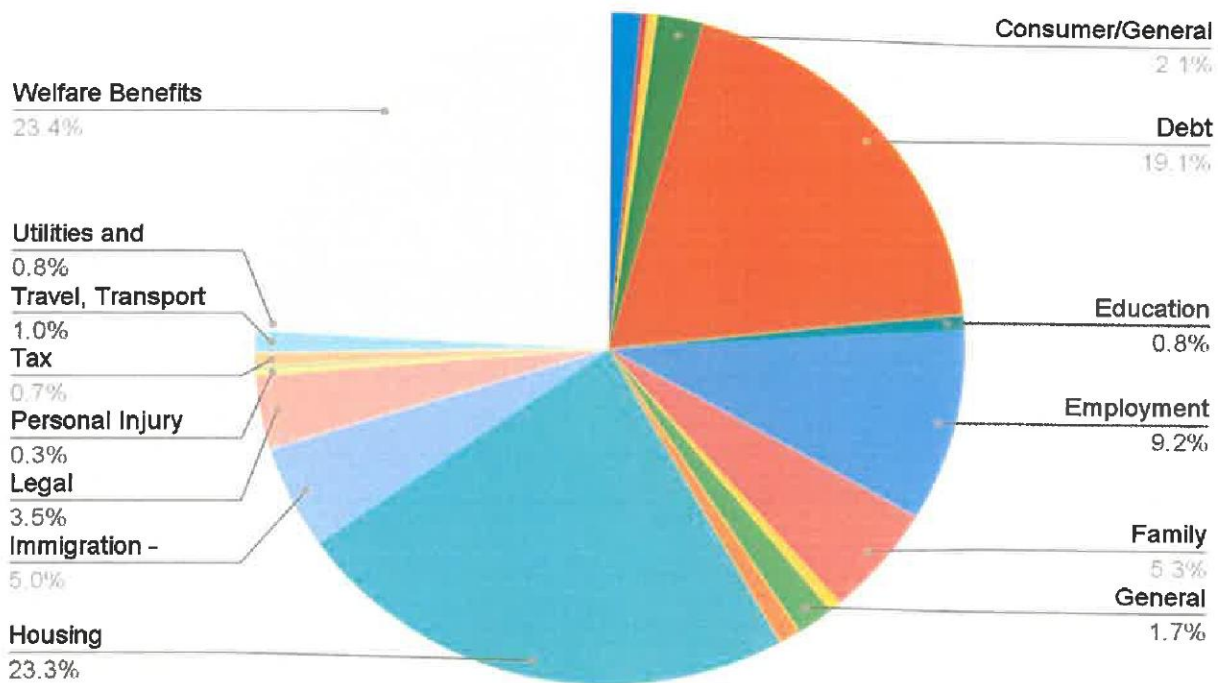
Key performance metrics are highlighted in the table below:

**CAL responded  
directly to 80% of  
clients across the  
Advice Lewisham  
Partnership**

<b>Advice Lewisham Partnership Outputs</b>	<b>CAL</b>	<b>Partners</b>	<b>TOTAL</b>
90% calls answered	100%	100%	<b>100%</b>
Total telephone contacts	13,754 (77%)	4,042 (23%)	<b>17,796</b>
Number of IFRs	803 (98%)	11 (2%)	<b>814</b>
Number of digital support appointments	N/A	N/A	<b>N/A</b>
Total adviser hours on telephone triage 6.5FTE	9,891 (65%)	5,172 (35%)	<b>15,063</b>
Number of appointments offered	55%	45%	<b>1,927</b>
Number of home visits	N/A	N/A	<b>N/A</b>
Number of specialist cases(appeals)	82 (30%)	189 (70%)	<b>271</b>
Number of resident queries responded to by email	87 (100%)	0	<b>87</b>
Number of residents accessing services via drop in	Diverted drop-in resources to outreach during pandemic	342	<b>342</b>
Number of self help	3,921		<b>3,921</b>

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Our aim is to help people deal with difficult situations, identify and tackle the underlying cause of their problems and, going forward, empower them with the tools and information they need to deal with issues when they arise. In providing a truly holistic service we work with funders, the local government and partner with organisations that share our objectives. Among the callers, 1,928 (11%) were assessed for face-to face support through appointments. The nature of the calls are illustrated below.



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A breakdown of sub-matter categories reveals the range of calls.

Sub Matter Category Group	Number Of Clients	%	Sub Matter Category Group	No.of Clients	%
Private rented property	474	7.0%	Dismissal	106	1.6%
Rent arrears - housing associations	443	6.6%	FIN	90	1.3%
Other	381	5.7%	BEN	88	1.3%
Universal credit	366	5.4%	Actual homelessness	81	1.2%
Personal independence payment	334	5.0%	Owner occupier property	81	1.2%
Council tax arrears	262	3.9%	Employment Support Allowance	80	1.2%
Local Authority housing	206	3.1%	Other issues	78	1.2%
Benefit Issue	388	5.8%	Bank & building society overdrafts	75	1.1%
Housing assoc. property	181	2.7%	Attendance Allowance	71	1.1%
Other housing issues	172	2.6%	Debt Issue	70	1.0%
Housing Benefit	169	2.5%	LA homelessness service	65	1.0%
Charitable support	165	2.4%	Family, dependents & partners	64	0.9%
Council tax reduction	163	2.4%	Dispute resolution	63	0.9%
Credit, store & charge card debts	155	2.3%	Debt Relief Order	60	0.9%
Water supply & sewerage debts	147	2.2%	Rent arrears - private landlords	58	0.9%
Fuel debts	140	2.1%	Overpts. Housing & Council Tax Bens.	55	0.8%
Threatened homelessness	140	2.1%	15. Furlough Scheme	53	0.8%
Access to+provision of accommodation	133	2.0%	Housing Issue	53	0.8%
Pay+Entitlements	131	1.9%	Rent arrears - LAs or ALMOs	51	0.8%
Environment+neighbour issues	125	1.9%	Pension Credit	49	0.7%
Ts+Cs of Employment	123	1.8%	Carers Allowance	48	0.7%
Redundancy	117	1.7%	Unpaid parking penalty & cong. chgs.	45	0.7%
Unsecured personal loan debts	111	1.6%	Catalogue & mail order debts	43	0.6%
Nationality/citizenship	109	1.6%	Solicitors/barristers	41	0.6%
			Emp tribunals+appeals	40	0.6%

Welfare benefits, Housing, Debt and Employment continue to be the top issues for enquiries.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors Report) for the year ended 31 March 2021

### OUTCOMES

Last year, the Advisors across all our services helped generate over £5 million in benefits and discharged debts for clients. The breakdown is shown in the table below.

