

Citizens Advice Guernsey



**citizens
advice**

Annual Report
May 2022



GUERNSEY CITIZENS ADVICE
ANNUAL REPORT 2022
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**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

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 |
| David Beattie | Member and Volunteers' Representative |
| Elizabeth Timms | Member and Friends' Representative |
| Alison Vine | Fundraising Member |
| Oliver Duquemin | Member |

CITIZENS ADVICE GUERNSEY 2021

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
Mr and Mrs A Wills
St Peters Trust Co Ltd

Also 'Help in Kind':

Collenette Jones
Ferbrache & Farrell
Marco Ciotti
Martyn Baudains
Mourant
NE Electrics
Steve Elliott Window Cleaning
Sure Community Foundation

And with Thanks for Various Individual Donations:

(including but not limited to)

Aon Insurance
Centurion Insurance
Dame Mary Perkins
Donations in memory of Jane Moorshead
Guernsey Bar Council
Inner Wheel Club
JCB Insurance Company Limited
Jill Vaudin
Optimum Global Insurance Co. Ltd.
Serco Foundation
Skipton International
Social Investment Fund
Sure Community Foundation
Swimarathon
Uni Tech Associates
Various Clients & Volunteers
Volunteers' Travel Expenses

CHAIRMAN'S REPORT 2021

It has been a year once again of enormous change, almost as soon as we put the “pandemic response” box back on the shelf we have had to face the side effects of a European war and the headwinds of an economic environment filled with rising energy costs, staffing challenges and rapidly rising inflation. We look ahead to a year which is likely to include new and developing challenges, refugees, rising cost of living, rising debt and a housing crisis. We must accept that the conflict in Ukraine, and its indirect effects may go on for an extended period.

Once again, the whole CAG organisation has proved remarkably resilient and adaptable in extraordinary circumstances, but I must also acknowledge that our management team has been put under a significant amount of pressure for an extended period. This is why the management committee, at the request of the CEO, has looked to restructure the team to ensure, in particular, that our advisory team and process, which is the key function of the organisation, receives adequate support and the more strategic aspects such as campaigns and reporting can also receive adequate focus. I would like to thank our management team and all our volunteers for their loyalty and determination to continue with providing a valuable public service at such a challenging time. You are all making a difference and I am very proud and thankful for everyone's commitment and determination.

During the year we have made significant changes to our IT infrastructure which will help to ensure resilience and enable different ways of more flexible operation in the future. We have also had significant success with fund raising, and the Friends' shop has been doing an amazing trade beyond reasonable expectations.

I would also like to thank the management committee for their support and to single out Steve Hogg for his many years of service to the organisation as a member and chair. I must also mention and thank Margaret Trebilcock for her unstinting administrative support to us all. Both are leaving us this year and they will be much missed.

We face a year of great change once again – not least the Leale's Yard development. This is a key risk issue for both our services and our income and is something which the management committee is very much focused upon. The wider environment, particularly the economy, will certainly also lead to a growing need for advice. So we face a challenging time ahead.

It is not all doom and gloom, our public campaigns are being taken seriously at the highest political level- this year we have seen enduring powers of attorney become law, and we can expect major reforms to divorce laws as well as voluntary arrangements in bankruptcy and anti-discrimination proposals to come before the States very soon. CAG's work in this area is making an invaluable contribution towards debate and prioritising government work and these developments will certainly change people's lives for the better.

Mark Helyar
Chair
April 2022

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 themselves
- 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 is an overview of the steps that we are taking to ensure compliance with data protection at Citizens Advice Guernsey:

- We are in consultation with our IT provider to complete 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/reviewed our Data Protection Policy, Data Retention Policy, Information Security 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 - 2021

In 2021, Citizens Advice reported a profit of £5,797 (2020: £39,354 loss), which was a significant improvement over the planned loss of £106,413.

Despite the continued challenges of COVID-19, the Friends of Citizens Advice made a generous donation of £68,000 during 2021, generated by selling goods in the Friends' Shop, Flag Day, lunches and the Christmas raffle. The Management Committee are once again very appreciative for the support of the Friends.

