



ANNUAL REPORT 2024/25

Citizens Advice Bexley

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CHAIR' REPORT

Steve Armstrong



I took over from Michael Zuke as Chair at the AGM in 2022.

During the year 2024/5 there were several new Trustees appointed to the Board of CAB, all have different skill sets and have settled in well, taking on individual responsibilities on behalf of the Board. Once again, we have a full complement of Trustees.

In July 2024 we sadly lost our CEO of 17 years Roland Haigh. Fortunately, Karen Townsend stepped into the role and has done an excellent job under very difficult circumstances.

Following our Year 3 Leadership Assessment carried out by the National body in June 2024 there were a few areas that needed attention, causing our Centre to fail the appraisal, but I'm pleased to say everything was actioned and by the end of October 2024, CAB had achieved accreditation from National Cit A.

My main concern since taking on the role was to secure the next round of funding from our main contributor Bexley Council, which I am pleased to say has just been approved, initially for 12 months and almost certainly for a further five years. Currently other avenues of funding are being pursued to underpin the organisation and to bring as much stability as possible to an ever-changing financial climate. We continue to work in partnership with the Trussell Trust and the Lewisham Migrant Network.

CAB plans to extend our debt advice service if anticipated funding is successful. The centre has made great progress this year, particularly in relation to our in-house IT, where new machines have been provided to many staff and other PC's have been upgraded to accommodate Windows 11. We are now in a position to be accredited for Cyber Essentials and plan to pursue this over the next few months. The whole IT set up is now professional and secure with all staff trained on the importance of storing and accessing client information in a safe manner. Other positive moves have been to introduce the following:

- "Drop In" sessions for Bexley Residents which had not been possible since the outbreak of Covid.
- Dedicated contact telephone lines for Bexley residents which are being introduced imminently.
- More involvement of volunteers and staff with the Board of Trustees both through Team Meetings and Board meetings.

As has often been said in the past, our volunteers have always been at the heart of our operation. It would be impossible for us to maintain our work and services without them. I also include the Board of Trustees who give up their valuable time to help oversee the CAB operation.

The volunteer numbers have grown over the past 12 months, which is testament to the excellent work our team do on a daily basis. For some of our volunteer advisors, experience acquired in learning entirely new skills during their training period provided a stepping-stone to paid employment, whilst others just really enjoyed helping people in their day-to-day lives. Our challenge remains to keep volunteers at the Centre after they have been successfully trained.

All the above are supported by our salaried staff who have been excellent throughout this period without singling out any members of the Team, I would like to acknowledge all their hard work, and to thank my fellow trustees for their support.

Next year will again be very challenging for the Centre with continued inflationary increases and funding restrictions stretching our resources. Having said this, we remain confident of continuing to serve the residents of Bexley Borough to the best of our ability for many years to come.

We continue to work in partnership with the Trussell Trust and the Lewisham Migrant Network" after the words ever changing financial climate.

Steve Armstrong, Chairman Board of Trustee, Bexley CAB

THE TREASURER'S REPORT

Keith Coleman

The financial year 2024/2025 was challenging because of the need to upgrade our ICT systems, whilst managing our financial resources with a reduced income. (The figures in brackets show the previous year's amounts).

During the year we received £346,295 (£384,280) in income. Our largest donor has been the London Borough of Bexley which currently remains at £216,300 per annum. However, during the year we received £37,000 (£34,000) for the London Borough of Bexley Debt Advice service. We thank the London Borough of Bexley for their continuing support. In addition, we have:

- Received £29,104 (£34,854) from the Trust for London as we work with our Lewisham partners providing the Immigration Service.
- Received £36,259 (£36,427) from the Trussell Trust to provide a debt advice service for their clients.
- Continued with our assistance with the London Borough of Bexley Fuel Voucher Scheme.

We spent £364,132 (£341,459) during the year 2024/2025 of which the majority was on salaries and staff costs £285,604 (£292,587), with the balance on rent and general expenditure £78,527 (£48,872). As a result, Citizens Advice Bexley showed an operating deficit of £17,836 (last year was a surplus of £42,821).

Citizens Advice Bexley has minimal fixed assets, mainly computers and office furniture, with cash held at CAF bank (Charitable Aid Foundation) and in COIF (Charities Investment Fund). All monies were spent on charitable activities and associated support. No Trustees received any remuneration.