**Total Financial Outcomes recorded  
£5,083,853**

ACTIVITY	Target Number of Clients	Total Clients	Financial Outcome
Advice Lewisham	1,900	1,928	£1,552,165.20
Debt Free London	1788	1,083	£1,895,531
Pound Advice	Min 356	493	£1,149,871.32
Phoenix	88 sessions/ 264 residents	151	£82,969.38
Social Prescribing	100 indicative	201 referrals and 158 clients seen	£115,826.13
EAP	91	81	N/A
HTC	357	707	£239,333
Windrush	n/a	3	N/A
BGET	360	97	£48,158.34

### LEWISHAM LAW CENTRE (LLC)

Working in partnership with the Southwark Law Centre (SLC), CAL has helped establish a new Law Centre for Lewisham (registered with the Law Centre Network July 2020). This follows a gap of over 10 years when access to justice for local residents was limited.

Work began with a **Housing Unit**. With support from the Legal Aid Agency, SLC appointed a Solicitor and Caseworker. A generous grant from the Trust for London (renewed in 2020) enabled CAL to employ a Paralegal and host the new service. The Housing Unit has taken on 72 cases, mostly possessions orders, challenging evictions and preventing homelessness.

Three quarters of the clients who received advice and representation had a positive outcome by retaining the roof over their head or improving their situation. SLC also won a contract from Lewisham Council to support families with No Recourse to Public Funds. Pro bono support from Hogan Lovells and additional funding from the AB Charitable Trust, Indigo, the Legal Education Foundation, and the Allen & Overy Foundation helped to secure and develop the service.

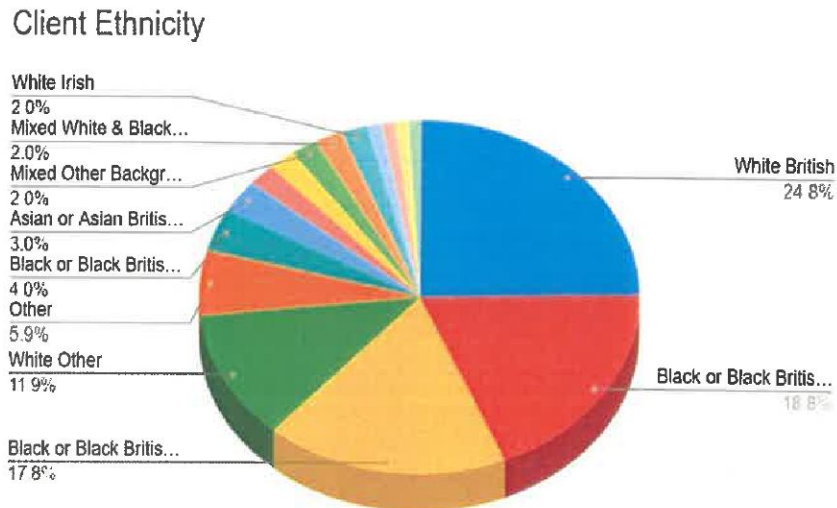
### Client Profile

We continue to survey our clients regularly to understand who they are, what is important to them and how we are meeting their expectations. The **Client Reference Group** of local users meets to enrich the information provided by surveys. The group will reconvene in 2022 once the risk from covid -19 have abated.

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**EQUALITY MONITORING**

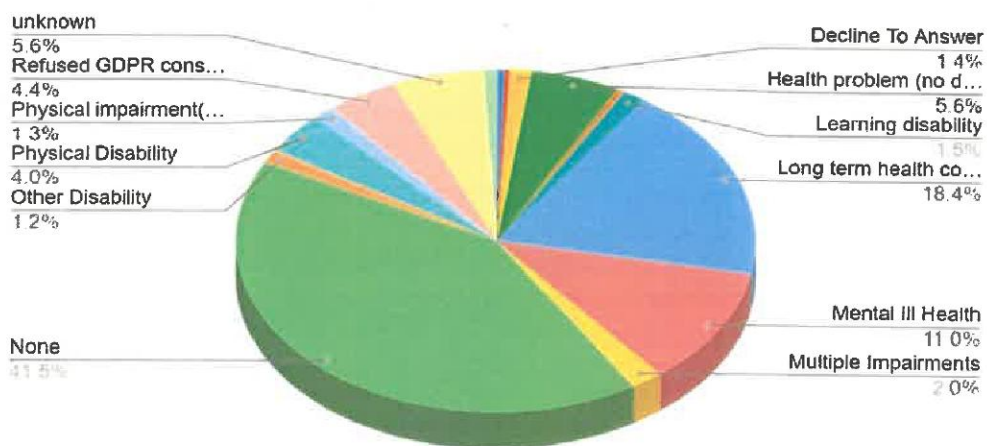
There continues to over-representation of clients from black, Asian and minority ethnic communities (at least 55.5%), as illustrated in the pie chart.



The partnership with LMLAS and LRMN continues to be important to ensure a relevant and accessible service to these clients.

Around 60% are women and almost 6% refused to provide quality monitoring data. This presents a number of challenges to CAL in finding out how to understand better the needs of clients. Further analysis will be developed in 2021 especially in terms of understanding sexuality and gender related issues. For example, key staff and volunteers at CAL are trained in ASK routine enquiry on domestic violence. While this issue manifests across the genders, it is predominantly experienced by women. CAL is also registered as a Hate Crime Centre and provides training to staff/volunteers about supporting people who experience abuse.

**Disability / Health Issues**



People with disabilities and health issues constitute 45% of the client base. Increasing numbers of clients present with low level mental health issues which can make it hard for them to communicate their enquiry and it often involves complexity that demands more intensive support.

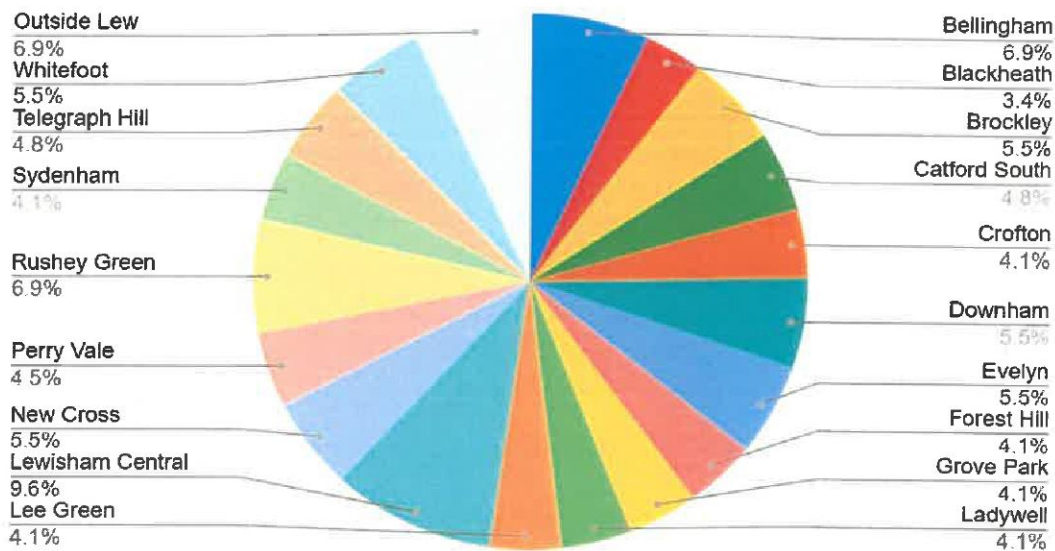
# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

Currently the largest single group of our clients fall into the 35-45 year-old demographic (35%). Around 30% are between 50- 64 and 10% above 65. Following the pandemic, we continue to see an increase in the number of younger people reaching out for support and information, which is also supported by the age demographics of people accessing the website. Around 22% were 25-34 years old and some under 16. CAL is working to increase provision for 18–24-year-olds.

