

Citizens Advice Guernsey



The Queen's Award
for Voluntary Service
The MBE for volunteer groups

Annual Report
May 2021

**citizens
advice**



GUERNSEY CITIZENS ADVICE **ANNUAL REPORT 2021**

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CITIZENS ADVICE GUERNSEY

OUR AIMS AND PRINCIPLES

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. The Service values diversity; promotes equality and challenges discrimination.

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

MANAGEMENT COMMITTEE MEMBERS

Mark Helyar	Chair
Richard Holmes	Vice Chair
Jonathan Dell	Treasurer
Stephen Hogg	Member
Caroline Raines	Member and Volunteers' Representative
Elizabeth Timms	Member and Friends' Representative
Alison Vine	Fundraising Member
Oliver Duquemin	Member

CITIZENS ADVICE GUERNSEY 2020

With Support From:

Channel Islands Co-operative Society Ltd
Friends of Citizens Advice Guernsey
States of Guernsey

Also from '100 Club' Members:

A B Marine
Barras Car Centre
Brehon Ltd
Chris Workman & Co Ltd
Cooper Brouard Ltd
Deloitte LLP
Le Mont Saint Garage Ltd
St Peters Trust Co Ltd

Also 'Help in Kind':

Calligo Managed IT Services
Collenette Jones
Martyn Baudains
N.E Electrics
Resolution IT
Sure Community Foundation
Mourants
Ferbrache & Farrell
Go2 Charity Shop
Steve Elliott Window Cleaning
Ashton, Barnes & Tee
Marco Ciotti

And with Thanks for Various Individual Donations:

(including but not limited to)

Donations in memory of Ivone Jones and Jane Moorshead
Guernsey vs Arthritis Group, Nick Chadwick
Social Investment Fund, Rotary
Various Clients & Volunteers
and Volunteers' Travel Expenses

CHAIRMAN'S REPORT 2020 / 2021

It has been a very challenging year of turbulence and change caused by the COVID pandemic, from which I am delighted to say, CA Guernsey has emerged safely as a stronger and more agile organisation. Highlights for me were the way in which staff and volunteers were once again quickly able to move to providing a service in lockdown conditions, the manner in which our Friends and supporters were very quickly back into the swing of things in the shop and the substantial and vital steps taken towards upgrading and modernising our IT and telephone infrastructure. This will enable staff and volunteers to meet, train and provide advice remotely in future, which is a major step towards improving our service and resilience.

The most outstanding point of the year has been the work of Alison Vine following her joining the Management Committee. We had been conscious for some time of our precarious financial position and the need to have more support for fundraising. We are very appreciative of Alison's sterling work, which has required many interminable forms to be completed and coffee meetings. Any successful applications will enable us to plan ahead with more certainty and guarantee our ability to continue to provide services at the same level.

We have also attracted and welcome several new volunteers and helped to significantly raise the profile of a number of long-standing social issues during the election period.

As a result, a policy letter will shortly come before the States to introduce more modern personal bankruptcy legislation, and thanks must go to John Stuart in particular for his time and professional input to that process.

As you know, since my last report I have become a States Deputy and this has meant that I have much less time on my hands, to that end I am indebted to Kerry and her team and to my colleagues in the Management Committee who have stepped up to fill any gaps which my new role may have created. I hope that we will be able to raise and generate movement on other social policy areas over the rest of this term to improve the lives of Islanders across the Bailiwick.

Thanks, must of course finally go to all our volunteers, we would not be able to operate without your outstanding dedication and commitment to serving the public.

Mark Helyar
Chair

CITIZENS ADVICE GUERNSEY - COMPLIANCE STATEMENT

Citizens Advice Guernsey (“we”, “us” or “our”) is committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

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 Data Protection (Bailiwick of Guernsey) Law, 2017.

