

Citizens Advice Guernsey



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

*Serving the Community
for 40 years
1978—2018*

**citizens
advice**

**Annual Report
May 2018**

GUERNSEY CITIZENS ADVICE ANNUAL REPORT 2018

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Charity of the Year



the
COMMUNITY
awards
2017

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 W Hogg | Chair |
| Susan E Doggart | Vice Chair |
| Nigel T Cashin | Treasurer |
| Fiona T Troalic | Secretary |
| Peter D Hyde | Volunteers' Representative |
| Dawn A Tindall | 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
Channel Islands Co-operative Society Ltd
Collenette Jones
Lilita Kruze
Mike Le Cras
Niall McCathie
Nattie Gleeson
Steve Elliott Window Cleaning
Simone Gomes
Vita Ogier

And with Thanks for Various Individual Donations:

(including but not limited to)

Guernsey Community Foundation, Charities Trust, Mr Nick Chadwick,
HSBC Charitable Foundation, RBS Wealth Management, Waitrose Ltd,
Volunteers' Travel Expenses

CHAIRMAN'S REPORT 2017

This is the fifth occasion I have had the opportunity to write to you as Chairman of the Management Committee and I am pleased to report on another full and successful year for Citizens Advice Guernsey.

The highlight of the year was, undoubtedly, winning the Charity of the Year Award at the Guernsey Community Foundation Awards Ceremony in October. It was great to receive this public recognition for the work of Citizens Advice Guernsey and the part played by everyone who has contributed to the service and support provided to the community over approaching 40 years. My thanks and congratulations to you all.

As I mentioned in my 2015 and 2016 Reports, Citizens Advice nationally has been going through a period of significant change. Part of this change has seen a move towards amalgamation of offices with a Corporate Governance structure reflecting the size, nature and resource available to these larger offices. A bespoke Membership Agreement was agreed which acknowledged and incorporated the differences between Guernsey and a typical mainland office. Experience of our first full year under the new structure has seen greater demands on the Management Team due to increased reporting and general governance requirements. In view of this, additional work anticipated in connection with the new General Data Protection Regulation and to give Kate more time to focus on Social Policy and participation in Advisory Groups, the Management Committee agreed to expand and restructure the Management Team. With the recruitment of additional part-time support, the restructure saw Kate as CEO relinquish some of her advisor management duties, Kerry assume management responsibility for the Advisors Team, Margaret take over as Office Manager and Lisa Bubb join us as Office Administrator. Although adding cost, this was an important and necessary decision to ensure the continued efficient operation of the service we offer.

Whilst the year saw a change in the Management Team, we again enjoyed relative stability within the Advisors and Support Team who dealt with 10,558 enquiries from 4,067 clients, figures slightly up on 2016 (10,245 enquiries, 4,053 clients). The Website to which work to improve functionality, particularly for use with mobile devices, was completed in October had 10,450-page views during the year. We would expect this to increase as a result of the improved functionality.

In addition to our core advice work, as the CEO and Policy and Research Report will detail, an ever-increasing aspect of the role Citizens Advice plays is with various States Departments via the provision of statistics and involvement with reviews and development of policy issues. In addition, Kate is involved in a wide variety of Advisory Groups related to States Departments, including Ageing Well in the Bailiwick, Equalities Working Group and Lending Credit and Finance Project Group. This work is seen as making a valuable contribution to policy and practices that affect people's lives and the ability to continue our involvement in this area of work was a factor in the decision to expand the Management Team.

Largely thanks to the fantastic support we receive from the Friends, financially, we remain in good health which helps us plan and move forward with confidence. Again, my thanks to Liz, Margaret and the Friends Team for all they do to support us. The other major element of our funding comes from the States and as part of a review the States are undertaking of grants provided to charities, we are currently working with the Committee for Employment & Social Security regarding a Service Level Agreement for this funding and the services we provide. It is expected that this Agreement will be finalised shortly.

I have again received great support from the Management Committee which sadly, will see Susie and Nigel step down at our AGM. My thanks to both them for all they have done to help me and Citizens Advice Guernsey and all the members of the Committee for their help, guidance and support. As we say goodbye to Susie and Nigel, I am delighted to welcome Richard Holmes and Jonathan Dell to the Committee. Richard joins us coincidental with his retirement from the role of Specsavers Group Brand Director, Jonathan is Director of Finance, Risk and Compliance, Skipton International Limited and I look forward working with them both over the coming years.