Keith Coleman, Treasurer, Citizens Advice Bexley

SUMMARY OF THE ACCOUNTS	
INCOME	
L. B. Bexley	£216,300.00
L.B.B Debt Advice	£37,000.00
Trust For London	£29,103.00
Trussell Trust	£36,259.22
Bexley Fuel Voucher Scheme	£9,524.20
Other Income	£3,702.00
Bank Interest	£14,406.24
TOTAL INCOME	£346,295.16
EXPENDITURE	
Staff Costs	£285,604.34
Running & Volunteers Costs	£78,527.27
TOTAL EXPENDITURE	£364,131.61
SUMMARY	
Total Income	£346,295.16
Total Expenses	£364,131.61
Net Movement	(£17,836.45)
Reserves B/FWD	£292,864.61
Closing Balance as 31.03.25	£275,028.16

MONEY ADVICE REPORT

Oluwafemi Adedayo

New Clients

Another year has flown by! The high demand for Money advice has not continue to be deluged by clients facing debt problems of all types. The was a very difficult year for our clients financially, and a very demanding providing money advice. It feels like 'straightforward' debt cases are a past and that each new client provides a challenge to find a workable

Our Money Advice caseworker was kept fully occupied and with the ever-increasing debt, our advice means that diaries continue to be under pressure and clients sometimes have to wait longer than we would like for an appointment.

In the financial year under review, we were able to help 422 new clients of £2,417,738 (excluding mortgages) and an average debt per client of £5,729. Compared with 2023/24 financial year, the number of clients rose by a decrease of 37% in total debts, with 29% decrease in average debt per

Scheduled Outcome

The year in review shows that 29% of clients with 63.3% of the total debts in some form of rescheduling arrangement after we had negotiated with clients' behalf. While 63% of clients with 14% of total debts were empowered with necessary support and

Annual Statistics



New Clients Contact

422 as we
abated as we
year in review



£298,049 for
Housing Arrears
thing of the
solution.



Other Priority Debts

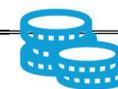
£263,646

with total debts



Non-Priority Debts

£1,856,043



Total Debts

Excluding
Mortgages

£2,417,738



Average Debt Per Client

£5,729



Additional Identified Benefits

The Annual Schedule Of Outcome



Rescheduled

Client : 122, [29%]

£1,530,756 [63.3%]

Cases where payments to creditors can be rescheduled to a level more manageable to client. Bureau acting.



Insolvency

Client: 21 [5%]

£445,822 [18.5%]

Following investigation of options available, client decided upon personal bankruptcy/DRO



Breathing Space

Client: 13 [3%]

£102,619 [4.2%]

Breathing Space is not a debt solution in itself. Nonetheless, it is a debt option that gives debtor temporary protection from the creditors.



Self-Help

Client: 266 [63%]

£338.619 [14%]

Following advice and support, clients continue to deal with situation themselves

information to deal with debts on their own; and 5% of clients with 18.5% of the total debts opted for Bankruptcy / DRO. Breathing space accounted for 3% of the client with 4.2% of the total debts. The total sum of £3,004,442 was identified yet to be claimed benefits which was about 72% increase when compared to the previous financial year. These additional benefits as always will provide a significant boost to the affected client's incomes.