Our Principles

Citizens Advice Guernsey takes the privacy and security of individuals and their personal information very seriously. Our principles for processing personal information are:

- We will process all personal information fairly and lawfully
- We will only process personal information for specified and lawful purposes
- Where practical, we will keep personal information up to date
- We will not keep personal information for longer than is necessary

Data Subjects Rights

At Citizens Advice Guernsey, an individual can request information about:

- What personal information we hold about an individual
- The categories of personal information we collect from an individual
- The purposes for collecting and processing personal information from an individual
- How long we plan to keep the personal information
- The process to have incomplete or inaccurate personal information corrected or completed
- Where applicable, the process for requesting erasure of the personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us

Our compliance plan

Here's an overview of the steps that we are taking to ensure compliance with data protection at Citizens Advice Guernsey:

- We conducted a data mapping inventory and analysis of collected personal information in our systems and records
- We have established procedures and policies to restrict processing of personal information
- We have updated our procedures for data breaches and incident responses
- We have updated our Data Protection Policy, Data Retention Policy, Information Security Policy, Cookies Policy and Privacy Policy
- We have reviewed all processing activities to identify the legal basis for processing personal information and to ensure that each basis is appropriate for the activity it relates to

Management Committee Compliance

The Committee evaluate their performance on an annual basis against the criteria in the Committee self-appraisal set by Citizens Advice Leadership Self-Assessment standards.

Contact us - If you have any questions about this Data Protection Compliance Statement, or our privacy or security practices, please contact us.

TREASURER'S REPORT

In 2020, Citizens Advice reported a loss of £39,354 (2019: £14,873 loss), driven by a reduction in income (donations) due to the COVID-19 crisis.

The Management Committee is grateful for the continued generous support of the Friends of Citizens Advice and their donation of £60,000 during 2020, generated by selling goods in the Friends' Shop, Flag Day and raffles. The Friends' donation was superb given the shop was closed for approximately three months during 2020.

We are also grateful for the continued support of the States of Guernsey, specifically, the Committee of Employment and Social Security, who maintained their grant of £27,010.

Total income decreased during 2020 to £109,605 (2019: £126,617) and total expenses increased by 4% to £150,441 (2019: £144,371).

Capital and Reserves decreased by £39,355 to £268,542. Included in the Capital and Reserves is a Premises Replacement Reserve of £97,532, which is considered a prudent allowance for costs should we have to move premises.

The financial budgets for 2021-2023 are attached. The 2021 budget was prepared before the second lockdown and the closure of the Friends' shop for two months. The budget anticipated a loss in 2021 of £106,413, reducing the capital and reserves to approximately £162,129 and then a further decrease in capital and reserves to £22,058 in 2022. The anticipated future losses are concerning; however, the Management Committee continue to explore other fundraising and grant opportunities to reduce the size of the deficit in coming years, to ensure that Citizens Advice can continue to provide a sustainable, long term service.

I want to thank Mike Collenette and his team at Collenette Jones for volunteering their services as Accountants.

Finally, I want to thank Maggie Thompson for preparing the accounts and budgets in her first year and the Citizens Advice team for their dedication and hard work over the last year.

Jonathan Dell
Treasurer

INCOME AND EXPENDITURE BUDGET 2021 - 2023

	2021	2022	2023
	£	£	£
INCOME			
FRIENDS OF CITIZENS ADVICE GUERNSEY	29,000	-	-
STATES OF GUERNSEY GRANT	27,010	27,010	27,010
DONATIONS	800	800	800
100 CLUB	800	800	800
TOTAL INCOME	57,610	28,610	28,610
EXPENSES			
GOVERNANCE	490	500	500
OFFICE	11,459	11,585	11,395
OTHER	1,460	1,500	1,540
PREMISES	27,178	27,776	28,257
SALARIES AND STATES INSURANCE	116,400	119,900	123,500
STAFF AND VOLUNTEER	7,636	7,820	8,020
TOTAL EXPENSES	164,623	169,081	173,212
BANK INTEREST	600	400	200
(LOSS)/PROFIT BEFORE TAX	(106,413)	(140,071)	(144,402)
RESERVES AT Y/E			
Retained earnings	64,597	(75,474)	(219,876)
Premises replacement reserve	97,532	97,532	97,532