Finally, on behalf of the many people across the Bailiwick who have been helped during the year, my thanks to our Management Team, Advisors and Support Team for your hard work, commitment and contribution to the work of Citizens Advice Guernsey.

Steve Hogg
Chairman

TREASURERS REPORT 2017

I am reporting a slight deficit of £3,635 following a surplus in 2016 (£4,216 2016) in what is my last Report. This is due to the additional appointment referred to by Steve in his report.

Total Income fell marginally to £117,349 (£119,588 2016) and Expenses came in ahead of last year at £120,984 (£115,372 2016). Capital and Reserves amount to £267,377 (£271,012 2016).

Whilst the income from Donations was less than 2016, I think it is worth calling out three generous donations of £3,000 each from RBC Wealth Management, The HSBC Charitable Foundation and the award from winning Guernsey Community Foundation's Charity of the Year.

The Friends of Citizens Advice, notably Liz Timms and Margaret Lowe have helped make my job as Treasurer quite straightforward through their dedication and long hours. I am fully aware was not so easy in the past and we should never take this income for granted. Through the Friends Shop, Flag Day, lunches and raffles their collective efforts during the year raised a fantastic £77,000, which was up on 2016. We owe them a huge thank you!

I am delighted to advise that in January 2018 we received an £80,000 donation from an anonymous donor which has significantly improved our finances as we look to the future.

We are grateful for the continued support of the Guernsey States, specifically the Committee of Employment and Social Security who maintained their grant at £27,010. We have met with The Chief Secretary, to discuss the completion of a Grant Agreement, purely to formalise the relationship between Citizens Advice and the Committee and look forward to the Agreement being finalised soon.

Following the £34,743 financial expenditure of 2016, 100% funded from our own resources, to improve our leasehold premises, 2017 was a year of consolidation. That said, we did invest £3,647 in a new phone system.

As always mentioned, Note 6 in the "Notes to the Financial Statements" continues to contain a Property Reserve of £97,532 which is considered to be a prudent allowance for costs should we have to move premises.

Financial budgets for 2018-2020 are attached. The States Grant is assumed to continue and this has been included at the current level. The uncertainty with the Friends Shop remains and therefore, prudently, we have reduced the Friends contribution to a nominal £20,000 over the next 3 years to. In view of our reasonably healthy Balance Sheet position, we do not propose to apply for funding to the Association of Guernsey Charities.

As I stand down, I would like to thank Steve for his patient guidance and help over the years, together with Tony Wills, for his knowledge and experience with the day to day finance management. It has been an absolute pleasure working with all the Management Team and I wish Citizens Advice Guernsey all the success in the future. I will be very happy to continue to help with any banking issues that may arise.

Lastly, my thanks to Mike Collenette and his team at Collenette Jones for again volunteering their services as Accountants.

Nigel Cashin
Treasurer

INCOME AND EXPENDITURE BUDGET 2018 - 2020

| | 2018 | 2019 | 2020 |
|-------------------------------|----------------|------------------|------------------|
| | £ | £ | £ |
| INCOME | | | |
| FRIENDS OF CITIZENS ADVICE * | 20,000 | 20,000 | 20,000 |
| STATES OF GUERNSEY GRANT | 27,010 | 27,010 | 27,010 |
| DONATIONS ** | 145,300 | 65,300 | 65,300 |
| 100 CLUB | 2,100 | 2,100 | 2,100 |
| BANK INTEREST | 1,750 | 1,750 | 1,750 |
| | 196,160 | 116,160 | 116,160 |
| EXPENDITURE | | | |
| SALARIES AND STATES INSURANCE | 83,160 | 84,823 | 86,519 |
| OFFICE | 14,654 | 18,007 | 18,367 |
| PUBLICITY AND PROMOTION | 4,800 | 4,800 | 4,800 |
| PREMISES | 25,120 | 25,620 | 27,120 |
| STAFF AND VOLUNTEER | 11,664 | 11,664 | 11,664 |
| GOVERNANCE | 1,704 | 1,700 | 1,700 |
| | 141,102 | 146,614 | 150,171 |
| SURPLUS / (DEFICIT) | £55,058 | £(30,454) | £(34,011) |

* Due to uncertainty of Leale's Yard

** 2018 includes one-off donation £80,000

FRIENDS OF CITIZENS ADVICE 2017

COMMITTEE MEMBERS: Liz Timms (Chairperson and Treasurer), Margaret Lowe (Shop Manager), Daphne Le Tissier, Di Hockey, Eileen Le Patourel, Heather Gale, Margaret Priaux, Christine Marquis, Sandra Bishop.

