

Citizens Advice Guernsey



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

**citizens
advice**

Annual Report
May 2019



GUERNSEY CITIZENS ADVICE **ANNUAL REPORT 2019**

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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. It 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

Stephen Hogg	Chair
Mark Helyar	Vice Chair
Jonathan Dell	Treasurer
Peter Hyde	Member
Richard Holmes	Member
Caroline Raines	Volunteers' Representative (non-voting member)
Liz Timms	Friends' Representative (non-voting member)

CITIZENS ADVICE GUERNSEY

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
BDO Limited
Brehon Ltd
Carrus Automotive Ltd
Chris Workman & Co Ltd
Cooper Brouard Ltd
Deloitte LLP
Investec Bank (Channel Islands) Ltd
Le Mont Saint Garage Ltd
Skipton International Limited
St Peters Trust Co Ltd

Also 'Help in Kind':

Betley Whitehorne Image
Bleu IT Consultants Ltd
Collenette Jones Limited
Elizabeth College
Niall McCathie
Steve Elliott Window Cleaning
The Royal Court

And with Thanks for Various Individual Donations:

(including but not limited to)

Anonymous (via Credit Suisse), HM Bailiff, Nick Chadwick,
Frossard House, Living Room, RBC Wealth Management,
P J Warr, Saffery Rotary Walk, Volunteers' Travel Expenses

CHAIR'S REPORT 2018

This is the sixth and final occasion I have had the opportunity to write as Chairman of the Management Committee and as in previous years, see my comments as an introduction to the Annual Report which provides the detail of the Bureau's work during the year.

The highlight of the year was our 40th Anniversary Event, kindly hosted at the Royal Court by our Patron, Sir Richard Collas. It was great to reflect and celebrate the growth and success of Citizens Advice Guernsey ("the Bureau") since the service opened on 26th June 1978, the original team of 6 having grown to a Management Team of 5 part-time paid staff and 80 volunteers. Last year the Bureau dealt with 11,090 enquiries from 4,135 clients compared with 1,052 enquiries from 924 clients in our first year and since 1978, over 250,000 enquiries have been handled, a significant community service by any measure.

2018 also saw the 10th Anniversary of the Friends' Shop. Since 2008, from shop sales, Ladies Lunches, Flag Days and Christmas Raffles, the Friends have raised and donated over £800,000 which has transformed our finances and enabled us to provide our service with the benefit of financial security. On behalf of everyone involved with the Bureau, many thanks to Liz, Margaret and the Friends Team for their hard work and support long may it continue!

In my 2016 and 2017 Reports, I commented on change within Citizens Advice Nationally in contrast to the relative stability we had enjoyed locally. With Kate announcing her intention to retire, Nick Gaudion advising he wished to step down as Training Supervisor, my tenure as Chairman coming to an end and changes within the Management Committee, it is fair to say change has now extended to us! Kate's well-earned retirement comes after over 25 years with the Bureau, the last 16 as Manager/CEO, during which time her commitment and tireless work has been instrumental in its growth and success. Kate retires with our best wishes and thanks for a job well done. In retirement, I am pleased Kate will continue to support the Social Policy side of our work as a volunteer and also as Training Supervisor.

Paul Chambers has replaced Kate as CEO. He brings a wealth of experience in the public and charitable sectors to the role and I am delighted to welcome him to the Team.

Thanks also to Nick for his sterling work as Training Supervisor over the last 5 years and I am pleased that he too will continue with the Bureau, as an Advisor.

Changes within the Management Committee have seen Mark Helyar joining us as Vice Chairman during the year and Dawn Tindall and our Company Secretary, Fiona Troalic, leaving after 5- and 6-years' service respectively. It is great to have Mark as part of the Team and my thanks to Dawn and Fiona for all their help and support. We also received notice of a further change, Peter Hyde advising of his intention to step down after 16 years as Volunteers' Representative on the Committee. We have all benefitted from Peter's help, advice and wise counsel and our thanks go to him for all he has done for the Bureau. Caroline Raines has replaced Peter and I am delighted to welcome her to the Committee.