Geographically, the clients are well dispersed across the borough. The most deprived wards which include neighbourhoods in Whitefoot, Downham, Telegraph Hill, Grove Park and Evelyn are well represented in the pie chart below.

### Lewisham Wards



### CLIENT SATISFACTION

Among the clients, over half were new callers and also, around half called because of Covid- 19.



Client satisfaction remains high. An independent survey of CAL clients conducted by CA found positive responses in all the key areas including: 70% on access to the services; 80% on the service helping them find a way forward; almost 80% had their problem resolved and 85% would recommend the service.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

During the year, only 3 complaints were received. One was due to lack of available appointments, and this has been addressed by shifting resources to increase appointments for benefits and housing. Another though CAL was not as disability friendly as the Lewisham Disability Coalition that previously served him (the group folded in 2018). The third related to clients who did not follow through on the agreed actions in time (in this case charity applications) and still need help with debts.

### Fundraising Activities

CAL was successful in securing all current contract and gained additional funding during Covid-19. In addition to the contracts already described, the table below sets out the successful bids.

Funder	Purpose	Amount
Trust For London	Continuation funding to host the Lewisham Law centre	£85K over 2 years
Growth Builder	Support for small businesses during the pandemic	£25k
CoLondon Community Response	Crisis Support for the IAG community network	£9.95k
BEIS	Covid funding	£18.25K
British Gas Energy Trust	Financial capability and debt advice to clients in fuel poverty across Lewisham, Lambeth, Southwark, and Greenwich.	£36K
Test and Trace	Benefits advice for referrals from the Council's Shielding Support Team	£12k
HLA's	3 new Honorary Legal Advisors now adding up to provide 50 free legal appointments every month.	Pro bono.

### Research and Campaigns

In 2020-21, CAL hosted a series of **Community Labs** on Housing, Employment and Language & Sanctuary. The programme was Chaired by Barbara Gray, former Lewisham Mayoress and CEO of Urban Dandelion. The Labs triangulated evidence from three sources:

- A deep dive conducted with DataKind UK that correlated the database of 30,000 clients with open-source data to identify gaps in provision and emerging areas of need.
- Client stories from the members of the Advice Lewisham Forum (Lewisham IAG Network)
- Community stakeholder experiences of trends and issues

Reviewing this information collaboratively with the Council and other key decision makes, helped to identify areas where systemic or frequently occurring issues could be addressed. It fostered closer partnership working, combining skills and assets to critical areas of need and forging new referral pathways.

The [Community Labs Presentation](#) was received by Lewisham Council Mayor Damien Egan at the AGM in November 2020. The Mayor highlighted this as an example of good practice in how the voluntary sector responds to crises. It was highlighted by the London Funders Group as an innovation in working with decision makers. Co-productive in nature, the approach presents a modern approach to reaching campaign objectives.

There were four main elements to this programme which are summarised below.

#### DEEP DATA DIVE

CAL is grateful to Datakind UK for its pro bono support for the workshops. The results were shared with the Council's Stronger Communities Board in a presentation on [Vulnerable Residents](#).

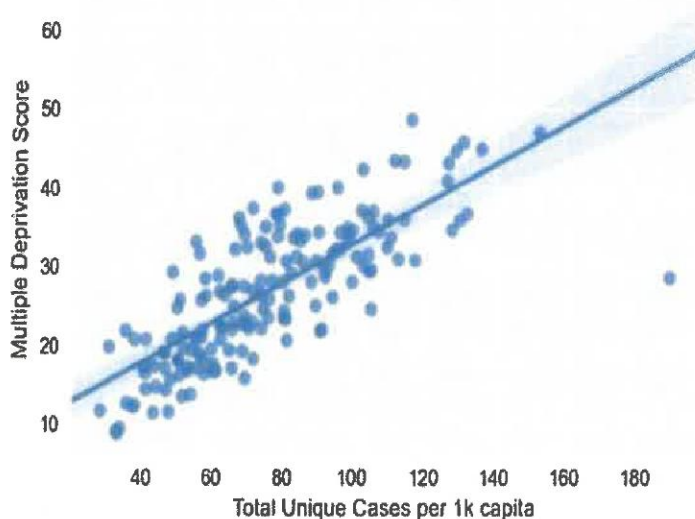
# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

Among the key findings was the high correlation between the most vulnerable residents in Lewisham and CAL clients (see overleaf). Digitally vulnerable residents were also shown to be high users of the Advice Line. Transport routes were not seen to be a major inhibitor to access advice. The analysis revealed gaps in provision for people in poor accommodation and those on low incomes. Potential 'advice deserts' where access to advice is more limited were identified in Downham and Whitefoot, Bellingham, Grove Park, Evelyn Telegraph Hill and Lee Green.

In response, CAL has developed its outreach and will redistribute services to target gaps in provision. The workshop indicated that around 20% of clients used the service on multiple occasions. A new study is being undertaken with DataKind UK in 2021 to understand better their needs and how to help them move on.

There is a high correlation between vulnerability and usage of CAL's services (disproving our hypothesis)



This shows the correlation between the multiple deprivation score and the total number of cases (per 1k capita). Each point corresponds to one LSOA in the Lewisham borough. Points above the line are, roughly, LSOAs that have more "demand" (deprivation score) than "supply" (CAL's presence)



### HOUSING LAB

Working with the Lewisham Law Centre, CAL organised two workshops with key stakeholders in the housing sector including the Council's Director of Housing Services and Housing Associations. Cabinet leads Cllr Slater and Cllr Bell opened the proceedings. The [Housing Lab Presentation](#) identified Discretionary Housing Payments and Move with Rent Arrears policies as needing refinement. At the time, the Council were in the process of reviewing their housing strategies and invited CAL to contribute to their consultations. A response was made to the consultation on the new Housing Allocations Policy. CAL will continue to work with the Lewisham Law Centre to identify key areas of concern for residents and liaise with the Council on potential for amelioration.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

### EMPLOYMENT LAB

The [Employment Lab](#) was designed to serve as a platform for relevant stakeholders about rising unemployment in Lewisham anticipated following the lock-down and its impact on young black, Asian and minority ethnic people. Organised with the support of Lewisham's BAME Network and Chaired by Cllr. Dromey, the workshop reviewed the trends to identify where and how support should be targeted. CAL's new SELF-HELP Portal was developed as a response.

