

# Citizens Advice Guernsey



**citizens  
advice**

**Annual Report  
June 2023**





# 2022 Key Highlights

3,836



Number of **Client contacts**.

11,140



Number of **Issues dealt with by our Advisers**.

12,500



Number of **Volunteer hours**.

67



Number of **Clients helped by our Money Advice service**.

34



Number of **Clients helped by our Pro Bono Legal Advice service**.

8



Number of **Social Policy reports**.





**GUERNSEY CITIZENS ADVICE**  
**ANNUAL REPORT 2023**  
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## **CITIZENS ADVICE GUERNSEY**

### **OUR AIMS AND PRINCIPLES**

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

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

### **MANAGEMENT COMMITTEE MEMBERS**

Jonathan Dell	Chair
Richard Holmes	Vice Chair
Maggie Thompson	Treasurer
David Beattie	Secretary and Volunteers' Representative
Alison Vine	Fundraising Member
Mark Helyar	Member
Oliver Duquemin	Member
Robert Breckon	Member

# **CITIZENS ADVICE GUERNSEY 2022**

## **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  
Dave Green Decorating  
Ferbrache & Farrell  
Marco Ciotti  
Mourant  
NE Electrics  
Steve Elliott Window Cleaning  
Watchman Security

## **And with Thanks for Various Individual Donations:**

(Including but not limited to)

Aon Insurance Managers (Gsy) Ltd.  
Association of Guernsey Bankers  
Centurion Insurance  
Dame Mary Perkins  
ESS Granby and Cerys Collins  
Grant Thornton  
Guernsey Bar Council  
Optimum Global Insurance Co. Ltd.  
Scottish Highlands  
Skipton International  
Social Investment Fund  
Various Clients & Volunteers  
Volunteers' Travel Expenses

# **CHAIRMAN'S REPORT 2022**

## **Chair's Report**

I am delighted to present my first Annual Report and Accounts as Chair of Citizens Advice Guernsey.

### **A busy year**

2022 was a busy year for Citizens Advice. The team handled over 11,000 queries from just under 4,000 clients, supported by approximately 12,500 volunteer hours. Our Monthly Stats Reports provide information on the types of queries supported during the year and shows that the demand for the Citizens Advice service is now more critical than ever - with the high cost of living increases, rising interest rates and a shortage of affordable housing, Islanders need our guidance and support.

Following the start of Leale's yard development, the Friends of Citizens Advice decided that after 15 years and providing over **£1 million** of donations to Citizens Advice, closing the shop on the Bridge would be the natural end. The Friends' efforts and contributions over the years are inspirational - a fantastic achievement that has undoubtedly helped thousands of Islanders' receive free and timely advice.

It's also worth noting that **all** funds raised remain on Island for the benefit of the local Citizens Advice.

I am grateful to Ali Vine and Nicky Bellis for establishing the 'new' Friends charity shop at Mont Arrive. Ali picked up the baton on behalf of the Committee and has volunteered hundreds of hours to help with the make-over of the shop, recruit a shop manager and support its growth over recent months. Sales at the shop have been encouraging, and I'm confident we can succeed and generate funds to support the Citizens Advice service.

### **Management changes**

In 2022 Kerry Ciotti decided to step down as Chief Executive Officer (CEO) and take on the new role of Chief Operating Officer, overseeing the Adviser service, including Adviser recruitment and determining how we will provide the service in the future. I am very grateful to Kerry for her hard work and dedication over the years, particularly for leading Citizens Advice through the pandemic and for creating 'Our Citizens Manifesto'.

Finding a permanent CEO replacement has taken time, but I'm pleased to report that a new CEO has been appointed and will start in the autumn of 2023. In addition, my thanks go to Annie Ashmead for taking over as Interim CEO in recent months and providing much-needed stability and direction. Annie has gone above and beyond to secure funding and gain support from third parties, such as Orchard PR, to promote and raise awareness of Citizens Advice.

There have been changes on the Committee. Maggie Thompson has been appointed Treasurer, and following my appointment as Chair, Mark Helyar remains a member of the Committee. The Committee has a broad set of skills and experience, regularly reviews its composition, and ensures that it has succession plans. I am grateful for the support of the volunteer Committee members - their time commitment goes well beyond attending committee meetings.