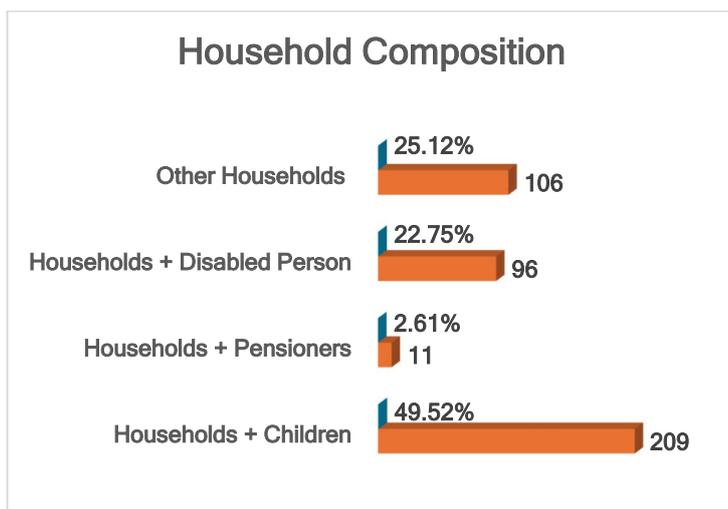
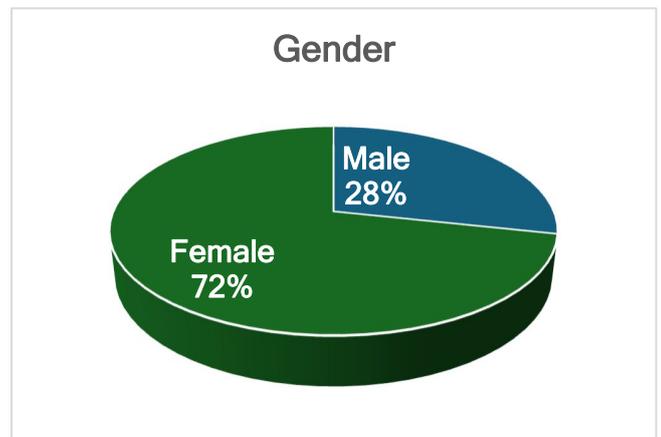
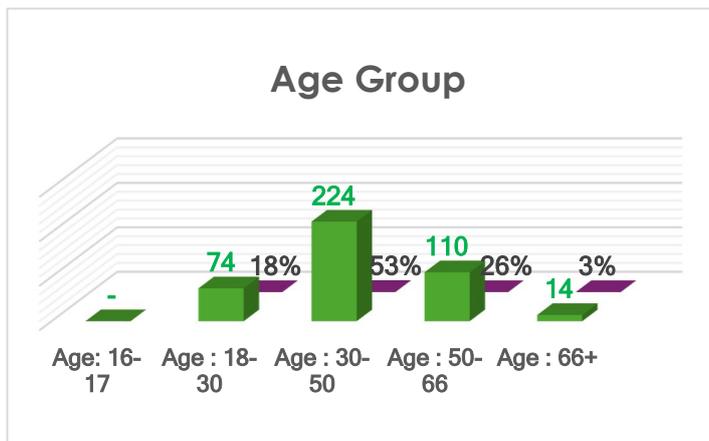
Bexley Council Outreach

In our outreach at the Bexley Council, we continued to provide advice and support for clients to find ways to maximize their income, advice on rent affordability, budgeting and welfare benefit. The focus of the work at this outreach has not changed. This has always been geared towards prevention and early intervention across all areas of housing to reduce homelessness.

In this financial, 300 clients, which represents 71% of the total new clients, were direct referrals from the Housing Team at Bexley Council.

Since the introduction of the breathing space scheme, it has become a 'lifeline' for delaying eviction especially where rent arrears are involved. We were able to do five this quarter and this has been effective in preventing homelessness.

Household Demographic Report At A Glance



THE OUTREACH REPORT

Thamesmead Advice Hub

Harminder Kaur



I am pleased to be able to provide this short report about our work at the Thamesmead Advice Hub on behalf of Citizens Advice Bexley.

Sabrina and I have been attending the hub on a rotational 2-week basis. Funding has changed, therefore we are limited to advising at the hub and signposting to Local Citizens Advice Bureau – Greenwich, unless Client's live or work in Bexley. Most service users inform us that they find it difficult to get in touch with Greenwich and attend the hub that is closest to them.

The clients who attend this outreach come from varied socio-economic backgrounds. They benefit from having ongoing access to a growing number of services at The

Moorings. The following Services are available: General Advice (Citizens Advice); Housing (Greenwich Housing Rights), domestic violence/family issues (The Her Project), Immigration (Lewisham Migrant and Refugee Network), General well-being (Live Well). Last year there was the addition of Employment adviser, and we now also have a regular DWP representative advising on Universal Credit claims.

The Advice Hub is always very busy. On average we see between 6 – 8 clients weekly in the space of 3 hours. Often, if other advisory agencies are absent, clients will be signposted to Citizens Advice. Clients are filtered into waiting lists depending on their issues and who they need to see. It has proven helpful for clients to have a multitude of expertise available to them in one place on the same day. If we are unable to assist one of the other agencies is usually able to.

Many clients using the hub can be classed as vulnerable due to their age or medical/personal circumstances. They do not know where to turn to and often come across the Hub through word of mouth or signposting by Citizens Advice.