### LANGUAGE AND SANCTUARY LAB

During the Covid-19 pandemic, increasing numbers of enquiries were received from Spanish speaking clients. A church community in Lee which had a strong presence of migrant families from South America amongst its congregation, had signposted people to the Advice Line. Working with partners LMLAS (Lewisham Multi-Lingual Advice), AFRIL (Action for Refugees in Lewisham) and LRMN (Lewisham Refugee and Migrant Network) along with Council officials leading on the Borough of Sanctuary, CAL brought together faith groups and community projects to consider ways of extending reach into vulnerable communities.

The [Language Lab](#) presentation identified the main language groups among clients (French, Turkish and Arabic as most prevalent) but also increasing requests for Farsi, Kurdish, Tamil, and Spanish). Participants described the complex advice needs of clients and the disproportionate impact of covid on families.

As a result of the Lab, CAL has reached out to community groups to improve access, improve understanding of clients' needs and help develop networks of support around the most vulnerable families.

## What Our Partners Are Seeing ...

In speaking to our partners, other barriers that have come to light from their interactions with various groups include:



A lack of signposting on where they can get advice or support in their language.



Restrictions around access to financial resources based on immigration status.



Misinformation received by relying on friends or family for advice instead of seeking support from knowledgeable sources.



Trust issues, as many within these user groups feel uncomfortable about approaching organisations perceived to be related to the government for support.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **5. FINANCIAL REVIEW**

#### **Financial Position**

Citizens Advice Lewisham has had another good year, continuing the stabilisation of our finances and continuing to increase the charity's reserves with a surplus of £56,929.

Following the change in accounting treatment in 2016/17 the charity's share of the liabilities associated with a National CAB Pension Plan is reflected in the CAL accounts. It is worth noting, though, that any crystallisation of this liability would be managed at a national level. Please see note 19 for more information.

Incoming resources in the year were up at £1,561,923 (2019-20 £1,082,017) of this £1,384,486 (2019-20- £976,714) related to project restricted activities i.e. purpose and application of funding was expressly defined by the funder.

Expenditure was £1,504,994 (2019-20 £996,211). As of 31 March 2021 reserves were £332,307 of which £306,692 represent unrestricted funds (2019-20 £251,371).

The growth of reserves (unrestricted funds less pension liability) continues and they are currently approx.. 20% of annual expenditure.

#### **Reserves Policy**

Trustees previously agreed that CAL would aim to build up three months of reserves by 31 March 2022. The recommendation from Citizens Advice nationally, is to maintain 3 months operating costs in unrestricted reserves.

In the meantime, CAL would operate with 2 months' cover. Trustees were comfortable with the level of stability provided by the newly secured three-year grant. Other than salaries, there are no major liabilities as the premises are on licence, and equipment and servicing is paid monthly.

In assessing the drivers for the appropriate reserve level, Trustees wanted sufficient resources to cover any unplanned events but also wanted to ensure they were maximising the resource for the benefit of clients and the community. They felt that the new grant and high demands required a strong level of investment to deliver the increase in volume. The need and capability to react to the impact of COVID-19 on service delivery and client access is a good example of the value of this prudent approach.

With unrestricted reserves (excluding the pension liability) at 31 March 2021 of £306,692, CAL is on target to reach 3 months cover in the next 12 months.

#### **Restricted Reserves**

Restricted funds are those restricted by the donor or funder and cannot be used for the general purposes of the bureau. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by Trustees annually.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021

### Principal Funding Sources

The Trustees extend their gratitude to Lewisham Council who continued to support the core operating capacity of the charity. Additionally, project-specific funding was received from:

- London & Quadrant and Phoenix Community Housing for specialist money advice and generalist advice to their tenants.
- Citizens Advice for our Energy Advice Programme project, helping clients with issues around fuel and directly from Business, Enterprise and Industrial Strategy Department.
- Department for Work & Pensions for Help to Claim through Citizens Advice.
- Debt Free London subcontracted through Toynbee Hall for the Money and Pension Service.
- Trust for London for the Lewisham Law Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### Funds in Deficit

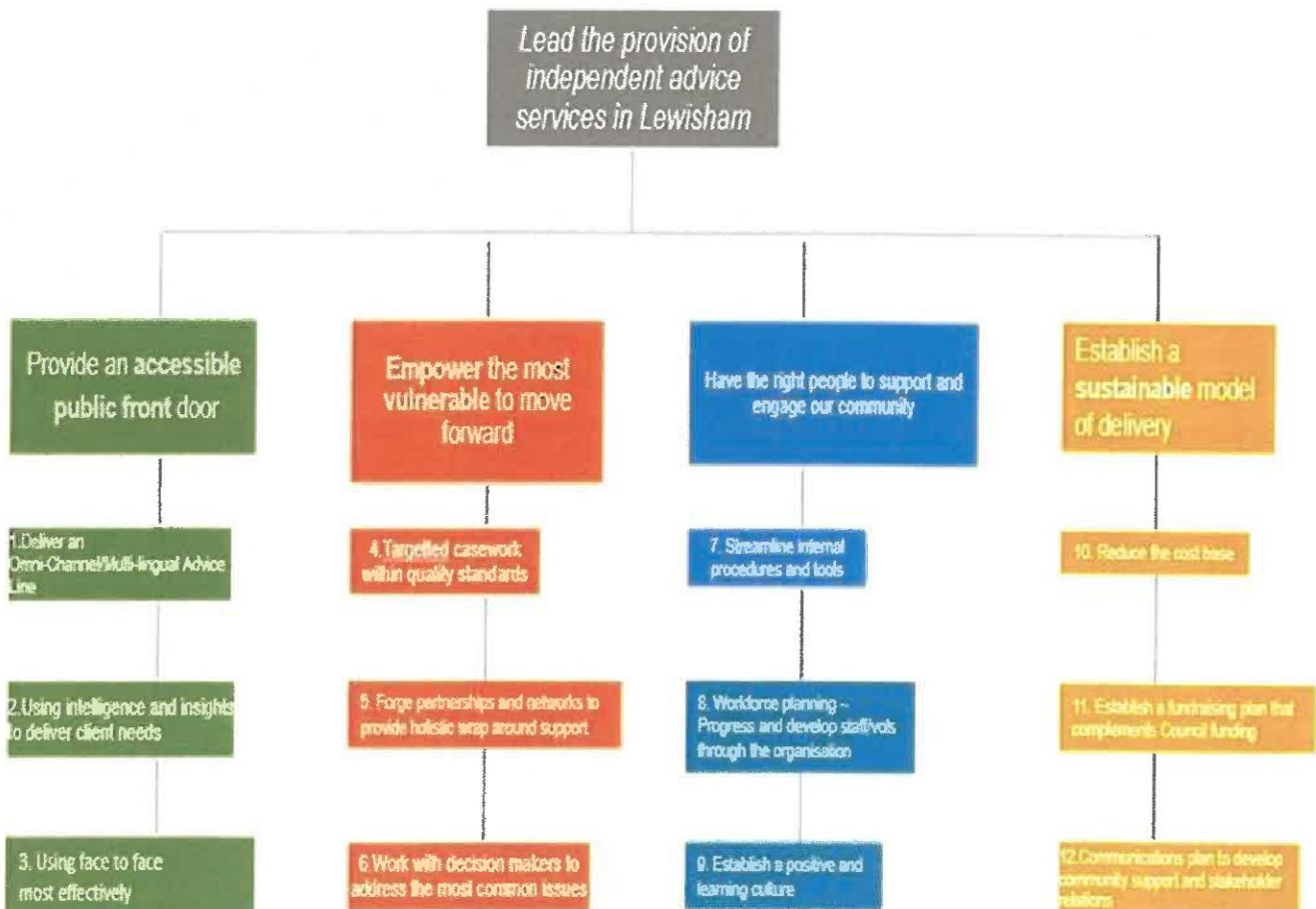
No funds were in deficit at the balance sheet date.