I thank Mark Helyar for his time as chair, ongoing contribution to the Committee and the effective transition.



## **Social Policy**

Our Citizens Manifesto highlighted the four areas of concern in 2020: Insolvency, Lasting Power of Attorney, Consumer Protection and Rental Deposits. Therefore, when the States approved the Ordinance giving effect to the introduction of Lasting Powers of Attorney in March 2022, colleagues at Citizens Advice felt a real sense of achievement after many years of campaigning.

Furthermore, at its meeting in October 2022, the States approved proposals for Low-Value Debt Relief Orders (LVDRO); the law officers can now draft legislation for debate. In terms of insolvency, this marks the first stage of a process, which, if successful, will allow individuals with no reasonable prospect of repaying low levels of personal debt to have a fresh start.

## **The future**

The Committee and office management team are passionate about providing the best advice for Islanders. In addition, we are identifying opportunities to boost revenue and manage our costs effectively to continue to offer a long-term sustainable service.

Finally, I would like to thank all volunteers and Citizens Advice staff for their hard work during 2022.

I hope you enjoy reading our 2022 Annual Report and Accounts.

Jonathan Dell  
Chair  
April 2023

# **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 - 2022**

In 2022, Citizens Advice Guernsey (CAG) reported a loss of £63,520 (2021 £5,797 profit) which was in line with the budgeted loss of £60,907. The budgets for 2022 reflected that it would be a challenging year in terms of both declining income streams and increased costs for CAG.

The Friends' shop on the Bridge, operated by Liz Timms and her amazing team, donated £55,176 in 2022. The Friends' donations had been our largest source of funds for 15 years but in September the Bridge shop was required to close due to the anticipated Leale's Yard redevelopment. The Management Committee continue to be keen to maximise the funds generated independently by Friends of CAG and so, with Ali Vine's energy and drive, a new Friends' charity shop was established and commenced trading in October from the Mont Arrive site. The Management Committee are optimistic that this will contribute funds to support CAG's operations and are extremely grateful to everyone involved with the Friends for their ongoing support.

We are also grateful to the States of Guernsey for their support through the Annual Grant from the Committee of Employment and Social Security and the 3-year Grant from the Social Investment Fund. The Management Committee are grateful for the other generous donations totalling £18,867 which were received from numerous individuals and companies detailed in Ali Vine's report.

Expenses increased mainly due to:

- Office expenses: (+51% or +£9,540 on 2021) due to the depreciation and operating costs of the upgraded IT system installed in 2021.
- Premises: (+12% or +£3,127 on 2021) due to costs of scheduled redecoration
- Salary and States Insurance: (+26% or +£30,086 on 2021) due to the changes in the senior management structure and personnel
- Staff and Volunteer: (+70% or +£6,091 on 2021) the recruitment cost for senior management was a one-off expense; staff training costs increased due to increased working hours of the training supervisor.

The loss of £63,520 has reduced reserves to £210,820. These are mainly held in cash which show a year end balance of £186,871.

The 2023-5 budgets are attached, and they reflect the continuing and urgent challenges faced by CAG. We believe these numbers reflect a prudent forecast and a fund-raising target rather than accepting them as forecast losses. Since last year, our forecasts have indicated that CAG will bear repeated year-on-year deficits but, when funding for charities is limited, we have faced resistance from grant givers to provide additional financial support whilst we held significant reserves. Now those reserves are rapidly eroding. The Management Committee is actively pursuing numerous funding opportunities from the public and private sectors to ensure that CAG will thrive and continue to provide its quality service to our community long into the future.

I thank Mike Collenette and Jordan Williams at Collenette Jones for providing honorary accounting services. Also, huge thanks go to the staff and volunteers at CAG for their commitment, enthusiasm, and hard work – they are our greatest asset.