FRIENDS OF CITIZENS ADVICE

FRIENDS OF CITIZENS ADVICE GUERNSEY 2020 COMMITTEE MEMBERS:

Liz Timms (Chair and Treasurer), Margaret Lowe (Shop Manager), Diane Hockey, Eileen Le Patourel, Heather Gale, Sandra Bishop, Christine Marquis, Margaret Priaulx.

I am pleased to be able to report that although the shop had to close for 15 weeks during 2020, we were still able to pass over £60,000 to the running of CA Guernsey, please see the statement elsewhere in the report. Also because of the Covid restrictions we were unable to hold our very popular organised lunches but were able to hold a very successful Flag Day in September which brought in the wonderful amount of £2,176.72. The Friends Committee would like to take this opportunity of thanking all the willing volunteers who helped to make this such a great result.

I personally would like to thank all the Friends Committee Members, and particularly Margaret Lowe who acts as out shop manager, for all the hard work that she and the rest of the volunteers put in to making the shop such a success.

We were very grateful to N.E Electrics who came to our rescue and provided many free hours of electrical work as well as to Rob Kerry, Go2 Manager who also came to our aid with some building works required in the shop basement to ensure we were compliant with health and safety regulations.

I would also like to take this opportunity of thanking the Channel Islands Co-Operative Society for allowing us to use the shop premises, Jeff Guilbert for his continued support in collecting and delivering the furniture for us, and Nick Chadwick for his support on a monthly basis. Finally, and by no means least, a big thank you to the general public who continue to donate goods for us to sell in the shop.

Liz Timms
Chair of the Friends of Citizens Advice Guernsey

FRIENDS OF CITIZENS ADVICE GUERNSEY

Income and expenditure for the period 1st January - 31st December 2020

<u>INCOME</u>	<u>£</u>	<u>£</u>
Charity Shop takings	59,457.17	
Flag Day	2,176.72	
Donations	4,916.95	
Lunches (net)	0.00	
Collection Boxes	682.99	
Raffle	354.00	
Bank interest	2.23	
	<hr/>	67,590.06
<u>EXPENSES</u>		
Charity Shop expenses		
Haulage	3,040.00	
Electric	1,844.00	
Property repairs	1,785.13	
Insurance	209.00	
Telephone	198.90	
Water	48.69	
Travel	100.00	
Other expenses	1,129.35	
	<hr/>	8,355.07
Net Income for the year		59,234.99
Transferred to Citizens Advice Guernsey		<hr/>
		60,000.00
		<hr/>
	£	(765.01)
		<hr/>

SECRETARY'S REPORT

Citizens Advice Guernsey is a company limited by guarantee (LBG); a status adopted by other local charitable organisations and not-for-profit organisations.

The tax registration was submitted before the deadline of 31st January 2021.

Submission date for the Annual Validation has been changed from 31st January to between 1st June and 31st July.

It was a requirement of The Office of the Data Protection Authority to re-register and this was submitted before the deadline of 28th February. This will be an annual requirement.

During 2020, Guernsey Registry were notified of the appointment of Alison Vine, Caroline Raines and Liz Timms as directors.

Amended Articles of Association and the Resolution passed at last year's AGM were also submitted to Guernsey Registry.

The number of members on the register at the end of the year stood at 76.

Our members are entitled to vote at the AGM or at any Special General Meeting of Citizens Advice Guernsey and are entitled to propose individuals for election to the Management Committee.