### Investment Policy

As required in its Memorandum paragraph 3.19, in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

### FUTURE PLANS

CAL aims to continually improve access to its service, and intends to reach even more local residents, especially the most vulnerable. Our three-year business plan identifies the following objectives for 2021-24:



# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### *STRATEGIC OBJECTIVES AND GOALS*

CAL will continue to provide an accessible public front door and deliver services through a range of channels. Our intelligence and insight functions will be developed to adapt to client needs and ensure that the most cost-intensive services are reserved for those who need them most.

We will continue to undertake casework for the most vulnerable in a way that empowers them. Our approach is to give people the knowledge and the confidence they need to find their way forward. We will want to better understand the needs of vulnerable clients to target our support appropriately. In line with the Future of Advice Quality Framework set by CA, we will work within quality standards that assure consistency in provision and encourage learning and good practice. CAL will develop partnerships and referral pathways that deliver wrap-around support to improve and optimise wellbeing. CAL will continue in its Research and Campaign activity to identify, and with decision makers, address the most common issues faced by clients.

Investment in people and their wellbeing, continues to be a top priority for CAL. Covid-19 has taken its toll on many who are exhausted by the isolation and left mentally less resilient. CAL relies on staff and volunteers not just for service delivery but also to build trust and confidence with the community - encouraging more to come forward when they need help. With digitisation and hybrid/remote working, internal policies and processes will need to be reviewed to allow us to stay efficient and effective.

Already we've introduced workforce planning to help develop pathways for staff progression and allow the team to remain responsive to new opportunities – efforts will need to be reinforced. A renewed emphasis on a positive learning culture will help to continue to raise morale in an environment of increasing and relentless demand.

Overall, CAL will operate a model of delivery that is financially sustainable and embedded in the community. Opportunities to reduce the cost base further will be explored. There are already live discussions about the sharing of back-office functions with partners and cross borough initiatives with other LCA's. Fundraising has proven effective during lockdown and a new plan to complement funding from the Council and other current partners has been agreed by Trustees. Social media and stakeholder communications will be developed to ensure residents understand the needs we are trying to meet and to shore up their support for our efforts locally.

### *GOING CONCERN*

In line with the SORP, Trustees assessed the going concern of the charity at its Finance Committee Meeting on 14<sup>th</sup> July 2021. For the next period, they considered:

- Profit & loss budgets
- Rolling cashflows
- Predictability of future income streams

Trustees also noted that Council funding for Advice Lewisham Partnership was likely to reduce from April 2022 and recognise the external pressures on various income streams. This is likely to lead to a reduction in turnover in 2022-23. This situation is being managed through a mixture of HR processes (restructuring, redeployment and TUPE), further fundraisings efforts that seek to maintain turnover, and prudent use of reserves to support transition and cash flow. Trustees concluded that the Charity was a going concern.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Report of the Trustees (incorporating the Directors' Report) for the year ended 31 March 2021**

### **Statement of Trustees' Responsibilities**

The trustees (who are also directors of Lewisham Citizens Advice Bureaux Service Limited for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare Financial Statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these Financial Statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2019 (FRS 102).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the Financial Statements.
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the Financial Statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Statement as to Disclosure of Information to Auditors**

So far as the trustees are aware, there is no relevant audit information of which the company's auditors are unaware, and each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

### **Auditors**

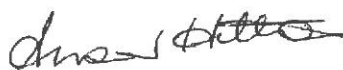
The Auditors, Myrus Smith, Chartered Accountants have indicated that they are willing to be reappointed at the forthcoming Annual General Meeting.

### **Small Company Provision**

This Trustees' Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

### **Approval**

Approved and signed on behalf of the Board.



Susan Hutton  
Treasurer

11 November 2021

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited

### Opinion

We have audited the financial statements of Lewisham Citizens Advice Bureaux Service Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the trustees report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited**

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 25, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Independent Auditor's Report to the members of Lewisham Citizens Advice Bureaux Service Limited**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:


- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

  
Stephen Jones FCA (Senior Statutory Auditor)  
For and on behalf of Myrus Smith  
Chartered Accountants and Statutory Auditors  
Norman House, 8 Burnell Road  
Sutton, Surrey  
SM1 4BW

10 November 2021

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Statement of financial activities for the year ended 31 March 2021**  
**Incorporating the Income and Expenditure Account**

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	2	81	-	81	2,212
Charitable activities	3	173,202	1,374,286	1,547,488	1,077,857
Investment income	4	1,794	-	1,794	1,948
Other income	5	2,360	10,200	12,560	-
<b>Total</b>		<u>177,437</u>	<u>1,384,486</u>	<u>1,561,923</u>	<u>1,082,017</u>
<b>Expenditure on:</b>					
Charitable activities	6	116,270	1,388,724	1,504,994	996,211
<b>Total Expenditure</b>		<u>116,270</u>	<u>1,388,724</u>	<u>1,504,994</u>	<u>996,211</u>
<b>Net income before transfers</b>					
	10	61,167	(4,238)	56,929	85,806
Transfers between funds		(5,846)	5,846	-	-
<b>Net movement in funds for the year</b>	16	55,321	1,608	56,929	85,806
<b>Reconciliation of funds:</b>					
<b>Balance brought forward</b>	16	251,371	24,007	275,378	189,572
<b>Balance carried forward</b>	16	<u>£306,692</u>	<u>£25,615</u>	<u>£332,307</u>	<u>£275,378</u>

The Statement of Financial Activities includes all recognised gains and losses during the year.

All income and expenditure derives from continuing activities.