Maggie Thompson

**CITIZENS ADVICE GUERNSEY****Income and Expenditure Forecasts for years ending 31 December 2023-2025**

	<b>YEAR ENDING 31 DECEMBER</b>		
	<b>2023</b>	<b>2024</b>	<b>2025</b>
	£	£	£
<b>INCOME</b>			
Friends of CAB fundraising	58,000	65,000	70,000
States of Guernsey grant - General	27,010	27,010	27,010
States of Guernsey SIF grant	55,334	0	0
Corporate funding	3,000	0	0
Donations	2,500	3,000	3,000
	<b>145,844</b>	<b>95,010</b>	<b>100,010</b>
<b>EXPENDITURE</b>			
Governance	2,540	2,692	2,800
Office	29,914	31,377	32,301
Other	1,707	1,806	1,906
Premises	31,425	33,830	37,685
Salaries & states insurance	150,600	159,636	167,618
Staff & Volunteer	13,040	13,823	14,375
	<b>229,226</b>	<b>243,164</b>	<b>256,685</b>
<b>OTHER INCOME</b>			
Bank interest receivable	1,680	1,200	500
<b>LOSS BEFORE TAX</b>	<b>(81,702)</b>	<b>(146,954)</b>	<b>(156,175)</b>
<b>ESTIMATED Y/E RESERVES</b>			
Retained earnings	31,733	(115,221)	(271,396)
Premises Replacement Reserve	97,532	97,532	97,532

## **FRIENDS OF CITIZENS ADVICE GUERNSEY 2022**

Friends of Citizens Advice Guernsey  
Annual Report 2022

2022 was a year of great change for Friends. It was a year of both celebration and sorrow.

In August the Friends celebrated their 20<sup>th</sup> anniversary with afternoon tea at Les Cotils. Among those present were founder Ann Leerre, Chairwoman Liz Timms and shop manager Margaret Lowe. In addition to acknowledging the hard work that the Friends had contributed, those attending celebrated the enormous contribution they had made to support and maintain Guernsey's Citizens Advice. In the 20 years over £1million had been raised.

By contrast, it was with great sadness in September that the charity shop on The Bridge had to close. The shop had been the mainstay of Friends fundraising since 2008 and the greatest contributor to the £1million raised. For 2022, for the period up to the shop closing, the Friends raised and passed across £55,166.

In 2022 £1930 was raised on flag day.

The success of the shop would not have been possible without the kindness of the Channel Islands Co-operative Society, who had offered the premises for use by the Friends. In September the premises were taken back in preparation for the Leale's Yard development. We would like to extend a huge thank you to CI Co-op for their enormous generosity over the years.

Sadly, the closure of the shop also saw the retirement of a great many of the wonderful shop volunteers. This included Liz Timms and Margaret Lowe, as well as another 15 volunteers, some of whom had been involved with the shop from its opening.

Building on the successful model that had been established it was decided to find new shop premises and we were lucky to secure the shop on Mont Arrive, St Peter Port, which had previously been the charity shop for both Les Bourgs Hospice and Donate. The site was trialed from 1 September until the end of the year. It took some time to decorate, furnish and prepare but has proved to be suitable and popular. After her sterling contribution to getting the new premises fit for opening, we appointed Nicky Bellis to the permanent role of shop manager. Since opening we have welcomed 11 new volunteers to the shop.

Following the departure of Liz, who in addition to being Chairwoman was also the Treasurer of Friends, David Jackson kindly stepped in to pick up that baton. Thank you, David.

In 2022 a total of £68,049 was passed to Citizens Advice.

I would like to thank Liz Timms for the enormous amount of work and dedication she gave to making Friends the huge success it is and was, which in turn has enabled Citizens Advice to carry on. We wish her all the best in her retirement. A huge thank you goes to Margaret Lowe for her excellent management of the shop on the Bridge and thanks too to the wonderful team of volunteers who made that shop so popular. Thanks, are also due to Jeff Guilbert, who still makes time in his busy schedule to collect and deliver furniture for us. We also thank Nick Chadwick for his continued support of Friends. We are very grateful.