There are a number of areas of advice that clients usually come to seek assistance with including getting help with benefits, housing, debts and council tax problems. Some clients attending the outreach just want information, others need more support with form filling or help writing letters, requesting mandatory reconsiderations/appeals of decisions. Quite a lot of people ask for help with filling in forms.

Working with the public at the Advice Hub is very rewarding being at the forefront of providing advisory services. Clients leave feeling empowered to act themselves or know that they have started the process of resolving their problems. The clients often tell me that they are glad that they attended, because they have been putting off getting help for so

long. Having the Advice Hub on their doorsteps makes help more accessible to them. As a result we are making a positive impact by attending the hub.

Blackfen Library

Sabrina Gbemisola

The outreach at the Blackfen Library runs every Friday on a pre-booked appointments basis. On the average we have three appointments booked each Friday. While most of the clients at the Blackfen Library live in the Sidcup and Welling areas, making it easier for them to access appointments, especially for the disabled. In addition, most clients use public transport, and having an appointment at Blackfen, rather than Erith, significantly limits their travel time which provide easy access to our services. Appointments are booked for a variety of enquiries, with debt, housing and form filing being the most common issues.

It is heart-warming to say that the Blackfen Library has recently been refurbished and provides a safe environment and a range of useful facilities, including a large café area, where clients can feel relax while waiting for their turn of appointments. Suffice it to say that we have a very proficient staff with friendly attitude towards client without compromising the confidentiality the service demand.

Trussell Trust Project (TT)

Irma Majereine



We are approaching the end of the third year since this project began. First, I will present the overall project figures for general understanding and results comparison.

From April 2023 to March 2024, Bexley FB served 14,500 clients who needed FB support. From April 2024 to March 2025 that number dropped significantly to 9,943 (only 67% attended the food bank compared with the last financial year).

From April 2025 to September, Bexley FB served only 3,220 clients. If we forecast that trend forward up to March 2026, the number will reach only about 7,000 clients. Thus, we can see that client numbers have fallen by at least 50% since the project started, which is outstanding outcome and the result of our partnership with TT.

The Trussell Trust says this was their goal and the project was orientated to achieve the reduction in numbers of clients attending Bexley Food Banks.

I still very often get the question – how I can help the food bank clients? Why has the food bank coordinator insisted and signposted them to me especially if it's a new client? The answer is complex, and many circumstances determine how and to what extent that help will be financially beneficial to the client. Sometimes I can't increase a client's income, but I can suggest other options and ways to deal with an ongoing problem or a specific situation. Just knowing that help is available is already a form of support for the client, and often that makes them feel better. My role is to provide 'wrap around support' to all kinds of enquiries.

Over the period of 12 months, I dealt face to face or through other channels with 812 clients. Main clients' enquiries - benefits and debts, some of them financially benefited from income maximization advice and achieved financial outcome of £65,000 (outcomes confirmed).

During the project's final year, I had many clients signposted or referred to me by the FB Coordinators because they had been using the food bank since Covid and it had become part of their lifestyle or habit more than an actual need. The question raised to me by the food bank was to establish whether these clients are still in need of the food bank's support. I had another role in educating old and regular clients, reminding them of eligibility criteria and the purpose of the food bank. For many clients it was necessary to explain what a food bank is and what a financial crisis is. I was advising clients how to manage their budget, what are the financial priorities, and what counts as luxury and unnecessary spending.

Three years went by quite quickly. I'm proud of my achievements, the partnership with TT, and I'm grateful for the experience I gained. Thank you.

VOLUNTEER'S REMARK

Volunteer's Remark

I have now volunteered with Bexley CA for nearly 4 years, and I do not know where the time has gone! I have tended to volunteer for one day per week (Thursday) doing face-to-face appointments, but since the re-introduction of the drop-in service I have volunteered for an extra day here and there to get some experience of this service. I have found it challenging to deal with multiple varied advice requests in a short time period, but this has been helpful for my all-round development as an advisor and the support provided by the session supervisors has been fantastic.

I always look forward to my volunteering day(s) because I work with fantastic people in a friendly and collaborative environment with excellent support. I feel that I can often make a difference to people's lives, and this is very fulfilling for me.

- *By Lesley Thompson*

SUPPORTERS & PARTNERS



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