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.

Citizens Advice managed to obtain a 3-year grant, totalling £55,333 per annum, from the Social Investment Fund, which will cover the salaries of key personnel. The Management Committee is very grateful for this grant which will support the ongoing management and governance costs of Citizens Advice.

Citizens Advice also benefited from other donations totalling £27,826.

Total income therefore increased during 2021 to £178,169 (2020: £109,605) and total expenses increased by 15% to £172,961 (2020: £150,440). Expenses increased primarily because of the provision of the new IT and Telecoms equipment; however, these were partly funded by the 'other donations' highlighted above from Sure and the Skipton Swimathon.

Capital and reserves increased by £5,797 to £274,340. 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 2022-2024 are attached. It is anticipated that the loss in 2022 will be £60,907, reducing the total capital and reserves to approximately £213,433. The trend in 2023 and 2024 is for losses to increase as it is likely that the Friends' contribution will cease from September 2022 due to the possible redevelopment of the Bridge.

The Management Team continue to explore 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 Maggie Thompson 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 2022 – 2024

| | 2022 | 2023 | 2024 |
|-------------------------------------|-----------------|------------------|------------------|
| | £ | £ | £ |
| INCOME | | | |
| Friends of Citizens Advice Guernsey | 45,000 | - | - |
| States of Guernsey Grant | 27,010 | 27,010 | 27,010 |
| States of Guernsey SIF Grant | 55,334 | 55,334 | - |
| Corporate Funding | 3,000 | - | - |
| Donations | 8,000 | 3,000 | 3,000 |
| | 138,344 | 85,344 | 30,010 |
| EXPENDITURE | | | |
| Governance | 610 | 634 | 660 |
| Office | 28,978 | 29,806 | 30,667 |
| Other | 1,640 | 1,703 | 1,799 |
| Premises | 31,035 | 31,511 | 32,007 |
| Salaries & States Insurance | 127,170 | 133,529 | 140,205 |
| Staff & Volunteer | 10,358 | 10,773 | 11,203 |
| | 199,791 | 207,956 | 216,541 |
| Interest | 540 | 400 | 200 |
| SURPLUS / (DEFICIT) | (60,907) | (122,212) | (186,331) |
| RESERVES AT Y/E | | | |
| Retained earnings | 115,901 | (6,311) | (192,642) |
| Premises replacement reserve | 97,532 | 97,532 | 97,532 |

FRIENDS OF CITIZENS ADVICE GUERNSEY 2021

COMMITTEE MEMBERS: Liz Timms (Chair and treasurer), Margaret Lowe (Shop Manager) Diane Hockey, Sandra Bishop, Margaret Priaulx, Christine Marquis.

Together with many other businesses the Friends of Citizens Advice Guernsey has suffered greatly from the closure of the shop for 8 weeks at the beginning of the year due to the Covid restrictions. We were also not able to host our twice-yearly Fundraising Lunches due to the uncertainty of pre-booking these events, but I am pleased to say that our annual Flag Day was able to take place raising an amazing £2,194.58. This is a worthwhile endeavour as it not only raises a lot of money but enhances the profile of the advice service as well. The Friends were delighted to be able to transfer the sum of £68,000 to CAG during 2021. Please see the statement elsewhere in the report.

The Friends Committee unfortunately lost 2 members of the Committee due to ill health during the year, Eileen Le Patourel and Heather Gale, both had been on the Committee since 2007 and are greatly missed. We also lost Ian Rabey, a much-valued helper, who sadly died in July. I would like to take this opportunity to thank Margaret Lowe for all her hard work in keeping the shop running so efficiently, not an easy job, and of course the rest of the Committee and helpers who help make the shop a success.

Finally, I would like to thank the Channel Island Co-operative Society for allowing us to use the shop, Nick Chadwick for his continued support on a monthly basis, Jeff Guilbert for collecting and delivering the furniture for us, and La Villette Hotel for allowing us to use their premises for our monthly meetings. A big thank you must also go to the general public who continue to donate goods for us to sell in the shop.