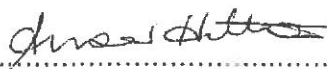
The notes form part of these financial statements

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Balance Sheet as at 31 March 2021**

	Note	2021		2020	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible fixed assets	12		-		1,333
<b>Current Assets</b>					
Debtors	13	76,212		101,163	
Cash at bank and in hand		522,477		628,531	
		<u>598,689</u>		<u>729,694</u>	
Creditors - amounts falling due within one year	14	<u>121,969</u>		<u>355,931</u>	
<b>Net Current Assets</b>			476,720		373,763
			<u>476,720</u>		<u>375,096</u>
Pension scheme liability	20		(144,413)		(99,718)
<b>Net Assets</b>	15		<u>£332,307</u>		<u>£275,378</u>
<b>Funds of the Charity</b>					
Unrestricted funds	16				
General funds			451,105		351,089
Pension Liability			(144,413)		(99,718)
Restricted Funds	16		25,615		24,007
	16		<u>£332,307</u>		<u>£275,378</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the trustees and authorised for issue on 11 Nov 2021 and signed on their behalf by:

  
 .....  
 Susan Hutton  
 Treasurer

**Company number: 03038147**

The notes form part of these financial statements.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED****Statement of Cash flows****As at 31 March 2021**

	Note	2021 £	2020 £
<b>Cash flows from operating activities</b>	18	(107,848)	527,407
<b>Cash flows from investing activities</b>			
Interest received	4	<u>1,794</u>	<u>1,948</u>
<b>Net increase / (decrease) in cash and cash equivalents</b>		(106,054)	529,355
Cash and cash equivalents brought forward		<u>628,531</u>	<u>99,176</u>
<b>Cash and cash equivalents carried forward</b>		<u><u>£522,477</u></u>	<u><u>£628,531</u></u>
<b>Cash and cash equivalents consists of:</b>			
Cash at bank and in hand		<u><u>£522,477</u></u>	<u><u>£628,531</u></u>

The notes form part of these financial statements

# **LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**

## **Notes to the financial statements for the year ended 31 March 2021**

### **1. Accounting policies**

#### **a) Basis of preparation**

Lewisham Citizens Advice Bureaux Service Limited is a charitable company limited by guarantee registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information on page 1.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### **b) Tangible fixed assets and depreciation**

The costs of minor additions costing below £1,000 are not capitalised. This policy is reviewed periodically by the trustees.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer and office equipment	- 33% straight line or over whole term of the lease
Fixtures and fittings	- 33% straight line or over whole term of the lease

#### **c) Income recognition**

Contract and grant income is accounted for in the Statement of Financial Activities (SOFA) when the charity has entitlement to the income, receipt is probable and amounts can be measured with reasonable certainty. Income received which relates to a future accounting period is recognised in creditors as deferred income. Bank interest is recognised on a receivable basis. Donations are recognised upon receipt.

#### **d) Expenditure recognition**

Expenditure is recognised on an accruals basis as a liability when incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises services supplied and activities undertaken which are identifiable as wholly or mainly in support of the charity's objectives.

Support costs are those costs which enable the charitable activities to be undertaken and include overheads and general property maintenance. Where activities incurred relate to more than one cost category, they are apportioned on the most appropriate basis, and predominantly with reference to staff time, on a reasonable and consistent basis.

Governance costs are those costs associated with the governance arrangements of the charity, and these include audit, legal advice for trustees, costs associated with trustee meetings and the cost of the preparation of the statutory financial statements.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2021

### 1. Accounting policies/cont'd...

#### e) Fund accounting

The unrestricted general funds are those funds that are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by the donors. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### f) Debtors and creditors

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### g) Operating leases

Rentals under operating leases are charged to the SOFA on a straight – line basis over the lease term.

#### h) Pension costs

CAL participates in 2 pension schemes;

Contributions payable under the schemes are charged to the SOFA in the year to which they refer:

- a) The Pension Trust Growth Plan has four different series within the one pension scheme. CAL participates in two of these series. It previously entered staff into a defined benefit series and it now enrolls new staff into the defined contribution one.

The defined benefit series had been classified as a defined contribution money purchase scheme, but has now been redesignated as a defined benefit scheme because of the guarantee within the scheme that the value attributed to each member will not be less than the accumulated contributions. Consequently this places a potential contingent liability on employers, see also note 18, although CAL has no deficit contributions payable under the scheme. The pension contributions charged in these accounts represent the amounts payable by the company for this scheme in respect of the year 2020-21.

- b) National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) is a defined benefit arrangement. However, this scheme is a multi-employer scheme and is also accounted for as a defined contribution scheme because the charity is unable to identify its share of the underlying assets and liabilities on a consistent and reasonable basis in accordance with Section 28 of FRS 102. As the charity has an agreed deficit contribution scheme in place, a liability has been included for the value of these future payments, discounted to their present value. This scheme was closed to future accrual with effect from 31 March 2008. Further details are provided in note 19.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

<b>2 Donations and legacies</b>	Unrestricted 2021	Restricted 2021	Total 2021	Total 2020
<b>Voluntary income</b>				
Donations	£81	£Nil	£81	£2,212

All of the £2,212 recognised in 2020 related to unrestricted funds.

<b>3 Income from Charitable Activities</b>	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Total 2020 £
London Borough of Lewisham	-	866,733	866,733	542,714
Capitalise	-	262,945	262,945	273,648
National CA - EBDx	-	10,920	10,920	15,000
National CA - Help to Claim	-	111,434	111,434	108,176
TFL - Legal Team	-	41,250	41,250	37,000
Social Prescribing	-	50,000	50,000	-
SELCE	-	12,745	12,745	-
National CA – Grant for Equipment	-	18,259	18,259	-
Other Grants	173,202	-	173,202	101,319
	<u>£173,202</u>	<u>£1,374,286</u>	<u>£1,547,488</u>	<u>£1,077,857</u>

Of the £1,077,857 recognised in 2020, £101,319 related to unrestricted funds and £976,538 related to restricted funds.

<b>4 Investment Income</b>	Unrestricted 2021	Restricted 2021	Total 2021	Total 2020
Bank Interest received	£1,794	£Nil	£1,794	£1,948

Of the £1,948 recognised in 2020, £1,772 related to unrestricted funds and £176 related to restricted funds.