Jane Boscher
Office Manager

CHIEF EXECUTIVE OFFICER'S REPORT

As years go, 2019 brought a lot of change to Citizens Advice Guernsey but gave no indication of what was to follow in 2020. The arrival of a global pandemic disrupted daily life in a way that few could have anticipated, with the risks posed by normal face-to-face meetings presenting a serious threat to our advice service. Although forced to work reduced hours, I am proud to say that we continued to provide telephone advice throughout the 14-week lockdown, thanks to a hardy band of advisers who were willing and able to keep coming into the office. We emerged as the first Citizens Advice in Britain to reopen its doors to clients following that initial lockdown, which was a significant achievement.

The year was also a challenging one for the Friends – our essential funding source – as lockdown stifled both supply and demand for their shop. They also had to cancel an organised lunch and were forced to close the shop for a further 10 days in September to address some health and safety issues. As ever, the Friends remained undeterred and the doors to the shop were flung open again at the first opportunity. Yet again, funds raised in 2020 through their enthusiasm and hard work have helped – quite literally – to keep the lights on and are very much appreciated by everyone. Notwithstanding their tireless support over so many years, it is becoming clear that additional funding streams will also be needed to meet future costs of delivering our services in an increasingly complex and competitive environment.

The audit process known as Leadership Self-Assessment took place in February 2021, having been delayed from November 2020. The work involved was enormous, and dizzyingly disproportionate to the size of our office here in Guernsey but remains a key condition of our membership agreement with the UK charity. Despite the amount of time and resources it absorbed, our overall grading was Excellent, with scores rising from 4 to 5 (top mark) in three areas: Strategic Business Planning, Risk Management and Financial Management, while remaining constant in all other areas. Out of a total of nine areas, we scored 5 in six of them, and 4 across the remainder. The next Assessment is due to take place in November, including an on-site visit from Citizens Advice UK.

We said goodbye in 2020 to many loyal team members: money adviser Sandy; money and generalist adviser Heidi; adviser Pippa; admin assistant Lisa; Richard K, who organised our banner display around the island; Kate, as Training Supervisor, and Tony our bookkeeper. On behalf of everyone, I offer my thanks to all of them for the many years they have given not only to Citizens Advice Guernsey, but also to helping fellow Islanders. The year also brought great sadness, with the very sudden and unexpected loss of Jane Moorshead. Jane had been an adviser for many years and her energy and enthusiasm are sorely missed.

Covid-19 presented a dilemma: not only did it increase demand for our services; it also made it more difficult to deliver them. The upshot was that the Generalist Advice service dealt with 11,875 issues from 3,850 clients in 2020: figures that remained high despite a 5% decrease in our opening hours due to the lockdown, while highlighting the importance of our service to the Bailiwick. The range of clients' issues underlines the complexity of people's lives, which was echoed in the average duration of client interviews: 49 minutes – an increase from 2019. The majority of advice was given over the telephone (steady at 60%). Our Money Advice service saw numbers fall due to the pandemic, which was mirrored in Citizens Advice UK. Our team dealt with 66 new clients and £4,372,175 of unaffordable debt.

Our Honorary Legal Advice clinics from Mourants, continued to provide the invaluable diagnostic pro bono service for our clients. We were so pleased that Ferbrache & Farrell joined forces with us and since August, has been providing bi-weekly clinics which have been very busy. I would like to express our gratitude (also on behalf of our clients), to Advocate Sarah Millar from the practice, who has helped many clients since September and continued to do so throughout the lockdown via the telephone.

The quality of our output remained reassuringly high, with 96% of our clients describing their overall experience of our service as 'positive', with 96% likely to recommend the service to someone else. Once again, this feedback reveals that our advisers have continued to do an extremely good job in helping Islanders to face their problems, despite the disruption caused by the pandemic.