Liz Timms
Chair - Friends of Citizens Advice Guernsey

FRIENDS OF CITIZENS ADVICE GUERNSEY

Income and expenditure for the period 1st January - 31st December 2021

INCOME

| | <u>£</u> | <u>£</u> |
|----------------------|----------|----------|
| Charity Shop takings | 68,186 | |
| Flag Day | 2,195 | |
| Donations | 4,516 | |
| Collection Boxes | 236 | |
| Raffle | 352 | 75,484 |
| | <hr/> | |

EXPENSES

| | | |
|---|-------|-------------|
| Charity Shop expenses | | |
| Haulage | 1,660 | |
| Electric | 2,976 | |
| Insurance | 224 | |
| Telephone | 227 | |
| Card machine fees | 862 | |
| Travel | 80 | |
| Other expenses | 1,358 | |
| | <hr/> | <hr/> |
| | | 7,387 |
| Net Income for the year | | 68,097 |
| Transferred to Citizens Advice Guernsey | | <hr/> |
| | | 68,000 |
| | | <hr/> |
| | £ | <hr/> <hr/> |
| | | 97 |

FUNDRAISING MEMBER'S REPORT FOR 2021

For years Citizens Advice has relied on the consistent and reliable funding generated by our wonderful charity shop. When I was appointed in 2020 it was as a result of the potential, imminent threat to that funding, posed by the possibility of losing the shop's premises due to the Leale's Yard development. In reality in the last two years it has been Covid and staffing shortages which have challenged the shop but despite this it has continued to deliver a consistent level of funding, for which we are extremely grateful.

While 2021 was successful from a fundraising stance (as below) the continuing reliability of financial support from the shop may limit the potential for funding raising in 2022. The main reason for this is that several charitable bodies look at the reserves held and the income flow and as we have not, so far, had to dip significantly into our reserves, they perceive that we are not desperate enough. In particular it is likely that one major foundation will take this stance, and yet I have been advised that they would look favourably on us when we are in need. A further limiting factor is that many charitable foundations will, specifically, not cover staffing costs, so this limits the bodies to which we can apply.

In view of this it has been agreed that we will largely 'keep our powder dry' until we start dipping into reserves.

This is not to say that no fundraising will be attempted in 2022. There are specific projects, such as the redecoration of the premises for which I will seek funding. The introduction of a new paid management position will put extra pressure on resources and if an appropriate donor (which will pay for staffing costs) can be identified I will seek funding to cover the extra salary. I am sure other expenses will arise which need to be covered. Many of the foundations looking for charities to support are keen to pay for specific projects being undertaken by those charities.

The shop and I are not the only contributors to the funding and a huge thanks must also go to the volunteers for the non-shop fundraising (flag days etc.), to John Stuart for securing support from various businesses in the island, to Skipton for their ongoing support, Annie for running the London marathon for us and for all the other contributions.

Monies raised in 2021 from charitable foundations are:

Sure Community Foundation - £1,198 to cover Sure Voice Cloud service

Skipton Swimathon - £10,000

Skipton International - £3,000

Social Investment Fund - £55,333.50 per year for 3 years to pay towards salaries of CEO and Office Co-Ordinator

Dame Mary Perkins - £600 for volunteers Christmas meal

Guernsey Bar - £500 for volunteers Christmas meal

Alison Vine
Fundraising Member

SECRETARY'S REPORT 2021/22

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 and Annual Validation were both submitted before the deadline of 28th February 2022.

The Office of the Data Protection Authority registration was also submitted before the deadline of 28th February 2022.

During 2021, Guernsey Registry were notified of the appointment of resignation of Caroline Raines and the appointment of Olly Duquemin and David Beattie as directors.

The number of members on the register currently stands at 73.

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.

Rebecca (Becky) Elliott
Office Manager

CHIEF EXECUTIVE OFFICER'S REPORT – 2021/2022

“When everything seems to be going against you, remember that the airplane takes off *against* the wind, not with it.”