Alison Vine

# **FRIENDS OF CITIZENS ADVICE** **GUERNSEY**

## **INCOME & EXPENDITURE** **ACCOUNT**

<b>FOR THE PERIOD ENDED</b>	<b>1 JANUARY TO 22 SEPTEMBER 2022 £</b>	<b>23 SEPTEMBER TO 31 DECEMBER 2022 £</b>	<b>YEAR TO 31 DECEMBER 2022 £</b>	<b>YEAR TO 31 DECEMBER 2021 £</b>
<b>INCOME</b>				
Shop takings	52,446	14,130	66,576	68,186
Flag day	1,736	400	2,136	2,195
Donations	1,928	600	2,528	4,516
Collection boxes	280	0	280	236
Raffle	393	0	393	352
Other	0	35	35	0
<b>TOTAL</b>	<b>56,783</b>	<b>15,165</b>	<b>71,948</b>	<b>75,485</b>
<b>EXPENSES:</b>				
Haulage	1,585	1,430	3,015	1,660
Heat & light	2,268	-156	2,112	2,976
Insurance	234	0	234	224
Telephone	143	158	301	227
Bank and Card transaction fees	990	296	1,286	862
Travel	50	0	50	80
Other expenses	724	605	1,329	1,358
<b>TOTAL</b>	<b>5,994</b>	<b>2,333</b>	<b>8,327</b>	<b>7,387</b>
<b>SURPLUS ON OPERATIONS</b>	<b>50,789</b>	<b>12,832</b>	<b>63,621</b>	<b>68,098</b>
Donation to Citizens Advice Guernsey	55,176	12,873	68,049	68,000
<b>NET SURPLUS/(DEFICIT) FOR THE PERIOD</b>	<b>-4,387</b>	<b>-41</b>	<b>-4,428</b>	<b>98</b>
Bank balance at start of period	4,424	37	4,424	4,326
Bank balance at end of period	37	-4	-4	4,424

## **FUNDRAISING MEMBERS' REPORT FOR 2022**

Citizens Advice  
Fundraisers Report 2022

2022 has been a challenging year and was the first year when the importance of my role as Fundraising member became very apparent. Having been relatively comfortable financially for the last decade or more, in 2022 it became apparent that our financial stability was seriously under threat and that we run the risk of eating through our reserves quite rapidly in the next year or two.

Covid had had a small impact on the financial support we relied upon from the Friends (and in turn the charity shop) but in September the Friends were forced to close the shop on the Bridge when the landlords gave notice (due to the Leale's Yard development).

The closure of the shop made us question whether a charity shop was the best method of trying to self-fund. For many reasons (not least the success of the old shop, lack of competitors in the secondhand furniture market, the need for cheap household goods and helping to keep furniture out of landfill) it was decided that we would seek out new premises and would continue with the shop. The downside to this was that new premises come at a substantial rental cost which had not previously been suffered and with the closure of the old shop we lost the majority of the Friends volunteers, including the shop manager, who had to be replaced at a cost. While the net revenue generated by the new shop will not match the contribution previously generated and will leave a shortfall that will need to be met elsewhere we are very happy with the new iteration of the shop.

As mentioned above the closure of the shop precipitated a significant number of retirements from the Friends (not least Liz Timms and Margaret Lowe) and as such the 'Friends' as a fundraising body ceased to exist. The 'Friends' have been succeeded in 2023 with the creation of a charitable LBG called Friends of Citizens Advice Guernsey LBG. Whilst we are still lacking significant volunteers to focus on fundraising (other than the much-appreciated shop volunteers), I am hopeful that we will be able to meet the challenge to recruit new volunteers.

As I write this in 2023, we are seeking new funding opportunities and exploring alternative ways of meeting the shortfall in as sustainable manner as possible. Citizens Advice's needs do not meet the criteria of many of the local funding bodies who look for specific projects to sponsor. We remain optimistic, however, that supporters will be found at a time when our services are increasingly in demand.

Monies received in 2022 were:

Social Investment Fund – (year 2) £55,333.50 per year for 3 years to pay towards salaries of CEO and Office Coordinator

ESS – £27,010 annual States Grant

Company funding - £1,000 each from Optimum Global Insurance Co. Ltd, Centurion Insurance and AON Insurance

Grant Thornton (as liquidators of Tritax Polska No.1 Fund) - £6,429.65

Association of Guernsey Bankers - £5,000

Skipton International - £1,000

Scottish Highlands Ltd - £1,000

Mary Perkins - £600 for volunteers Christmas meal

Guernsey Bar Council - £500 for volunteers Christmas meal

Several donations of £100 each from members of the '100 Club'.