<b>5 Other Income</b>	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Total 2020 £
Insurance claim	2,360	-	2,360	-
Secondment income	-	10,200	10,200	-
	<u>£2,360</u>	<u>£10,200</u>	<u>£12,560</u>	<u>£Nil</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

<b>6 Expenditure on Charitable Activities</b>	Direct Costs (note 7)	Support Costs (note 8)	Total 2021	Total 2020
Information and advice services	£1,333,176	£171,818	£1,504,994	£996,211
	<u>£1,333,176</u>	<u>£171,818</u>	<u>£1,504,994</u>	<u>£996,211</u>
<p>£116,270 (2020: £17,295) of the above costs was charged to unrestricted funds and £1,388,724 (2020: £978,916) of the above costs was charged to restricted funds.</p>				
<b>7 Analysis of Direct Costs</b>			2021	2020
Staff and volunteer costs			961,604	777,858
Partner payments			248,298	166,252
Office costs			91,321	-
Premises costs			31,000	-
Other costs			953	-
			<u>£1,333,176</u>	<u>£944,110</u>
<b>8 Analysis of Support Costs</b>			2021	2020
Staff and volunteer costs			34,140	-
Office costs			82,814	39,237
Premises costs			-	39
Other costs			2,589	7,623
Governance costs (Note 9)			7,580	10,601
Pension liability movement			44,695	(5,399)
			<u>£171,818</u>	<u>£52,101</u>
<b>9 Governance Costs</b>			2021	2020
Legal, Professional and finance			1,980	4,560
Audit			5,508	5,500
Trustee Board			92	541
			<u>£7,580</u>	<u>£10,601</u>
<b>10 Net income for the year</b>			2021	2020
This is stated after charging:				
Depreciation			£1,333	£1,610
Auditor's remuneration – audit services			£5,508	£5,500
			<u>£7,580</u>	<u>£10,601</u>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

**11 Information regarding Trustees, Directors and Employees**

	2021 £	2020 £
Wages and salaries	862,582	663,088
Recruitment costs	5,599	20,729
Social security costs	73,802	54,879
Pension costs	31,838	23,633
Staff training and travel costs	11,543	15,529
	<u>£985,364</u>	<u>£777,858</u>

The average number of staff employed by the charity (full time equivalent) was:

	2021	2020
Direct charitable work	34	27
Administrative	2	1
	<u>36</u>	<u>28</u>

No employee received total employee benefits (excluding employer pension costs) in excess of or more than £60,000 per annum.

**Trustees and key management personnel remuneration and expenses**

No trustee received any remuneration in respect of services as a trustee during the year (2020: £Nil). No expenses were claimed by nor reimbursed to any trustees during this or the previous year.

The total amount of employee benefits received by key management personnel was £57,012 (2020: £52,180). Under FRS 102, employee benefits include gross salary, employer's national insurance, employer's pension contributions and benefits in kind.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

<b>12 Fixed assets</b>		Computer Equipment £
As at 1 April 2020 and 31 March 2021		£4,878
Depreciation		
At 1 April 2020		3,545
Charge for the year		1,333
Disposals		-
At 31 March 2021		£4,878
Net book value at 31 March 2021		£Nil
Net book value at 31 March 2020		£1,333
 <b>13 Debtors</b>	 2021 £	 2020 £
Trade debtors	24,127	20,455
Prepayments	12,056	46,718
Accrued income	40,029	33,990
	£76,212	£101,163
 <b>14 Creditors - amounts falling due within one year</b>	 2021 £	 2020 £
Trade creditors	12,370	49,173
Other creditors including tax and social security	8,823	16,794
Accruals	100,776	73,281
Deferred income (e.g. grants in advance)	-	216,683
	£121,969	£355,931
 <b>Deferred income analysis</b>	 2021 £	 2020 £
As at 1 April 2020	216,683	-
Additions during the year	-	-
Amounts released to income	(216,683)	(118,674)
As at 31 March 2021	£Nil	£216,683

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

**15 Analysis of net assets between funds**

<b>2021</b>	<b>General Funds</b> £	<b>Restricted Funds</b> £	<b>Total Funds</b> £
Tangible fixed assets	-	-	-
Current assets	573,074	25,615	598,689
Other liabilities	(266,382)	-	(266,382)
<b>Net assets at 31 March 2021</b>	<b>£306,692</b>	<b>£25,615</b>	<b>£332,307</b>

Comparative information for the analysis of net assets between funds in the previous financial year is as follows:

<b>2020</b>	<b>General Funds</b> £	<b>Restricted Funds</b> £	<b>Total Funds</b> £
Tangible fixed assets	1,333	-	1,333
Current assets	705,687	24,007	729,694
Other liabilities	(455,649)	-	(455,649)
<b>Net assets at 31 March 2020</b>	<b>£251,371</b>	<b>£24,007</b>	<b>£275,378</b>

<b>16 Movement in funds</b>	<b>At 1 April 2020</b> £	<b>Income</b> £	<b>Expenditure</b> £	<b>Transfers</b> £	<b>At 31 March 2021</b> £
<b>Restricted Funds</b>					
London Borough of Lewisham	26,352	866,733	(867,470)	-	25,615
Capitalise	(899)	273,145	(274,054)	1,808	-
National CA - EBDx	(665)	10,920	(11,016)	761	-
National CA - Help to Claim	(512)	111,434	(113,655)	2,733	-
TFL - Legal Team	(269)	41,250	(41,051)	70	-
Social Prescribing	-	50,000	(50,041)	41	-
SELCE	-	12,745	(13,178)	433	-
National CA – Grant for Equipment	-	18,259	(18,259)	-	-
<b>Total Restricted Funds</b>	<b>£24,007</b>	<b>£1,384,486</b>	<b>£(1,388,724)</b>	<b>£5,846</b>	<b>£25,615</b>
<b>Unrestricted Funds</b>					
General funds	351,089	177,437	(71,575)	(5,846)	451,105
Pension Liability	(99,718)	-	(44,695)	-	(144,413)
<b>Total Unrestricted Funds</b>	<b>£251,371</b>	<b>£177,437</b>	<b>£(116,270)</b>	<b>£(5,846)</b>	<b>£306,692</b>
<b>Total Funds</b>	<b>£275,378</b>	<b>£1,561,923</b>	<b>£(1,460,299)</b>	<b>£Nil</b>	<b>£332,307</b>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

**16 Movement in funds/cont'd...**

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
<b>Prior Year Comparison</b>	£	£	£	£	£
<b>Restricted Funds</b>					
London Borough of Lewisham	-	542,714	(516,362)	-	26,352
Capitalise	16,997	273,824	(291,720)	-	(899)
National CA EBDx	158	15,000	(15,823)	-	(665)
National CA Help to Claim	5,164	108,176	(113,852)	-	(512)
TFL - Legal Team	3,890	37,000	(41,159)	-	(269)
<b>Total Restricted Funds</b>	<b>£26,209</b>	<b>£976,714</b>	<b>£(978,916)</b>	<b>£Nil</b>	<b>£24,007</b>
<b>Unrestricted Funds</b>					
General funds	268,480	105,303	(22,694)	-	351,089
Pension Liability	(105,117)	-	5,399	-	(99,718)
<b>Total Unrestricted Funds</b>	<b>£163,363</b>	<b>£105,303</b>	<b>£(17,295)</b>	<b>£Nil</b>	<b>£251,371</b>
<b>Total Funds</b>	<b>£189,572</b>	<b>£1,082,017</b>	<b>£996,211</b>	<b>£Nil</b>	<b>£275,378</b>

**Restricted funds:**

**London Borough of Lewisham** - our core activity is funded by the Local Authority.

**Capitalise** - pan-London partnership project which receives funding from the government's Financial Inclusion Fund. This project enables us to increase the level of face to face debt advice.