Henry Ford

We all thought that 2020 brought many challenges, but there were certainly more to come in 2021. The advice service had remained accessible during the 2020 lockdown, with some advisers working reduced hours from the office, and it came as a shock to us all in January 2021 that the new Covid outbreak was more virulent than before, presenting worrying health risks to our volunteers and staff. Our outdated IT system meant that we were unable to switch to homeworking and so had to take the unprecedented decision to close the service to islanders on 27th January in order to keep volunteers and staff safe.

Fortunately, we only remained closed for five days thanks to the team at Resolution IT, who immediately offered their support and stepped in to adapt our old system to enable a handful of volunteers to work from home. Their help, together with Sure, meant that Citizens Advice was able to offer telephone advice to islanders again, for three hours per day. By 22nd March we were fully operational once more, delivering our full advice service. We installed our new IT system in July followed by a new cloud voice telephone system in September, giving us for the option to work from home in the future.

In November we faced the major milestone of our Year 3 auditing process with UK Citizens Advice, which usually involves a site visit with an increased depth of scrutiny into our policies and procedures compared to Years 1 and 2. We attained our highest grade yet, achieving top marks (5) across six areas and scoring 4s in the remaining three. Once again our overall score was Excellent, with the comment - *CA Guernsey meets Citizens Advices' membership requirements and has provided the evidence needed to demonstrate excellent leadership in all areas.*

The Friends also faced more challenges last year and had to close the shop once again, this time for eight weeks. Despite the resulting impact on their fundraising, they still generated a phenomenal amount of money and remain fundamental to the adequate provision of funding for the charity, without which there could be no free advice service to islanders. Simply to say 'thank you' for all that they do seems inadequate, yet our appreciation and gratitude for the hard work and contribution of the Friends remain as strong and sincere as ever.

Last year we were sad to say goodbye to volunteer representative and generalist adviser Caroline Raines, generalist advisers Richard Green and Margaret Middleton and money adviser Gerry Allen, and this year to Sue Spruce who, remarkably, had volunteered for Citizens Advice for more than 28 years! I would like to thank all of them not only for the time they have given to us as a charity, but also to helping people with the problems they have faced. It is inevitable that we lose volunteers, especially when they have been with us for so many years and have given so much time to helping islanders. Together with the ever-increasing demands of the advice service, this makes it a priority continually to recruit new volunteers. As a result Alison, our training supervisor, is already on her fourth group of trainee advisers within two years of her taking on the role – surely a record!

In terms of work rate, our advisers dealt with around 11,000 issues from over 3,500 clients last year, which highlighted yet again the complexity of people's lives. The average time our advisers spend with clients is 49 minutes but can range up to 3¾ hours. Despite being open for 5% fewer hours due to lockdown, this demonstrates that the demand for our service remains high, with most advice still given over the telephone (60%). Our money advice volunteers remained busy, helping 52 clients to manage their debts, while 17 clients benefited from the Pro Bono Legal Advice. Many thanks go to Alison Antill at Ferbrache & Farrell and Maurant's for providing such a valuable service to islanders who would otherwise be unable to access legal advice.

Once again, the quality of our advice was rated high with 95% of our clients judging the overall experience of our service to be 'positive' and 95% recommending Citizens Advice to someone else. These impressive figures are a testament to the fantastic job that our advisers and money advisers do in helping people.

Last year saw a lot of disruption within the Management team, with both Ali Marquis and Jane Boscher deciding to return to the medical profession. Having to recruit a new Deputy CEO as well as an Office Manager within a tight timeframe provided many challenges but the outcome was very positive and we were extremely lucky to have been joined by Annie Ashmead and Becky Elliott, who have slotted into the team seamlessly. We have also welcomed Judy Barker onto the staff team as InfoSys Co-Ordinator, and she is busy updating our vital information system for the advisers. There has been a lot of change and I wish to thank Margaret, Annie, Becky, Alison and Judy for the many plates they manage to keep spinning within their roles, and for (mostly!) keeping smiles on their faces while they carry out their roles so well.

My thanks also go to Mark Helyar and all members of the Management Committee for the unwavering support they have continued to give to me through all these challenges. They are all extremely busy people with many other commitments, and I very much appreciate the fact that they are always willing to make time for Citizens Advice when needed.