Thanks, for their part in the decoration of the new shop and our office space, and getting the new shop open, are also due to:

Black Vanilla – for PR support and connecting us with helpers.

Credit Suisse – for the kind loan of Doric for the day (thanks Doric!)

Cazenove Capital – for their generosity in paying for paint and decorating equipment.

Ray Lowe Decor – for donated paint.

Harriet Aldous-Granby and Cerys Collins - for ongoing social media for the shop



## **SECRETARY'S REPORT 2022/23**

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

The Guernsey Charity Annual Submission (now through an online portal) and Company Registry Annual Validation were both submitted before the deadline of 28<sup>th</sup> February 2023.

The Office of the Data Protection Authority registration was also submitted before the deadline of 28<sup>th</sup> February 2023.

During 2023, Guernsey Company Registry were notified of the resignation of Steve Hogg and Liz Timms as directors.

The number of members on the register currently stands at 75.

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  
Compliance Officer  
26 May 2023

## **INTERIM CHIEF EXECUTIVE OFFICER'S REPORT – 2022/2023**

**“Far and away the best prize that life has to offer is the chance to work hard at work worth doing.”**

**Theodore Roosevelt**

Looking back over previous reports written by Kerry Ciotti when she was in post as CEO, I was struck by how each year never fails to present a new set of challenges. And how at the end of each year, even if not all the challenges have been overcome, there are constants that ensure Citizens Advice Guernsey is ready to face the next year ahead, and those constants are our highly valued and steadfast team of volunteers. Without our volunteers, there would be no Citizens Advice.

Certainly, at the beginning of 2022 no one could have predicted the challenges facing the Management Committee and the management team in the quest to find a new CEO to lead Citizens Advice Guernsey. But as Heraclitus, the Greek philosopher, said back in 535 B.C. “The only constant in life is change”, and by the end of 2022 there had been changes, with Kerry, having stepped down as CEO in October, taking on the role of Chief Operating Officer, to focus on service delivery, while I became the interim CEO at the end of November.

Serious funding stream challenges were also brought into sharp focus with The Friends of Citizens Advice shop on the Bridge closing its doors for the last time in September 2022. With the shop closing we had to say goodbye to many of the longstanding Friends who after many years of dedicated service decided it was time to finally retire, including Liz Timms who has served Citizens Advice for over 38 years. With the Friends having donated over £1,000,000 to support the work of Citizens Advice Guernsey over the past 20 years, which is an amazing achievement, something had to be done...and quickly.

Due to the success of the Friends' charity shop it was decided to find an alternative premises to continue trading. An available premises (previously also a charity shop) was found on the outskirts of St Peter Port on Mont Arrive. However, this premises was not available free of charge (as the previous one had been). So, the premises was taken on as a “proof of concept” for an initial 3-month period which included a paid part-time manager. Several new volunteers were taken on to staff the shop, along with a few of the volunteers from the former shop. The new Friends' charity shop opened at the end of October and the first couple of months of trading were very promising with the income from sales more than covering the cost of the lease and part-time manager and other overheads. The new Friends of Citizens Advice LBG charity was officially incorporated at the beginning of February 2023. We wish them every success as the funding they generate for us, is what helps enable us to keep our doors open to offer free advice to the people of the Bailiwick of Guernsey and for that we are all extremely grateful.

Over the past 12 months we have been sad to lose several of our fantastic volunteers, Helen (money adviser), Sue, Linda and Caroline (generalist advisers), Tracey and Shelagh (research & campaigns) and more recently, Ellen and Carol (generalist advisers); all of whom had given Citizens Advice many years of dedicated service. I must also mention the very sad passing of Mich Linsell, one of our admin volunteers who during her time with us was an integral part of the office team and is greatly missed.