The Friends of Citizens Advice have, once again, had a busy and productive year. Our sincere thanks must go as always to the C.I. Co-Operative Society for allowing us to continue to use the premises on the Bridge, and of course to the general public for their donations of furniture and other items.

I was honoured to be shortlisted for the Specsavers Unsung Hero Award during the year and attended the Awards for Achievement gala evening at Beau Sejour in February. The evening was fantastic and the Friends of Citizens Advice, Guernsey received a donation cheque of £600.

I would like to take this opportunity of thanking all the Committee Members for their enthusiasm in helping to make the Friends so successful, a special mention must go to Margaret Lowe who not only acts as unpaid shop manager, but also organises the shop rota and inspects furniture prior to it being delivered to the shop. The Friends are also very grateful to Brian Lowe and Dick Le Tissier who spend the day delivering and collecting buckets on Flag Day. Thanks must also go to Sandra and Ken Bishop who dispose of glass, cardboard and unsaleable items, saving us a great deal in tipping charges.

Two excellent Ladies Lunches were held during the year, both well attended and making a total profit of £1,735.50. The Flag Day held in September raised an amazing £1,671.63. and as usual we appreciate the help given by the Bureau to enable us to cover more collection points.

There are many people I would like to thank for their support during the past year including Nick Chadwick for his continued support on a monthly basis, Jeff Guilbert who collects and delivers the furniture for us on a weekly basis, and of course all the Committee Members and other volunteers who work so hard both in the shop and helping with fund raising events throughout the year which allowed us to pass over to the Bureau the sum of £80,000 during 2017 to enable them to carry on their excellent work, please see the Income & Expenditure statement elsewhere in the report.

During 2018 the Friends of Citizens Advice will be celebrating the 10th anniversary since opening the shop on The Bridge and hope to be able to mark this with a special Ladies Lunch later in the year.

Liz Timms
Chair of the Friends of Citizens Advice

FRIENDS OF CITIZENS ADVICE GUERNSEY

Income and expenditure for the period 1 January - 31 December 2017

| <u>INCOME</u> | <u>£</u> | <u>£</u> |
|---|-----------------|------------------|
| Charity Shop takings | 79,033.30 | |
| Flag Day | 1,671.63 | |
| Donations | 6,000.00 | |
| Ladies Lunches (net) | 1,735.50 | |
| Collection Boxes | 664.06 | |
| Raffle | 378.00 | |
| Bank interest | <u>0.85</u> | |
| | | 89,483.34 |
| | | |
| <u>EXPENSES</u> | | |
| Charity Shop expenses | | |
| Haulage | 2,690.00 | |
| Electric | 2,737.41 | |
| Insurance | 158.00 | |
| Telephone | 207.88 | |
| Water | 185.31 | |
| Fire system | 523.58 | |
| Painting and signage of shop | 3,120.00 | |
| Other expenses | <u>327.48</u> | |
| | | <u>9,949.66</u> |
| | | |
| Net Income for the year | | 79,533.68 |
| | | |
| Transferred to Citizens Advice Guernsey | ** | <u>80,000.00</u> |
| | | <u>£ -466.32</u> |

** Includes £3,000 received - Community Foundation Charity of the Year Award

SECRETARY'S REPORT 2017

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 2017 and the tax registration have both been submitted for the year.

The number of members on the register stands at 82.

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

Margaret Trebilcock obo Fiona Troalic
Secretary

CHIEF OFFICER'S REPORT 2017

In November we were delighted to be voted Charity of the Year at the Guernsey Community Foundation's awards evening. Kerry and I were pleased to accept the trophy in recognition of the fantastic work done by our volunteers over the last 40 years, although the live TV coverage came as a bit of a surprise. During 2017 the bureau volunteers worked over 22,000 hours in their various roles, which equated to a monetary value of £306,386. In addition, the Friends volunteers working a further 5,000 hours. There are now about a hundred volunteers filling various roles and we are always sad to say goodbye to those who have been part of the team for many years but we are pleased to welcome those who come to join us. Although the heart of our work is of course the advice service, this is only possible due to the work behind the scenes by many other people and the fundraising activities of the Friends.