Via a three-year rolling Business and Development Plan, we seek to develop and improve the service the Bureau provides. During 2018, in addition to the core advice service, work continued on social policy issues and support of partner organisations; Kate being a member of the Equalities Working Group and members of the Advice Team attended meetings of Partner Organisations including Liberate, Guernsey Disability Alliance, CareWatch (Health and Social Care Services), Ageing Well in the Bailiwick, Revenue Customer Service Forum and the Retail Price Index Steering Group. In continuing to work with the States to improve the policies and practices that affect people's lives, 2019 will see focus on 3 particular subjects, namely:

- Individual Voluntary Arrangements
- Guardianship and Enduring Powers of Attorney
- Consumer Legislation

In the knowledge that these are 3 subjects, introduction of which is needed and will 'make a difference', the Management Committee looks forward to working with the relevant States Committees to draft the required legislation to help enable introduction as swiftly as possible.

2018 saw the introduction of the new General Data Protection Regulation, preparation for which involved considerable work for the Management Team who along with Richard Holmes should be congratulated for ensuring the Bureau was ready for the live date in May. Another significant piece of work was preparation for the triennial on-site Audit, which was undertaken by one of the Citizens Advice Performance Assessors in November. It is a credit to the professionalism, dedication and high standards consistently delivered by the entire Bureau Team, that we were assessed as exceeding the standards required for membership in all areas and received an overall green rating. My thanks and congratulations to everyone for helping achieve such a fantastic result!

My role has again been made easy by a hardworking and very supportive Management Committee and Management Team, my thanks to them for all their help and support throughout the year.

As my term as Chairman comes to an end, my best wishes to Mark who I hope enjoys his time as Chair as much as I have. I look forward to seeing the Bureau continue to go from strength to strength and in 'signing-off', my final thanks go to the Bureau and Friends Teams for all you do to help thousands of people across the Bailiwick.

Steve Hogg
Chairman

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 The Data Protection (Bailiwick of Guernsey) Law, 2017.

Our GDPR 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 under GDPR

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 GDPR compliance plan

Here's an overview of the steps that we are taking to ensure compliance with GDPR 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

Contact us if you have GDPR related questions

If you have any questions about this GDPR Compliance Statement, or our privacy or security practices, please contact us.

Margaret Trebilcock
Data Protection Officer

TREASURER'S REPORT 2018

In my first report as Treasurer, I am pleased to report a surplus of £55,393 in 2018 (2017: £3,635 deficit). The surplus was made possible by the continued generous support of the Friends of Citizens Advice and an £80,000 anonymous donation received during January 2018.

The Friends donated £73,000 during 2018, generated by selling goods in the Friends' Shop, Flag Day, Ladies' Lunches and the Christmas Raffle. Over the last 3 years, the Friends have contributed a fantastic £223,000 to Citizens Advice.

We are grateful for the continued support of the States of Guernsey, specifically, the Committee for Employment and Social Security who maintained their grant of £27,010. In addition, in September, a grant agreement was formalised between Citizens Advice and the States Committee.

Total income increased to £192,629 (2017: £117,349) and total expenses increased by £16,252 to £137,236 (2017: £120,984). Expenses continue to be managed well with the majority of the increase in 2018 relating to the full-year cost of an additional colleague recruited during 2017, plus general salary inflation.

Capital and Reserves increased by £55,393 to £322,770. Included in the Capital and Reserves is a Premises Replacement Reserve of £97,532, which is considered to be a prudent allowance for costs should we have to move premises.

The financial budgets for 2019-2021 are attached. The States of Guernsey grant is assumed to continue at current levels. The Friends' contribution is assumed to continue at £70,000 per annum, but we are mindful that the future of the Friends' Shop is not certain and that we may need to relocate the Shop in the future and incur additional costs.

Whilst Citizens Advice has Capital and Reserves exceeding £320,000, the forecast is to have an annual deficit of £54,785 in 2019, £44,980 in 2020 and £50,670 in 2021, reducing Capital and Reserves to approximately £172,335 by 2021. The Management Team is exploring other fundraising and grant opportunities to reduce the size of the deficit in future years, in order to ensure that Citizens Advice can continue to provide a sustainable, long term service.

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

Finally, I would like to thank Nigel Cashin for a smooth handover, Tony Wills for preparing the accounts and budgets and the Citizens Advice Team for their dedication and hard work over the last year.