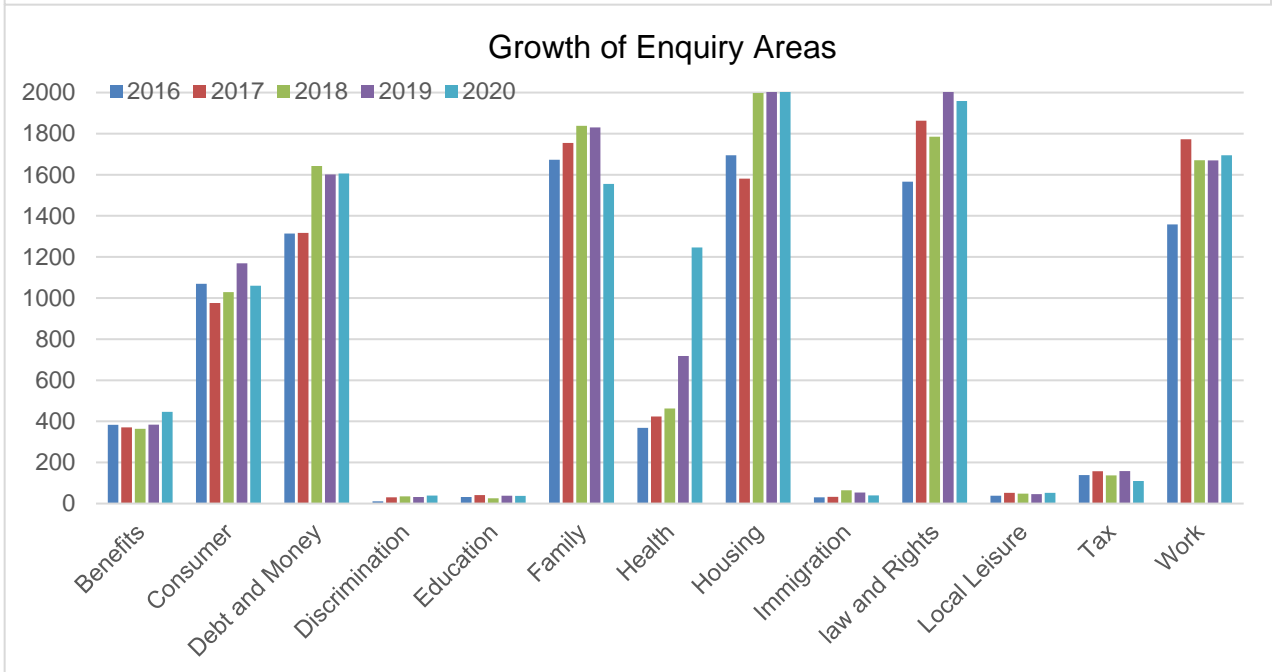
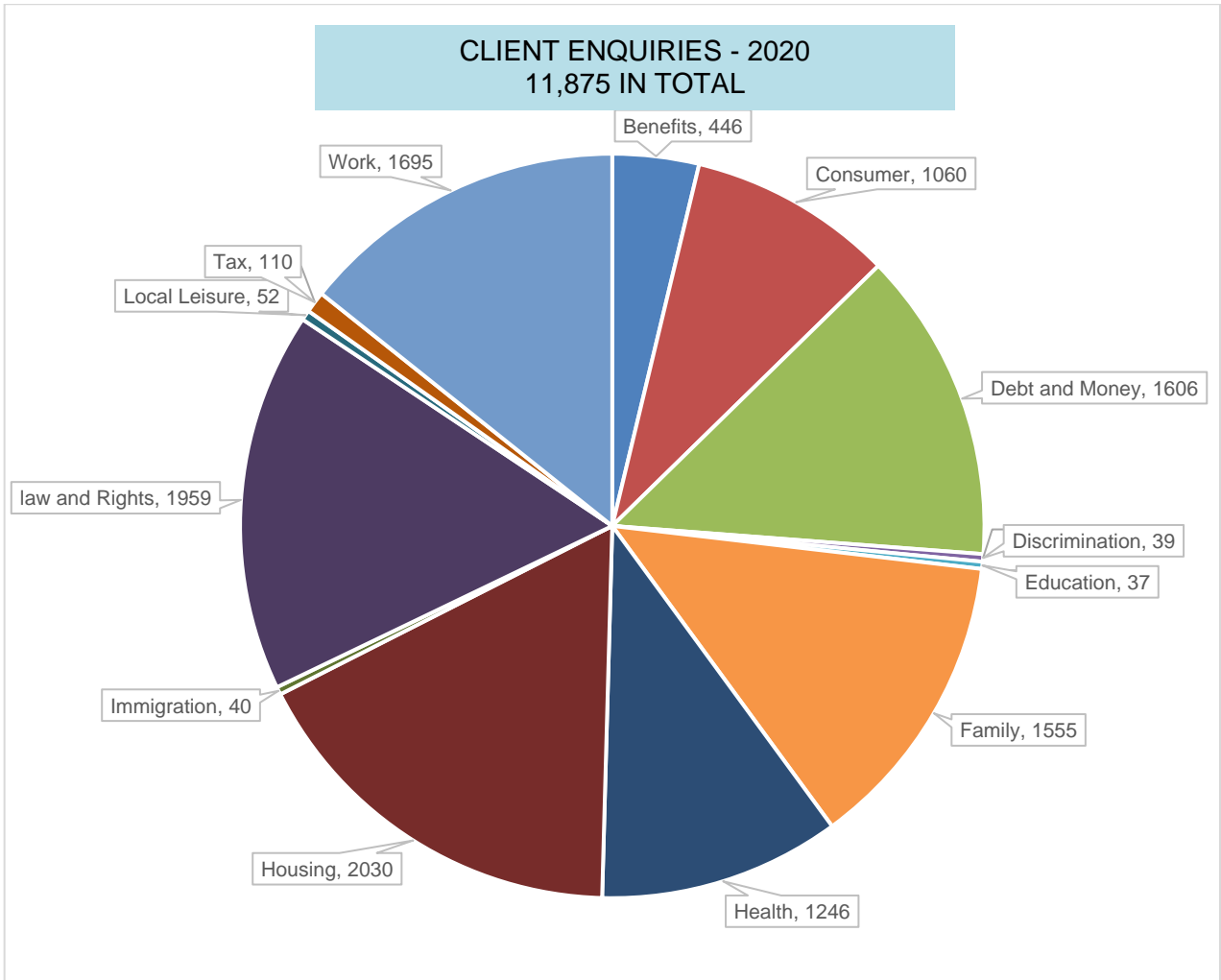
Our team of paid staff underwent some restructuring in 2020. We were lucky to welcome Alison as Training Supervisor. She updated much of the training programme and has done an excellent job with her first group of trainees.