The most important aspect of an advice service is the relationship of trust with the client. The introduction of new data protection legislation necessitated considerable time to be spent by both management and advisors to devise a system that would meet the new requirements with minimal impact on the advice process. Ultimately a new phone system was installed to enable a short, pre-recorded message so the advisors can start helping as soon as they speak to a client. Fortunately, this system appears to have caused less disruption than was feared, as has the request for visiting clients to complete a data protection sheet prior to seeing an advisor.

An additional requirement from Citizens Advice is a system to receive feedback from a sample of clients. It was decided to integrate a request for permission to contact the client for feedback with the data protection form and again we were surprised at the number of clients willing to be called (83%). We were unable to use the national Citizens Advice system so devised a local version using similar questions which has given some interesting insight into the value of our advice.

97% of the clients who were subsequently phoned found us easy to contact with the other 3% finding it satisfactory. 67% found the advice completely helpful in dealing with their problem with another 28% finding it partially helpful. The problem was completely or partially resolved following our advice for 77% of clients and considering our clients are contacted about 6 weeks after their enquiry, many issues such as family matters or housing issues would be unlikely to have reached resolution. The overall experience was rated as very good by 89% and satisfactory by another 10%, and 99% said they would recommend the service with just 1% saying "maybe" and thankfully no-one saying no.

In March we were pleased to introduce Legal Advice Clinics on a Wednesday evening where clients with certain issues may be referred for a diagnostic interview at our premises with pro bono legal advisors provided by Mourant Ozanne. This proved a success and was a great extension to our existing process where several advocates will take referrals on specific topics for a brief half hour diagnostic advice at their own premises. We were really pleased that Advocate Paul Lockwood who has assisted our clients for many years was recognised by the Law Officers for his Pro Bono Legal Advice following our nomination.

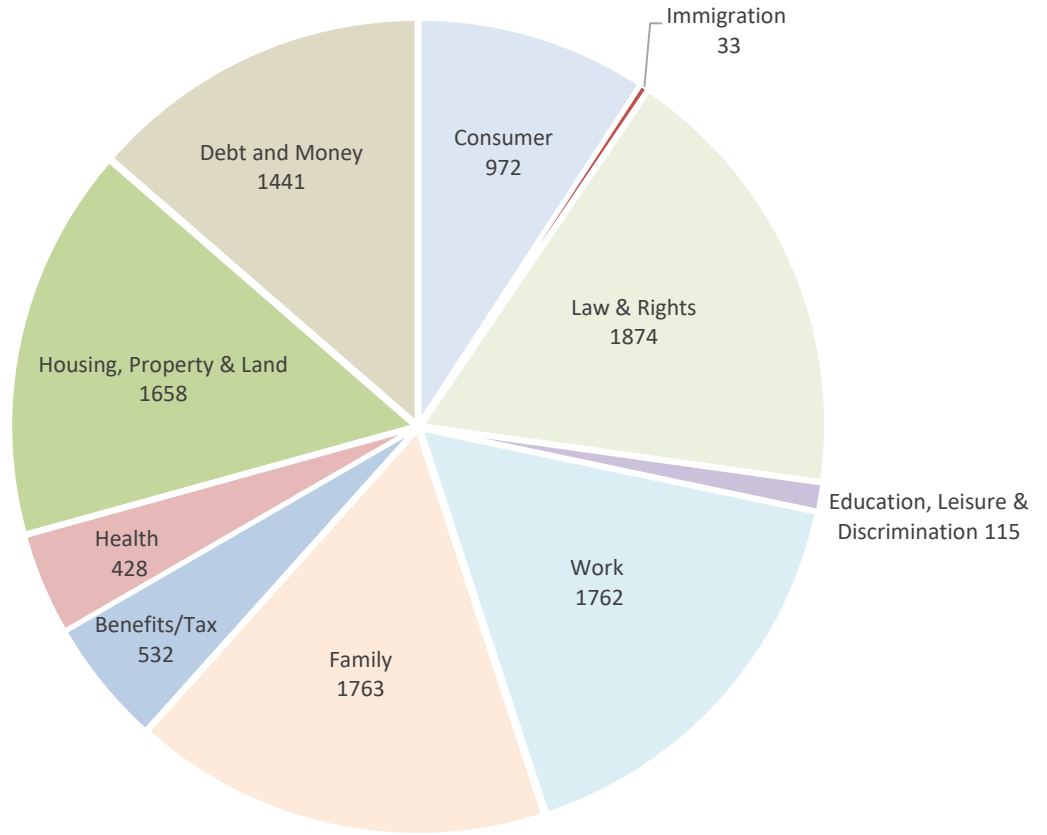
2017 saw Citizens Advice Guernsey adapting once more to the ever-developing landscape of the charity sector. The increased demands of governance led to a change in the management structure with Kerry becoming Advice Service Manager whilst remaining my Deputy, with Margaret becoming Office Manager with the additional help of Lisa, our new Admin Assistant. My role is now concentrated on governance and social policy hence my new title. This also involved a reorganisation of the top office to accommodate everyone which I fortunately managed to be on holiday for so thanks must go to Kerry and Margaret.