Jonathan Dell
Treasurer

INCOME AND EXPENDITURE BUDGET 2019 - 2021

	2019	2020	2021
	£	£	£
INCOME			
FRIENDS OF CITIZENS ADVICE	70,000	70,000	70,000
STATES OF GUERNSEY GRANT	27,010	27,010	27,010
DONATIONS	11,475	12,000	12,000
100 CLUB	1,200	1,200	1,200
BANK INTEREST	3,000	2,200	1,400
	112,685	112,410	111,610
EXPENDITURE			
SALARIES AND STATES INSURANCE	100,909	94,000	97,000
OFFICE	15,131	15,600	16,100
PUBLICITY AND PROMOTION	5,420	5,600	5,750
PREMISES	35,250	31,150	32,100
STAFF AND VOLUNTEER	9,360	9,640	9,930
GOVERNANCE	1,400	1,400	1,400
	167,470	157,390	162,280
SURPLUS / (DEFICIT)	(54,785)	(44,980)	(50,670)

FRIENDS OF CITIZENS ADVICE GUERNSEY 2018

COMMITTEE MEMBERS:

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

2018 marked the 10th Anniversary of the Friends of Citizens Advice Shop and to celebrate a special themed Ladies Lunch was held at The Peninsula Hotel. 2 lunches are held every year which are very popular with over 130 guests attending and has proved to be a great fundraiser bringing in £1,782.50 this year. A 10% discount sale was also organised to coincide with the anniversary which proved very popular and the Guernsey Press attended the shop to take photographs, which together with an article in the paper was good publicity for both the shop and Bureau. 2018 also saw the completion of the revamping of the exterior of the shop in Citizens Advice colours which has brightened up the frontage.

The Flag Day held in September was another great fundraiser bringing in £1,571 and our thanks must go to everyone who helped on the day including the drivers who collect the buckets to take back to the 'counting house'. Without all this help we would not be able to achieve such a good result; Flag Day not only raises a lot of money but enhances the profile of Citizens Advice.

I am pleased to be able to report that The Friends Committee have been able to pass over the sum of £73,000 to the Bureau during the year, see the Statement elsewhere in the AGM report, and would have been unable to do this without all the hard work of the Friends Committee Members, all whom are unpaid, particularly mentioning Margaret Lowe for her marvellous work in keeping the shop running so efficiently, and the many helpers in the shop.

I would also like to take this opportunity of thanking the Channel Islands Co-Operative Society for allowing us to use the shop premises, Nick Chadwick for his continued support on a monthly basis, and Jeff Guilbert who has, for the past 10 years, collected and delivered the furniture for us. A big thank you must also go to the general public who donate goods 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 2018

<u>INCOME</u>	<u>£</u>	<u>£</u>
Charity Shop takings	76,084.52	
Flag Day	1,571.57	
Donations	2,689.65	
Ladies Lunches (net)	1,782.50	
Collection Boxes	233.02	
Raffle	428.00	
Bank interest	<u>10.15</u>	
		82,799.41
<u>EXPENSES</u>		
Charity Shop expenses		
Haulage	3,120.00	
Electric	2,619.00	
Insurance	175.00	
Telephone	207.03	
Water	205.81	
Repairs & Renewals	746.51	
Miscellaneous Expenses	382.18	
Other expenses	<u>1,032.45</u>	
		<u>8,487.98</u>
Net Income for the year		74,311.43
Transferred to Guernsey Citizens Advice		<u>73,000.00</u>
		<u>£ 1,311.43</u>

SECRETARY'S REPORT 2018

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

The Annual Validation for 2018 and the tax registration were both submitted before the deadline of 31st January 2019.

Guernsey Registry were notified of the appointments and resignations of Committee Members.

The number of members on the register at the end of the year stood at 77.

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.

Margaret Trebilcock
Office Manager

CHIEF EXECUTIVE OFFICER'S REPORT

It gives me great pleasure to produce my first annual report as CEO of Citizens Advice Guernsey ("the Bureau"). I do think it important, though, to acknowledge that the majority of the work carried out in the last 12 months was under the leadership of our previous CEO, Kate Raleigh. I joined the Bureau on 2nd January 2019 and began my tenure as Chief Executive on 1st March.

We remained Charity of the Year until mid-November 2018. It was such an honour to have this award bestowed on us, that I feel it only right that it be mentioned in this report. This recognition was only made possible because of the quiet commitment, not only of our team here at the Bureau, but also due to the work behind the scenes by many other volunteers and the fundraising activities of the Friends.