**National CA EBDx** - Energy Best Deal Extra (EBDx) reached consumers who are vulnerable to, or are in, fuel poverty, and those who might benefit from energy advice and on matters relating to their wider circumstances.

**National CA Help to Claim** - This project offers end-to-end support to help people make a new Universal Credit claim

**TFL - Legal Team** - Trust for London project supporting individuals with legal issues and providing access to specialist advice for disadvantaged residents.

**Social Prescribing** - Support provided by London Borough of Lewisham's Better Care Fund to allow us to provide benefits and debt advice to customers referred by GP Link Workers.

**SELCE** - This funding is administered locally by South East London Community Energy on behalf of British Gas Trust and the project allows CAL to provide energy advice and support to vulnerable residents in Lewisham and surrounding area.

**National CA Grant for Equipment** - Citizens Advice National distributed a BEIS grant for £18,259, to support equipment needs owing to increased capacity to help continued advice services across all channels during COVID-19.

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

**17 Financial commitments**

**Operating lease commitments**

Total minimum lease payments due under non-cancellable operating leases for equipment are as follows:

	2021 £	2020 £
Due within one year	4,470	4,470
Due within one to five years	-	4,470
	<u>£4,470</u>	<u>£8,940</u>

**18 Reconciliation of net income/expenditure to net cash flow from operating activity**

	2021 £	2020 £
Net movement in funds	56,929	85,806
Interest receivable	(1,794)	(1,948)
Depreciation	1,333	1,610
Movement in pension scheme liability	44,695	(5,399)
Decrease/(increase) in debtors	24,951	175,422
Increase/(decrease) in creditors	(233,962)	271,916
	<u>£(107,848)</u>	<u>£527,407</u>

**19 Contingent liabilities and assets**

Contingent liabilities

CAL has potential financial obligations in respect of pension entitlements for past and present staff arising under the Pensions Trust defined benefit pension scheme, which do not need to be provided for in these Financial Statements. In the case of the Pensions Trust Growth Plan scheme it has been confirmed that on the basis of the actuarial assessment of the buy-out funding position at 30 September 2020, the employer debt on withdrawal liability for CAL is £30,172.

Contingent assets

Total grant funding awarded as at 31 March 2021 but not yet received and recognised as income due to the recognition criteria not being met amounts to £527,865.

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2021

### 20 NACAB pension scheme

This note refers to the entirety of the NACAB scheme, of which CAL is a member. The CAL potential obligations are included in note 19.

National Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000 which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

**The major assumptions used by the actuary were (in nominal terms) as follows:**

	<b>As at 31/03/2021</b>	<b>As at 31/03/2020</b>
Discount rate	2.10%	2.40%
Inflation (RPI)	3.30%	2.80%
Inflation (CPI)	2.80%	2.00%
Revaluation of deferred pensions in excess of GMP	2.80%	2.00%
Pension in payment increases of:		
- CPI or 5% p.a. if less	2.80%	2.00%
- CPI inflation since retirement or 5% p.a. compound if less	2.80%	2.00%
- CPI or 3% p.a. if less	2.50%	1.90%
Commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

# LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED

## Notes to the financial statements for the year ended 31 March 2021

	As at 31/03/2021	As at 31/03/2020
<b>Assumed life expectancies on retirement at age 65 are:</b>		
Retiring today - Males	21.2	21.2
Retiring today - Females	24.1	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.6
	Value at 31/03/2021 £000s	Value at 31/03/2020 £000s
<b>The assets in the Plan were:</b>		
Multi asset funds	72,995	61,086
Structured Equity	24,849	24,279
Cash	1,509	594
	<hr/>	<hr/>
<b>Fair value of Plan assets</b>	<b>99,353</b>	<b>85,959</b>
	<hr/>	<hr/>
	£000s	£000s
<b>The actual return on assets over the period was:</b>	<b>14,282</b>	<b>188</b>
	<hr/>	<hr/>
	£000s	£000s
Present value of funded obligations	161,415	140,310
Fair value of Plan assets	99,353	85,959
	<hr/>	<hr/>
<b>Surplus/(deficit) in funded scheme</b>	<b>(62,062)</b>	<b>(54,351)</b>
	<hr/>	<hr/>
	£000s	£000s
Present value of unfunded obligations	-	-
Unrecognised actuarial gains (losses)	-	-
Adjustment in respect of asset ceiling and minimum funding requirement	-	-
	<hr/>	<hr/>
<b>Net liability in balance sheet (of National Citizens Advice)</b>	<b>62,062</b>	<b>54,351</b>
	<hr/>	<hr/>

**LEWISHAM CITIZENS ADVICE BUREAUX SERVICE LIMITED**  
**Notes to the financial statements for the year ended 31 March 2021**

<b>Reconciliation of opening and closing balances of the present value of the defined benefit obligation</b>	<b>31/03/2021 £000s</b>	<b>31/03/2020 £000s</b>
Benefit obligation at beginning of year	140,310	144,378
Current service cost	652	866
Interest cost	3,322	3,549
Contributions by Plan participants	-	-
Actuarial (gains)/losses	21,568	(2,823)
Benefits paid and expenses	(4,437)	(5,660)
Past service cost	-	-
Settlements	-	-
Business combinations	-	-
Exchange rate	-	-
<b>Benefit obligation at end of year</b>	<b>161,415</b>	<b>140,310</b>
<b>Reconciliation of opening and closing balances of the fair value of Plan assets</b>	<b>31/03/2021 £000s</b>	<b>31/03/2020 £000s</b>
Fair value of Plan assets at beginning of year	85,959	88,882
Interest income on Plan assets	2,052	2,183
Return on assets, excluding interest income	12,230	(1,995)
Contributions by employers	3,549	2,549
Contributions by Plan participants	-	-
Benefits paid and expenses	(4,437)	(5,660)
Business combinations	-	-
Settlements	-	-
Exchange rate	-	-
<b>Fair value of Plan assets at end of year</b>	<b>99,353</b>	<b>85,959</b>
<b>The amounts recognised in profit or loss:</b>	<b>31/03/2021 £000s</b>	<b>31/03/2020 £000s</b>
Service cost - including current and past service costs, and settlements	-	-
Service cost - administrative cost	652	866
Net interest on the net defined benefit liability	1,270	1,366
<b>Total expense</b>	<b>1,922</b>	<b>2,232</b>
<b>Remeasurements of the net defined benefit liability (asset) to be shown in OCI:</b>	<b>31/03/2021 £000s</b>	<b>31/03/2020 £000s</b>
Actuarial (gains)/losses on the liabilities	21,568	(2,823)
Return on assets, excluding interest income	(12,230)	1,995
Changes in the effect of the asset ceiling excluding interest income	-	-
<b>Total remeasurement of the net defined benefit liability (asset) to be shown in OCI</b>	<b>9,338</b>	<b>(828)</b>

End