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. In 2022, having successfully completed their training, we were delighted to welcome Cathy and Gill to the generalist adviser team and Steve to the money adviser team; with 3 other volunteers who will hopefully successfully complete their training in 2023. We were also

delighted to welcome back Margaret, now as one of the office admin volunteers, as well as the other new volunteers, Jo & Sue, who joined the Research & Campaigns team in the summer of 2022.

In terms of work rate, our advisers dealt with over 11,000 issues from around 4,000 client contacts last year, which highlighted yet again the complexity of people's lives. Despite having to close our doors for 32 afternoons due to several of our advisers deciding to retire after many years of service, and more of our volunteers continuing to take advantage of the freedom of travel, this demonstrates that the demand for our service remains high. Most advice is still given over the telephone and in 2022 this accounted for around 70% of client contacts (an increase of 10% on previous years). Our money advice volunteers remained busy, helping 67 clients to manage their debts, while 34 clients benefited from the Pro Bono Legal Advice, nearly double the number of clients seen in 2021. Many thanks go to Alison Antill at Ferbrache & Farrell and Mourant'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 94% 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.

My thanks also go to Jonathan Dell and all members of the Management Committee for the unwavering support they have given to me over these past few months 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.

There have been so many changes over the last few years, and there are more to come. Among the paid staff, Becky, who joined as Office Manager in 2021 and who wanted to retire, has very kindly agreed to stay on a bit longer, in her new role as Governance Officer. Dee, who joined as Office Co-ordinator in August 2022, has increased her hours, and taken on more of the office management responsibilities. We are so grateful to both of them for being prepared to do this, for their professionalism and their commitment to Citizens Advice.