As outlined in the Chair's report, the highlight of the year was our 40th Anniversary celebrations, which was hosted by our Patron, Sir Richard Collas at the Royal Court. Around 60 current and former staff and volunteers enjoyed this celebration, and for many it was an opportunity to meet up with old friends. This was a wonderful occasion and truly well deserved.

There are now around 80 volunteers filling various roles and we are always sad to say goodbye to those who have been part of the team for many years. We are pleased, however, to welcome those who have come to join us.

During 2018, the service dealt with 11,090 enquiries. The majority of advice is still given over the phone. Three generalist advisors are available in the mornings and Monday afternoon with at least two advisors on other afternoons and in the evening.

Of these enquiries, 95% of people, who were later phoned for feedback, rated their overall experience at either positive or very positive and 97% of people found the service easy to access.

87% found the advice completely or partially enabled them to take the next necessary step to resolve their problems and almost 56% of people said their problem was completely or mainly resolved, with another 18% stating their problem was mostly or partly resolved.

97% of people would recommend the Bureau's services to other people

Our Legal Advice Clinics on a Wednesday evening continue to be a success alongside our existing services. These clinics enable clients with particular issues to be referred for a diagnostic interview at our premises with pro bono legal advisors, provided by Mourant Ozanne. Over 14% of the 165 clients who took advantage of our evening service did so for legal advice on a variety of topics.

2018 saw Citizens Advice Guernsey actively assist in the development of local equality and anti-discrimination laws. As a result of our work with the Equality Working Group (EWG), our objectives at Citizens Advice are three-fold; firstly, to promote broader equalities legislation; secondly, to raise awareness of equalities issues in our advice process; and thirdly, in partnership with the EWG, to raise equalities awareness in our Bailiwick. It was therefore only natural for Citizens Advice to be part of the consortium of local third sector organisations and individuals, united by a shared vision, to develop a "rights based" culture in Guernsey.

Together with the EWG we aim to both inform and appreciatively challenge the Committee for Employment and Social Security in the successful development of new legislation.

New General Data Protection Regulation was introduced in May. Relevant training courses were attended by Kate and Margaret. Changes to the Law required new policies to be incorporated into the office procedures. These have been created and approved by the Management Committee. The Office Manual was also completely reviewed to conform with the new requirements, this included 89 policies for the manual to comply with. The on-site audit looking at Leadership Self-Assessment demonstrated that we continue to exceed the standards required for membership and have implemented good practice in all areas of leadership.

As Steve has already reported, 2018 saw the 10th Anniversary of the Friends Shop. I would echo his thanks for their help in transforming our finances. It has provided our service with the benefit of financial security. It was also a delight to receive a donation from Saffrey to refresh the shop front. Many thanks to Liz, Margaret and the Friends of Citizens Advice Guernsey for their hard work and support.