Margaret switched roles to Office Co-Ordinator when Jane joined us as Office Manager. Just like Ali in 2019, Jane fitted in perfectly and within days of her joining we were left wondering how we had ever managed without her as part of the management staff. While the last couple of years have seen some serious challenges within management, I firmly believe we now have the 'A Team' in place. Together we have real resilience, which, if the pandemic has taught us anything, is a priceless quality. I consider myself so lucky to be working with such a terrific team and cannot express my thanks enough to Ali, Margaret and Jane for the daily support, energy and laughs they give me – I am truly grateful.

I am also very thankful to Mark Helyar and the Management Committee for the continued backing they give to me and all the management team. Their experience and perspective are invaluable and I know that I can rely on them for advice at any time, which is very reassuring and much appreciated.

But management can only take us so far: without the volunteers, there would be no Citizens Advice Guernsey. In 2020 our volunteers gave up 15,000 hours of their free time for Islanders who had turned to us for help. If they had chosen to submit a bill, then Guernsey would have been £281,852 out of pocket! With the ever-increasing demands of compliance and processes, it is frankly remarkable that the volunteers continue with their enthusiasm and commitment to improve the lives of Islanders. Yet you do, and I would like to thank all of you for the life-changing work you do, as well as for the support that so many of you give me.

Kerry Ciotti
Chief Executive Officer



NB. The category 'Health' has been artificially elevated during 2020, as all Covid related enquiries were coded under the 'Health' category.

MONEY ADVICE SERVICE REPORT

Our Money Advice Service once again provided specialised casework offering individual budgeting advice, individual repayment plans and negotiation with creditors. Whilst we continued to provide our dedicated money advice to new and existing clients, the pandemic forced our normal face-to-face meetings to take place over the phone.

We had three trained money advisers and two who commenced training during the year. Whilst we ask for 6 hours a week from our money advisers, many give more than that in order to provide greater flexibility and accessibility for clients, as well as to keep on top of their workload.

During 2020 there were 2,298 enquiries on money-related issues to the generalist advisers covering a range of subjects including banking services, insurance, pensions, credit and liability for debt.

Citizens Advice Guernsey dealt with 1,606 specific debt and money issues in 2020. 66 clients who were seen by the Money Advice team received a full financial restitution negotiation service on £4,372,175 of unaffordable debt. The largest amounts of debt were made up with secured and unsecured loans (£3.4 m) with credit/store cards, family loans, income tax and other debts also being common.

The main underlying causes of indebtedness when recorded was job loss and relationship breakdown, both at 16%. In addition, poor budgeting, low income and business failure all at 12%. Worryingly there were at least 67 dependent children living in these households affected by the deprivation caused by unaffordable debt.

We anticipate seeing an increase in the need for this dedicated service once the full economic impact of Covid-19 surfaces.

Kerry Ciotti
CEO

RESEARCH AND CAMPAIGNS

Research and Campaigns activity aims to improve the policies and practices in the Bailiwick by influencing decision makers and public opinion. Citizens Advice Guernsey is very active, and work is concentrated on areas of regular concern to clients. The output is primarily evidence-based using the data completed by advisers. The approach is to influence local politicians, States' departments, other agencies and local media, by providing reports and data, participating in influence groups and responding to requests for statistical information.

We continue to try to contribute to the development of policies and legislation, through increased and targeted distribution of statistics, participation in consultations and attendance at meetings on policy issues. The Research and Campaigns team is proactive in reacting to current local issues.

Annual Social Policy categories

Specific social policy issues of current concern are identified by our advisers in January each year and any that cannot be identified using our normal classification system are added to the case recording system. During 2020 these issues were:

Circular Referrals from specialist agencies back to CA	4
Problems with cleaning companies	14
Consumer rights/protection	117
Rental deposits	13
Discrimination	8
Domestic Abuse	86
Legal costs	47
No employment contract	21
Unfair treatment of non-Guernsey workers	63
Opening a bank account	10
Problems with Employment contract terms	77
Reciprocal Health Agreement	3

These cases are reviewed and, where there is sufficient evidence, we create and submit a report to relevant States committees and other agencies. We then work with them both to support their efforts in policy development generally and to help to address the problems we have identified.

Research Team reports and meetings

Research and Campaign resources are very limited, which means time is spent on a small number of live campaigns, each of which may spread over several years.

During 2020, a Citizens Manifesto was produced highlighting four key areas identified by Citizens Advice Guernsey. The Manifesto was emailed to all the States election candidates, posted on our website, Facebook page and Twitter account. A media release was also sent to all the mainstream local media as well as forming the introduction for all our discussions with the election candidates at several Hustings meetings.

The four campaign areas chosen for the Manifesto were:

- ***Insolvency*** - we believe that the Island should adopt an insolvency law for individuals. This would cover the whole range of debt situations; bankruptcy; debt relief order and individual voluntary arrangements;
- ***Lasting Power of Attorney*** - our findings suggest that provision for a Lasting Power of Attorney, similar to those that exist in the UK and Jersey, is needed in Guernsey;

- **Rental Deposits** - Guernsey has no specific laws relating to deposits when renting property; unlike the UK and Jersey, which both have specific schemes with deposits held by third party specialists;
- **Consumer Protection** - despite a States Policy Letter being approved in 2016 to introduce local consumer protection legislation, no progress has been made. The matter is still awaiting implementation.