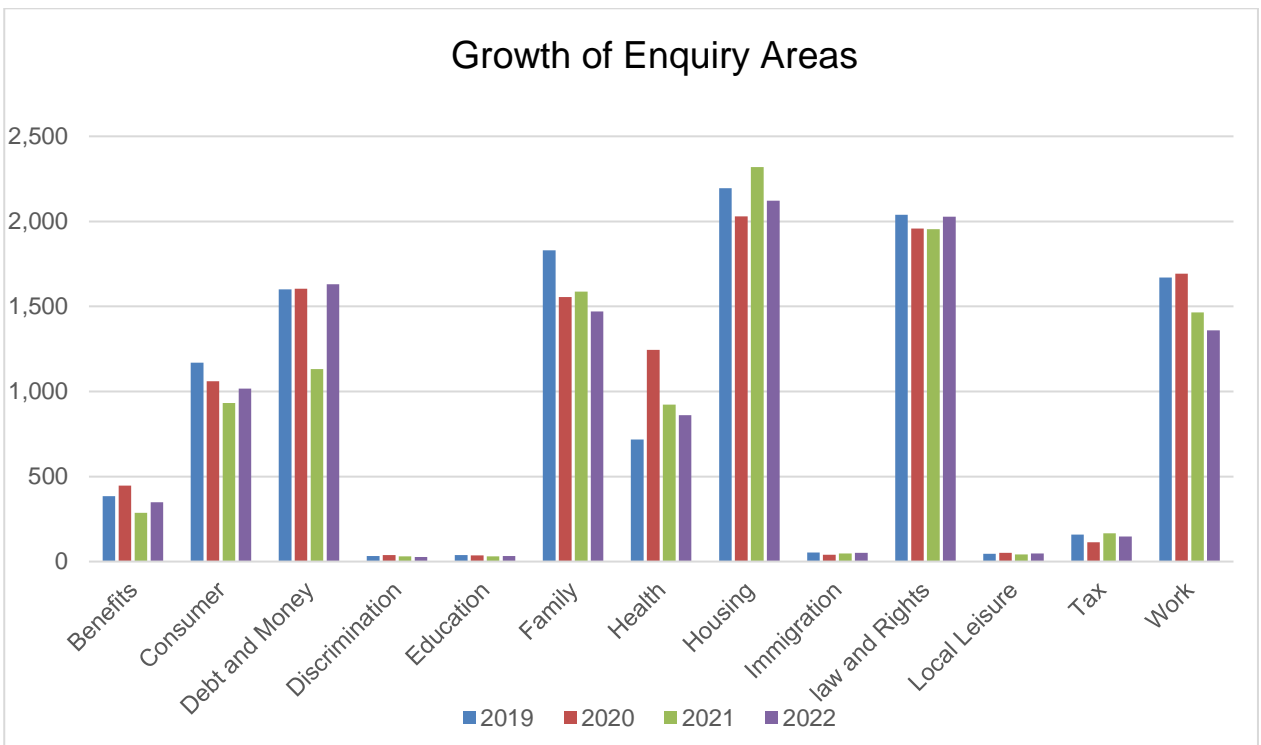
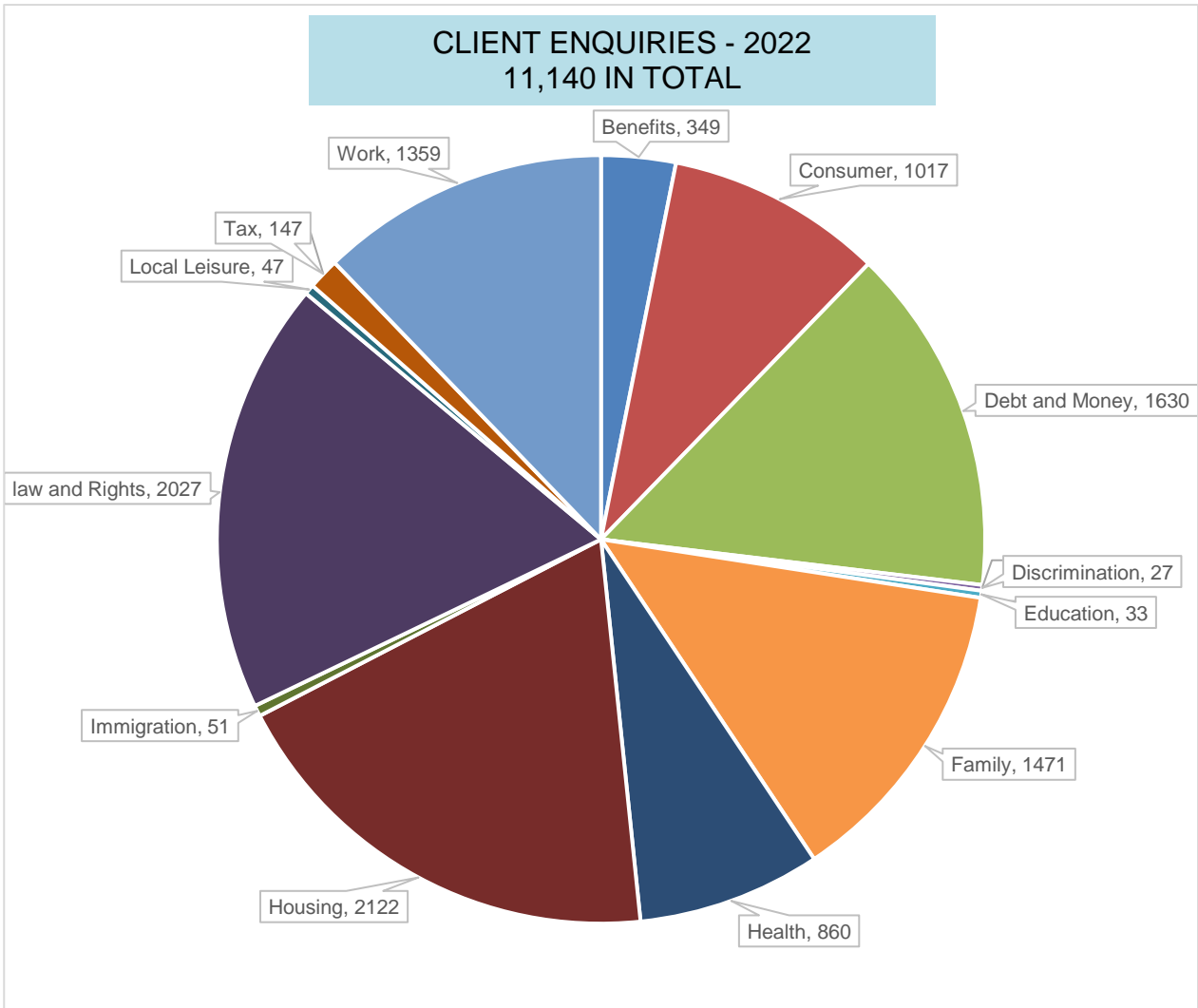
Many people contribute to the running of Citizens Advice, but the essential ingredient is the volunteers, without whom we simply could not operate. The demands on the volunteers increase every year in terms of the level of advice they are asked to deliver, along with increased compliance and the unrelenting rate of change we are experiencing. Yet their loyalty is as strong as ever and I am continually humbled by their commitment to helping islanders and the wider community. The Bailiwick is truly blessed to have the volunteers at Citizens Advice Guernsey, who make up an extraordinary team of people. The volunteers, along with the rest of the team, are the ones who make me want to work hard, as the work is so worth doing!