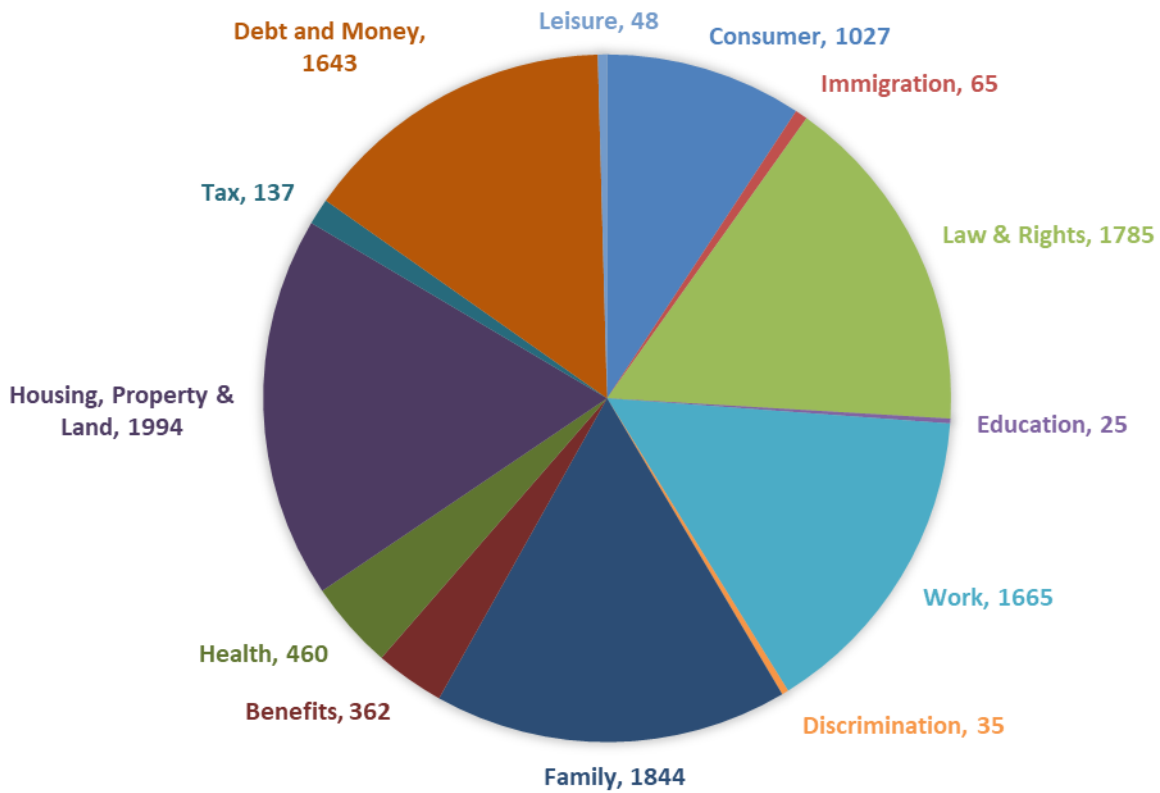
I should like to thank Steve and the members of the Management Committee for their support during the year, and would also echo his thanks to Dawn Tindall, Fiona Troalic and Peter Hyde.

Kerry Ciotti and Margaret Trebilcock deserve special mention for helping me navigate through my first few months in this new role and everyone else at the Bureau, for their patience while a change in CEO has been undertaken.

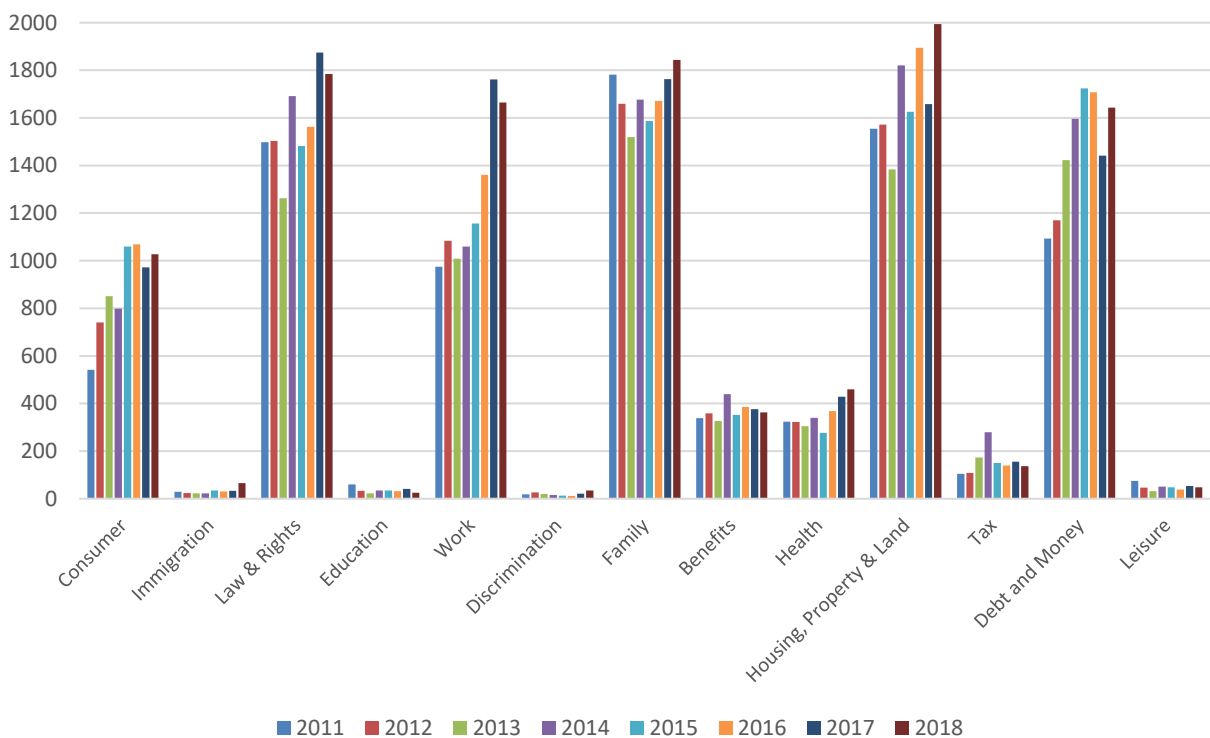
In the short time I have been with the Bureau, I have been overwhelmed at its outstanding strength, namely, its people. The quality and commitment of our Management Committee, advisors and support staff is, by any measure, outstanding. I appreciate the contribution of every member of our Bureau and look forward to supporting you all and assisting the Committee in improving policies and practices that affect people's lives.