The audit process for membership of the Citizens Advice network was revised last year with a move away from annual liaison visits to a process of leadership self-assessment. This put an increasing responsibility on the Management Committee to assess the level of compliance with the many and varied membership requirements. Although we have had a good record of full compliance for many years, this process required a higher level of evidence and we were pleased that the work involved paid off with us achieving a green satisfaction rating in all areas. We shall hope to be able to emulate this during the full site service-audit in 2018.

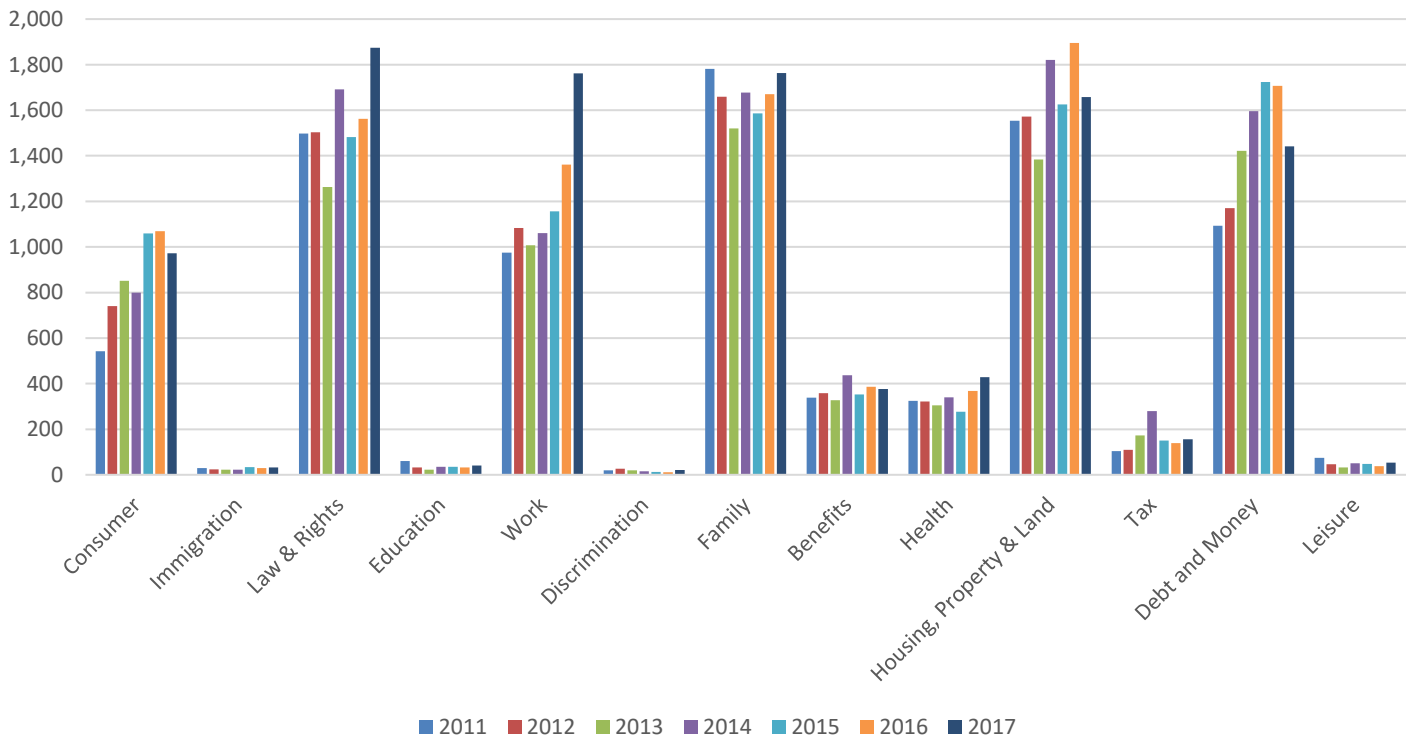
I should like to thank Steve and the members of the Management Committee for their support during the year, and particularly Susie and Nigel who will be leaving us at the AGM. Kerry and Margaret deserve special mention for helping us navigate through the various transformations over the year and everyone else, particularly the advisors, for their tolerance while these were undertaken. I appreciate the contribution of every member of the team; the Charity of the Year Award is well deserved.