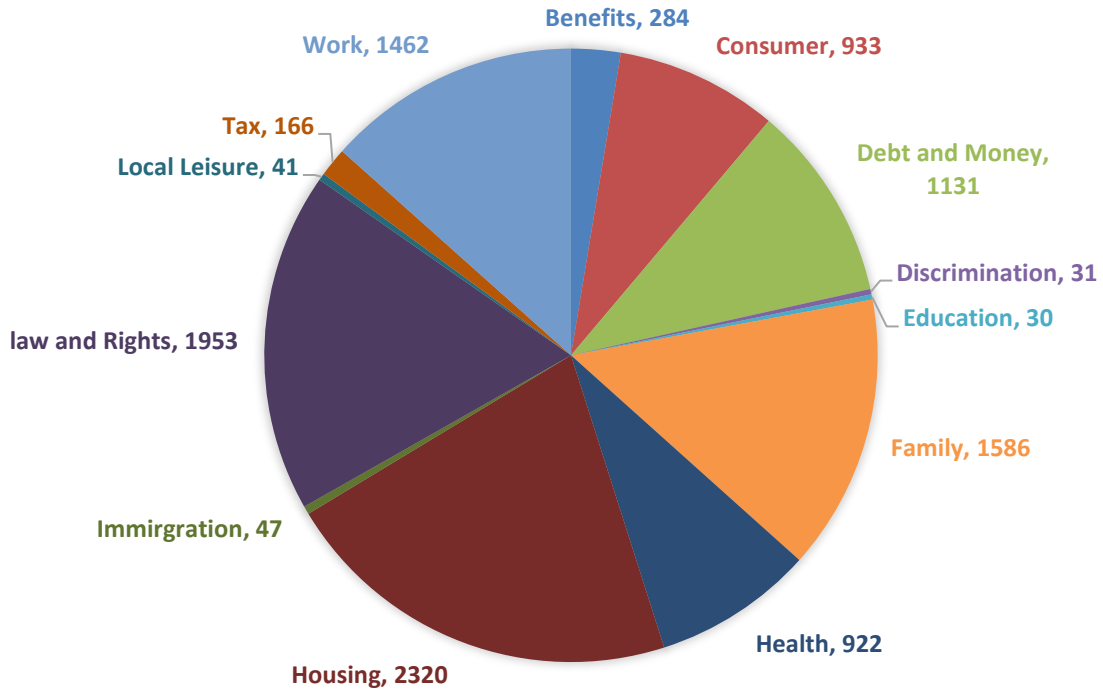
Many people contribute to the running of Citizens Advice but the essential ingredient is the volunteers, without whom we simply could not operate. Last year's lockdown saw our opening hours reduced slightly but, allowing for inflation, had the volunteers been paid then it would have cost the Island more than £0.25M! The demands on the volunteers increase every year in terms of the level of advice they are asked to deliver, along with increased compliance and the unrelenting rate of change we are experiencing. Yet their loyalty is as strong as ever and I am continually staggered by their commitment to helping islanders and the wider community. The Bailiwick is truly blessed to have the many volunteers at Citizens Advice Guernsey, who make up an extraordinary team of people. I am both proud and grateful to work with each and every one of you.

There have been so many changes over the last couple of years, with more to come. Sadly, it is time for me to say a huge thank you to Margaret, who has decided finally to retire after being with us for seven years as Office Manager. I may have been ultimately responsible for running Citizens Advice Guernsey over the last three years but without Margaret by my side through thick and thin I am quite certain we would not be in the strong position we are today. Her loyalty, work ethic and attention to detail have been invaluable and, as we look to the future, I would like personally to thank her for all the support she has given both to me and all the volunteers.