Paul Chambers
CEO

Client Enquiries 2018 11,090 in Total



Growth of Enquiry Areas



MONEY ADVICE SERVICE REPORT

The Money Advice Service continues with specialised casework offering individual budgeting advice, individual repayment plans and negotiation with creditors.

During 2018 there were 2,371 enquiries on money-related issues to the generalist advisors including banking services, insurance, pensions, credit and liability for debt. 136 people were referred to our Money Advice caseworkers of whom 31 unfortunately failed to attend. 74 clients received a full financial restitution negotiation service on £3,306,885 unaffordable debt. Another 31 received support in making their own negotiation or assistance with budgeting.

There were four trained Money Advice caseworkers and a further two commenced training during the last quarter of the year. They were available to see clients during one session each week, but many came in more often to keep on top of their caseload. The largest amounts were, understandably, secured and unsecured loans followed by credit and store card debt, but medical, tax and utility bills were the most common.

Interestingly debt enquiries had risen by 14%. The underlying causes of this indebtedness when recorded was not predominantly poor budgeting at 9%, which was down by 50% from 2017 figures. Health issues 42% (up by 13%), Job loss and reduced hours 8% (down by 12%), Relationship breakdown 12% were joined by Business failure at 13% as major factors.

There were at least 79 dependent children living in these households affected by the deprivation caused by unaffordable debt.

Paul Chambers
CEO

RESEARCH AND CAMPAIGNS REPORT 2018

Citizens Advice involvement in the review and development of policy issues during 2018.

Under the heading of Research & Campaigns we have spoken up about policies and services in the Islands which cause our clients problems for many years.

Annual Social Policy categories

Specific social policy issues of current concern are identified by our advisors in January each year. Those that cannot be identified using our normal classification system are then added to the case recording system. During 2018 these were:

Advocate costs	54
Basic bank accounts	4
Consumer rights	80
Discrimination	16
Domestic abuse	74
Employment contracts	131
Non-Guernsey workers	75
OM Multiple Occupancy	11
Population Management Law	50

These cases are reviewed and, where there is sufficient evidence, we create and submit a report to relevant 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 Social Policy resources are very limited, and our focus must reflect that fact. In practice, this means time is now spent on a limited number of live campaigns each of which may spread over several years.

Perhaps our longest running objective has been a broader consumer protection law. After the excitement of the approval for the development consumer legislation proposals three years ago, we are still waiting to see when this will be prioritised by the States.

Judy and Anne, our research volunteers, were joined by Teresa for much of the year and were able to complete and submit a large number of detailed reports. In addition, Heidi, Caroline M, Kathy, Katherine and Kate 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 the list of our participation is quite extensive.

The leadership self-assessment verification report noted: "Your relationship with the States, together with Kate's expertise and networking activities ensures this is a particular area of strength for your organisation. Objectives are included in your strategic plan and there is a timetable for the reports you produce throughout the year. Your website sets out evidence of the policy work you are involved with."