Kate Raleigh
CEO

Client Enquiries 2017 10,578 in total



Growth Of Enquiry Areas



MONEY ADVICE SERVICE REPORT 2017

There has been a lot of change within the Money Advice Service during 2017. The software package that has been used for many years, PGDebt, became obsolete and had to be replaced by an Excel-based spreadsheet which is much more limited. Fortunately, our IT volunteer Chris got to work in collaboration with Ivone and Heidi to add greater functionality to the system and all cases were being entered onto the new system by the end of the year.

This change was needed following the introduction of a new Standard Financial Statement that will be more generally adopted than the former Common Financial Statement. The change of title sounds misleadingly harmless but entailed considerable work by Ivone and a rather tricky transition for all. In addition, mandatory new training was introduced in England by the Money Advisory Service and several of the Money Advisors took part although there is an exemption to the requirement here as it relates to UK law.

During 2017 there were 2,147 enquiries on money-related issues to the Generalist Advisors including banking services, insurance, pensions, credit and liability for debt. 148 people were referred to our Money Advice Caseworkers of whom 18 unfortunately failed to attend. 92 clients received a full financial restitution negotiation service on £3,700,000 unaffordable debt. Another 38 received support in making their own negotiation or assistance with budgeting.

There were six trained Money Advice caseworkers and a further one successfully completed training during the year. They each see clients during one session a week but many come 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.

The underlying cause of indebtedness was not predominantly poor budgeting (18%) whereas health issues (29%), job loss and reduced hours (20%) and relationship breakdown (16%) were major factors. Almost 20% of clients in financial difficulty were retired or had long-term sickness meaning that their ability to pay off their debts is very limited. Another 20% were unemployed. There were at least 85 dependent children living in these households affected by the deprivation caused by unaffordable debt.

Kate Raleigh
CEO

POLICY AND RESEARCH REPORT 2017

Social Policy issues are identified by our advisors, as are apparent from the trends appearing in our statistics. Under the heading of Policy and Research we have spoken up about policies and services in the island which cause our clients problems for many years.

Each year we prioritise those issues where we see that the opportunity for change is greatest and we have recently adopted more of a campaign approach. The first step is to explore the evidence to measure the extent of a perceived problem. For example, during 2017 we identified the enquiries on specific issues the advisors felt were becoming a concern:

| | |
|--------------------------------|-----|
| Advocate costs | 38 |
| Basic bank accounts | 3 |
| Consumer rights | 65 |
| Discrimination | 11 |
| Domestic abuse | 82 |
| Employment contracts | 130 |
| Non-Guernsey workers | 55 |
| Open Market Multiple Occupancy | 16 |
| Population Management Law | 37 |

Using the evidence of our experience we can then raise the issues with Deputies and the States Committees and then work with them or others concerned, both to support their efforts in policy development generally and to help to address the problems we have identified.

Social Policy resources are very limited and our focus must reflect that fact. In practice, this means the majority of time is now spent on a limited number of live campaigns each of which may spread over a number of 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 two years ago, we are still waiting to see when this will be prioritised by the States.

One of the largest projects for some time commenced in 2014 in respect of the problems of the Money Advice clients who are trapped at a level of debt which they are not foreseeably able to repay. Our campaign is aimed at the establishment of new laws which will provide a realistic option for personal debt relief or bankruptcy for deserving clients; such an outcome would inevitably take years not months. We continue to work with those involved in the development of overall insolvency law in Guernsey.

Sadly, David has not been able to continue as our co-ordinator but Anne and Brenda have worked hard as research volunteers exploring the clients' experience of specific problems and preparing reports, and they have now been joined by Judy. In addition, Heidi, Caroline M, Kathy, Katherine and Kate represent Citizens Advice on various advisory groups and others attend 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.