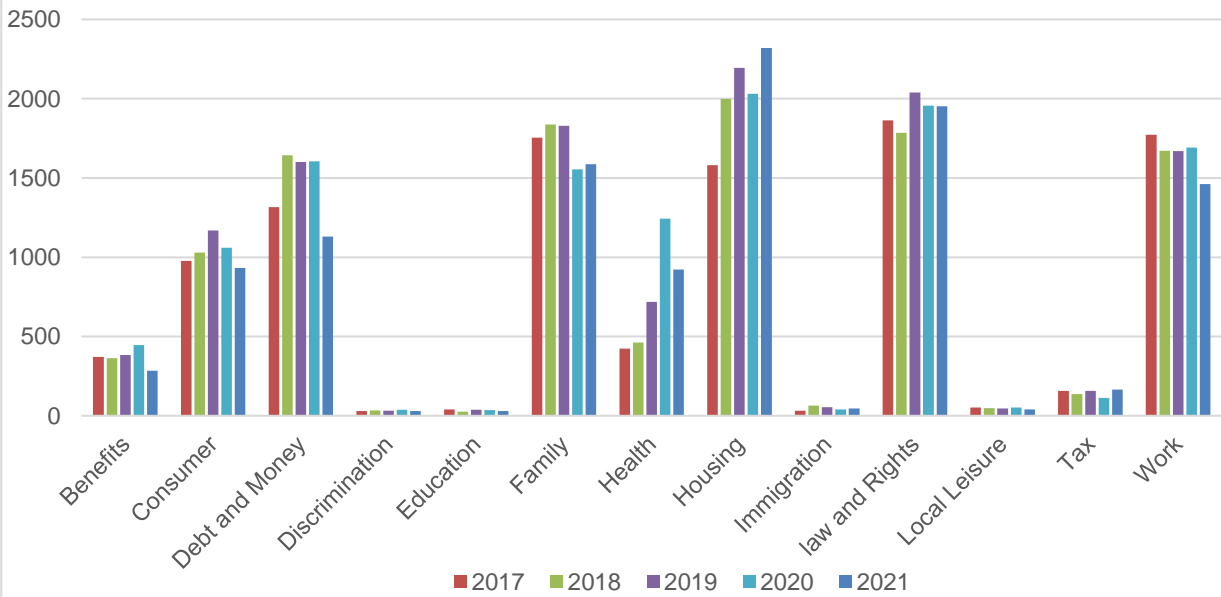
Margaret's well-earned retirement is a reminder that Citizens Advice Guernsey has been built on the diligence, experience and team spirit of many good people over the years. Thank you all for being part of the continuing story of a voluntary organisation that delivers an essential service to so many islanders.

Kerry Ciotti
Chief Executive

CLIENT ENQUIRIES 2021 10,906 IN TOTAL



Growth of Enquiry Areas



MONEY ADVICE SERVICE REPORT 2021

Our Money Advice Service 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 once again 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. Our money advisers are asked to volunteer for 6 hours a week, however, 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 2021 there were 1,772 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 1,131 specific debt and money issues in 2021. 52 clients who were seen by the Money Advice team received a full financial restitution negotiation service on £3,587,380 of unaffordable debt. The largest amounts of debt were made up with secured and unsecured loans (£2.8m) 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 or business failure 29% with 24% attributed to health issues and 15% due to relationship breakdown. In addition, 17% was down to poor budgeting, with 12% caused by low income or pay. Sadly, there were at least 35 dependent children living in these households affected by the deprivation caused by unaffordable debt.

No doubt with the rise in inflation, this is going to impact further on those who are already struggling, as well as those who have just managed to survive thus far. With that in mind, we will no doubt see an increase in the need for our dedicated Money Advice service over the coming year.

Kerry Ciotti
Chief Executive

RESEARCH AND CAMPAIGNS REPORT 2021

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 influence 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 are added to the case recording system. In 2021 these issues were:

- Cleaning Companies
- Consumer rights
- Deposits
- Difficulty Accessing States Departments
- Discrimination
- Domestic Abuse
- Legal costs
- No employment contract
- Non-Guernsey Workers
- Problems with Employment contract terms
- Reciprocal Health Agreement

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, which means time is spent on a small number of live campaigns, each of which may spread over several years.