Kate Raleigh
Research Coordinator

Reports and meetings	
Alderney Enquiries - report	Alderney Greffier
Consumer Problems due to lack of legislation - report	Home Affairs
Discrimination - report	Equalities Working Group ERO Siriol Evans
Domestic Abuse – detailed report and meeting	MARAC
Financial Ombudsman – regular meetings	CIFO
Flybe/Blue Islands - statistics	Citizens Advice Jersey
Guernsey Community Foundation - meeting	Coordination of effort
Guernsey Community Savings project – updates	Peter Neville
Insolvency legislation proposals – updates	Alan Bougourd Guernsey Registry
Insurance Products – report and meeting with external regulator	GFSC
Latvian Enquiries - analysis	Latvian Honorary Consul
Legal Costs - report	Legal Aid Service Bâtonnier
Longer Working Lives - updates	Policy Officer ESS
Matrimonial Causes - statistics	Strategy and Policy
Needs of older people - report	Health and Social Care
Problems experienced by guest workers	Equalities Working Group ERO Siriol Evans
Problems with Employment Contracts - report	Employment and Social Security Employment Relations
Specific problems with Cleaning Company contracts – report and meeting	Employment and Social Security Employment Relations
Tenancy problems and tenancy deposits - report	Environment and Infrastructure

Participation in advisory groups	
Ageing Well in the Bailiwick	ESS
Carewatch (Katherine)	Health and Social Care
Disability Alliance	ESS
Equalities Working Group	ESS
Lending Credit and Finance (Kate)	GFSC
Revenue Service Customer Experience Project Board (Kate)	Revenue Service ESS
Revenue Service Customer Experience Forum (Heidi/John)	
Retail Price Index Steering Group (Caroline M)	Data and Analysis Team

Publicity on Policy Issues
Dealing with Christmas debt
Delay in Consumer Legislation
Discrimination
Importance of Household Expenditure Survey
Island FM advert offer of free friendly advice
Money advice service
Need for Employment Relations Office
Need for minimum wage rise
Problems for non-local workers
Problems with insurance products
Rise in gas prices
Sudden closure of local estate agent

Facebook posts on policy issues
Ageing Well
Avoiding debt
Children's issues
Consumer matters
Dealing with Money Problems
Domestic Abuse
Employment Issues
Health and Social Care
Income Support introduction
Landlord and tenant issues
Lifelong learning
Loneliness
Mental Health
Relationship problems
Scams
Travel and holidays
Volunteering

VOLUNTEERS' REPORT 2018

I was honoured to have been voted in as the Volunteers' Representative on the Management Committee to take the place of Peter Hyde who has stepped down from that role, and on behalf of all the volunteers I would like to thank Peter for representing us over the past 16 years. Having taken on this role at the beginning of January 2019 I am therefore really presenting this report for 2018 on Peter's behalf.

One of the highlights of the year was celebrating the 40th anniversary of Citizens Advice in Guernsey and we were delighted to be invited to join the Bailiff, Sir Richard Collas, at a reception which he kindly held for us at the Royal Court on 25th June. The Guernsey Press followed this up with an article and a photograph of the occasion which was published in the Press during our Awareness Week in September.

The Advisors had plenty to keep up to date with during the year. This was made easier by several training sessions with visiting speakers including representatives from the Guernsey Private Residential Landlords Association, Signpost.gg., Legal Aid and Social Security on the subject of Income Support. All of this training is very much appreciated by the volunteer advisors, and we are grateful to Nick for organising these sessions for us during the year.

During the year we said goodbye to Brenda, Sarah and Hilary, and also to Di who retired in March as a Money Advisor. We were saddened by the death of David Hazell in June.

We were pleased to welcome three new trainee General Advisors: Andrew, Joy and Carol, all of whom are still undergoing their training, plus two new trainee Money Advisors, Gerry and Karen.

We were all pleased to hear of the appointments to the Committee of Mark, Richard and Jonathan and were happy that they chose to listen in to some of us while advising, as this must be one of the best ways of learning about what we do on a day to day basis. Although we were all sorry to hear that we would be losing Kate as our CEO after so many years, we were excited to find out that Paul was to be appointed in her place from January 2019 and we are all looking forward to working with the new team.

One innovation during the year which, I think, speaks volumes in terms of the morale amongst the volunteers is: the bells! It was noted that volunteers in the Bureau would often be chatting at such a volume that if someone was unfortunate enough to be on a telephone call with a client they sometimes couldn't hear themselves or the client, so it was agreed that bells would be placed on each Advisor's desk so that they could be rung as a way of asking people to stop chatting! I think this proves that we have our priorities right, i.e. client first, but that we also all get on well with each other and enjoy being on duty. This is borne out by the number of volunteers who achieve long service awards.

Caroline Raines
Volunteers' Representative



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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