Kate Raleigh
CEO

| | |
|--|---|
| Reports and meetings | |
| Alderney Enquiries preparation of report | Alderney Chief Exec |
| Information request from Community Banking and financial skills request for background information | Policy and Resources |
| Domestic Abuse detailed report and meeting | MARAC |
| Report on problems experienced by guest workers | Equalities Working Group |
| Ongoing consultations on the development of Insolvency Law | Guernsey Registry |
| Stakeholder Longer Working Lives | Employment and Social Security |
| Regular meetings with Financial Ombudsman | CIFO |
| Population Management Consultation | Home Affairs |
| People Trafficking meetings and conference | Domestic Abuse Strategy Coordinator |
| Zero Hours Contracts stats | Employment Relations |
| Telecoms report requested | Trading Standards |
| In Work Poverty analysis | Employment and Social Security |
| Mental Health enquiries analysis and report | Health and Social Care |
| Breakdown of all Health and Social Care enquiries | Health and Social Care |
| Problems relating to older people (in preparation) | Health and Social Care |
| Insolvency legislation proposals | Alan Bougourd |
| Guernsey Community Savings project | Peter Neville & Guernsey Community Foundation |
| Financial Skills training proposals | GCS |
| Health Information | Signpost.gg and HIG |
| Guernsey Community Foundation | Coordination of effort |
| Human trafficking seminar and workshop | Domestic Abuse Strategy Advisory Group |
| Carers report | Policy Officer ESS |
| Longer Working Lives | Policy Officer ESS |
| Discrimination | Equalities Working Group |
| Problems experienced by Guest Workers | Equalities Working Group |
| Poverty research | Guernsey Community Foundation |
| Guardianship and Power of Attorney | Health and Social Care |

| Participation in advisory groups | |
|---|--------------------------------|
| Income Tax Advisory Forum | Policy and Resources |
| Equalities Working Group | Employment and Social Security |
| Ageing Well in the Bailiwick | ESS Slaws |
| Retail Price Index Steering Group | Data and Analysis Team |
| Carewatch | Health and Social Care |
| Crime Prevention Panel | Home Affairs |
| Inform Group | College of Further Educ |
| Lending Credit and Finance | GFSC |
| Disability Alliance | ESS |

| Publicity on Policy Issues |
|---|
| Scams |
| Slow introduction of Consumer Legislation |
| Potential alternative electricity supplier |
| Talk to Friends of Les Cotils |
| College of FE 'speed dating' discussion |
| Policy role raised in Charity of the Year publicity |
| Citizens Advice/Ageing Well meeting in Alderney |
| Loans, overdrafts and Christmas debt |

| Facebook posts on policy issues |
|--|
| Loneliness at Christmas |
| Scams |
| Rise in health service enquiries |
| International day for people with disabilities |
| Online phishing |
| Domestic abuse |

VOLUNTEERS' REPORT 2017

One of the highlights of the year must be the award of "Charity of the Year". This is significant for various reasons. Most importantly it achieves greater awareness across the Island of who we are and what we do. However, I think everyone in the organisation however involved is justified in reflecting with a certain amount of pride that their efforts have contributed to us being presented with this award. This following on from being awarded the "Queens Award for Voluntary Service" is very gratifying.

One of the key ingredients in any award success is of course the staff, and 2017 saw a number of volunteers' long service being recognised. Hilary, Rhiannon, David, Linda, Kathy, Richard K and our Chairman Steve completed 10 years' service. I was also very happy to have completed 15 years' service. All of the Volunteers in the organisation are there because they enjoy the work, the working atmosphere, and of course hopefully being able to help in some way our fellow Islanders.

We send our thanks and best wishes to Rhiannon who has now left us after 10 years' service. We were also very sorry to say goodbye to David Hazell and he leaves with our thanks for all his excellent work behind the scenes.

We are very pleased to welcome, Candy, Dave, Martine, Jonathan and Judith as trainee Generalist Advisors and Sandy as a Money Advisor.

Once again, I make no apologies for thanking the Friends for all their hard work, particularly through the shop which remains a very important source of Finance. The proposed development on the Bridge which would obviously affect the shop does not appear any nearer to being started, although obviously a close eye is being kept on the situation.

Peter Hyde
Volunteers' Representative



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Opening Hours

9.30 am - 4.00 pm Monday, Tuesday and Thursday

9.30 am - 6.30 pm Wednesday

9.30 am - 12.30 pm Friday

Charity of the Year



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