During 2021, following on from the Citizens Manifesto from 2020 which had highlighted four key campaign areas: Insolvency, Lasting Power of Attorney, Rental Deposits and Consumer Protection; the Research & Campaigns team continued research into these areas, looking at evidence from cases in 2020 and 2019 (if cases had not been previously checked).

The first completed report, on **Rental Deposits**, clearly showed that in around 90% of cases, some form of deposit protection would have helped those tenants.

The second completed report, on **Lasting Power of Attorney** clearly showed that provision of an LPA, such as exists in the UK and Jersey is much needed in Guernsey. Both reports were sent to the relevant States Committee and other interested parties, and then subsequently released to all the local media outlets which generated a lot of media coverage for Citizens Advice.

Research into **Consumer Protection** is ongoing and is due to be completed in 2022.

Other reports that were completed are listed below:

- **Minimum wage** – a summary of cases which was sent to the relevant States Committees and other interested parties. One of the Money Advisers was interviewed on local radio on this subject: even though minimum wage has been raised this still does not mean it is a living wage.
- **Housing Conditions** – evidence that damp and mould were one of the main areas of concern for tenants in the private rental sector. This report was sent to the relevant States Committee and other interested parties such as the Guernsey Private Residential Landlords' Association. It was also released to all the local media outlets, generating a lot of media coverage in the local press, on the radio and TV.
- **Homelessness** – a summary of cases and their circumstances which was sent to the relevant States Committee and other interested parties. This was subsequent to media coverage earlier in the year on the issue of homelessness in Guernsey.

One of the main social policy participations during 2021, continuing from 2020, was supporting the introduction of equalities legislation. The number of discrimination enquiries is published on an annual basis and membership of Equality Guernsey (previously the Equalities Working Group) continues. A report on discrimination, looking at trends over the past 3 years was distributed in April 2022. Other reports, Domestic Abuse and Mental Health, were ongoing during 2021; the one on Domestic Abuse was distributed in February and the one on Mental Health is due to be completed in May 2022.

Our enthusiastic team of research volunteers increased with 1 new volunteer joining towards the end of 2021. Ali Marquis left Citizens Advice in September and Annie replaced her taking on the role of Research and Campaigns Co-ordinator.

In addition, some volunteer Advisers, Kerry and Annie 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 continued Pandemic.

| Ongoing participation in advisory groups | |
|---|--------------------------------|
| Retail Price Index Steering Group | States Data and Analysis Team |
| Revenue Advisory Forum workshops | Employment and Social Security |
| Equality Guernsey | Employment and Social Security |
| CareWatch | Health and Social Care |
| Guernsey Community Savings | |
| Insolvency Working Group | |
| Ongoing occasional meetings | |
| 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.

Annie Ashmead
Deputy CEO

VOLUNTEERS' REPRESENTATIVE'S REPORT 2021

I would like to thank all staff and volunteers at CAG for making it such a pleasant place to work. Everyone chooses to be here and wants to help the people of Guernsey.

The 60 people we have, put in 9 years of service on average, with the longest serving putting in over 25 years each. Well done to Clare for receiving her 25-year certificate at the last AGM and to Hazel for 10 years' service. Diana's 15-years' service was also recognised at the Christmas meal. Sue has retired this year, after 28 years of valuable volunteering and we wish her well in her retirement.

The average age of our people falls into the 65 to 70 age bracket. As well as long service, this brings the danger of losing people, due to either their own, or their partner's health problems.

A random survey of 56 clients who provided feedback found that all but 2 gave very positive reports of their experiences. Comments were received such as:

'Thank you, you listened, researched and advised. I could not have asked for more.'

'Very happy with the service provided.'

'The lady I spoke to was very polite and helpful.'

'Staff very friendly, and telephone answered promptly. A very competent service.'

Well done everyone for such excellent work.

A warm welcome to Louise onto the general advice team having completed her initial training and taking calls. Paul and Steve who joined at the end of 2021 are training as money advisers and to Cathy, Gill, Jill and Susan who joined in February of this year and training as general advisers.

Let us hope for speedy progress of the Leale's Yard plans, which may give us an opportunity to upgrade our premises.

David Beattie
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