Consumer protection is one of our longest running objectives, following the approval of the consumer protection legislation proposals by the States over five years ago. However, we are still waiting to see when this will be prioritised.

One of the main social policy participations during 2020 was supporting the introduction of equalities legislation. A report on discrimination enquiries is published annually and membership of Equality Guernsey (previously the Equalities Working Group) continues. Following a lengthy period of States consultation, discrimination legislation was approved, and it is hoped that the legislation will be put in place over a 5-year period.

Our enthusiastic team of research volunteers increased with 3 new volunteers joining during 2020. Kate retired from Citizens Advice in September and I replaced her taking on the role of Research and Campaigns Co-ordinator.

In addition, some volunteer advisers, Kerry and Ali represented Citizens Advice on various advisory groups and others attended one-off consultations or meetings on our behalf. Our involvement in this area remains a high priority for all those involved with Citizens Advice Guernsey and although our participation on these groups is quite extensive, many meetings such as these did not take place due to the Pandemic.

Participation in advisory groups and occasional meetings	
Retail Price Index Steering Group	States Data and Analysis Team
Revenue Advisory Forum workshops	Employment and Social Security
Equalities Guernsey	Employment and Social Security
CareWatch	Health and Social Care
Guernsey Community Savings	Peter Neville
Insolvency Working Group	
Financial Ombudsman update meetings	CIFO
Capacity legislation	Health and Social Care

We are extremely grateful to our dedicated team who continue to produce excellent detailed reports.

Ali Marquis
Deputy CEO

VOLUNTEERS' REPRESENTATIVE REPORT

This is my third, and final, annual report as the Volunteers' Representative on the Management Committee. I have very much enjoyed taking part in the Management Committee meetings and have been made to feel very welcome. Although I do not report back formally to the volunteers, I hope that they have found it helpful to be able to ask me about Committee matters from time to time. I am standing down from this role with effect from this meeting and I wish the next Volunteers' Representative all the very best.

2020 was a year of ups and downs which included periods of time when we were unable to all work from the office due to restrictions imposed by the Covid-19 pandemic. At the end of March, we found ourselves in lockdown. At the time it was decided to keep the office open, and a group of 13 willing advisers agreed to stay on the rota and work reduced hours. Meetings took place by Zoom. We were able to open fully again towards the end of June.

In February 2020 we learned of the death of Anne Copeland (previously volunteered for the Research and Campaigns team). Many of us were able to attend her funeral at St. John's Church.

The AGM was postponed from May to the end of July. We were delighted to welcome the new Bailiff, Richard McMahon, to the AGM as our Patron.

On 6 July Population Management attended an Advisers' meeting and provided a brief overview of the current housing legislation in Guernsey.

On the 6 September, the Joint Planning Meeting was held. It was disappointing that so few volunteers attended.

At the end of October, we received the devastating news that Jane Moorshead (a volunteer Adviser) had died suddenly.

During the year we had 25 general advisers and 3 trainee advisers, plus 3 money advisers and 2 trainee money advisers. Heidi Lawlor left in July, having given 9 years' service as a general adviser and latterly a money adviser.

Caroline Raines
Volunteers' Representative



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@GuernseyAdvice

Opening Hours

9.30am - 4.00pm Monday, Tuesday, Thursday

9.30am - 6.30pm Wednesday

9.30am - 12.30pm Friday



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

Guernsey Citizens Advice Bureau is a Guernsey Registered Charity No. 008.
It is a company limited by guarantee, Guernsey Registration No. 44230.
Registered Office: as above