To echo Kerry's closing statement made in last year's annual report I would also like to "Thank you all for being part of the continuing story of a voluntary organisation that delivers an essential service to so many islanders".

And to conclude, one of my favourite quotes (from "The Best Exotic Marigold Hotel"):

**"Everything will be alright in the end so if it is not alright, it is not the end."**

Annie Ashmead  
Interim Chief Executive



**Enquiry areas:**

The number of enquiries for each area are broadly similar to previous years, though there was a significant increase in the number of Debt & Money enquiries in 2022 compared to 2021. With the cost-of-living crisis we anticipate this will continue to rise.

Set out below is a summary of the numbers of issues that advisers have dealt with over the last few years.

Enquiry area	2019	2020	2021	2022
Benefits	384	446	286	349
Consumer	1,169	1,060	933	1,017
Debt and Money	1,601	1,604	1,131	1,630
Discrimination	32	39	31	27
Education	38	37	30	33
Family	1,830	1,555	1,587	1,471
Health	718	1,244	922	860
Housing	2,194	2,030	2,320	2,122
Immigration	54	40	47	51
Law and Rights	2,039	1,957	1,954	2,027
Local Leisure	46	52	41	47
Tax	158	113	166	147
Work	1,670	1,692	1,465	1,359
<b>Total</b>	<b>11,933</b>	<b>11,869</b>	<b>10,913</b>	<b>11,140</b>

Source: Guernsey Citizens Advice Database

## **MONEY ADVICE SERVICE REPORT 2022**

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

During 2022 enquiries on money-related issues to the generalist advisers included banking services, insurance, pensions, credit, and liability for debt. In addition, we continued to provide a dedicated money advice service to new and existing clients.

Citizens Advice Guernsey dealt with 1,630 specific debt and money issues in 2022, an increase of 44% compared to 2021 when there were 1,131 specific debt and money issues.

There were 67 clients who benefitted from the money advice service, an increase of 29% compared to 2021 when there were 52 clients. This included 28 clients from the previous year and 39 new clients.

There were three trained money advisers and two who commenced training at the beginning of the year. However, one of the experienced money advisers had to retire and only one of the trainees was able to go on the rota after completing their training. So, by the end of 2022 there were still only three trained money advisers, plus a new trainee who commenced training in September. They were available to see clients during one session each week, but many came in more often to provide greater flexibility and accessibility for clients, as well as to keep on top of their caseload. The largest amounts were, understandably, secured, and unsecured loans (over £3.1m – an increase of 10.7% compared to 2021) with credit & store cards, tax bills, hire purchase, catalogues and family loans also being common.

The main underlying causes of indebtedness when recorded, was relationship breakdown or loss of partner 24%, health issues 21%, low income or pay with debts 18%, job loss or business failure 15%, poor budgeting at 9%, and other reasons including, legal fees, gambling, and rent arrears at 25%.

It is anticipated that with the cost-of-living crisis, 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.

Annie Ashmead  
Interim Chief Executive

# RESEARCH AND CAMPAIGNS REPORT 2022

Research and Campaigns activity aims to improve the policies and practices in the islands by influencing decision makers and public opinion. Citizens Advice Guernsey is very active in this area and work is concentrated on areas of regular concern to clients. The output is primarily evidence-based using the statistics compiled by the research and campaigns team. 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 information.

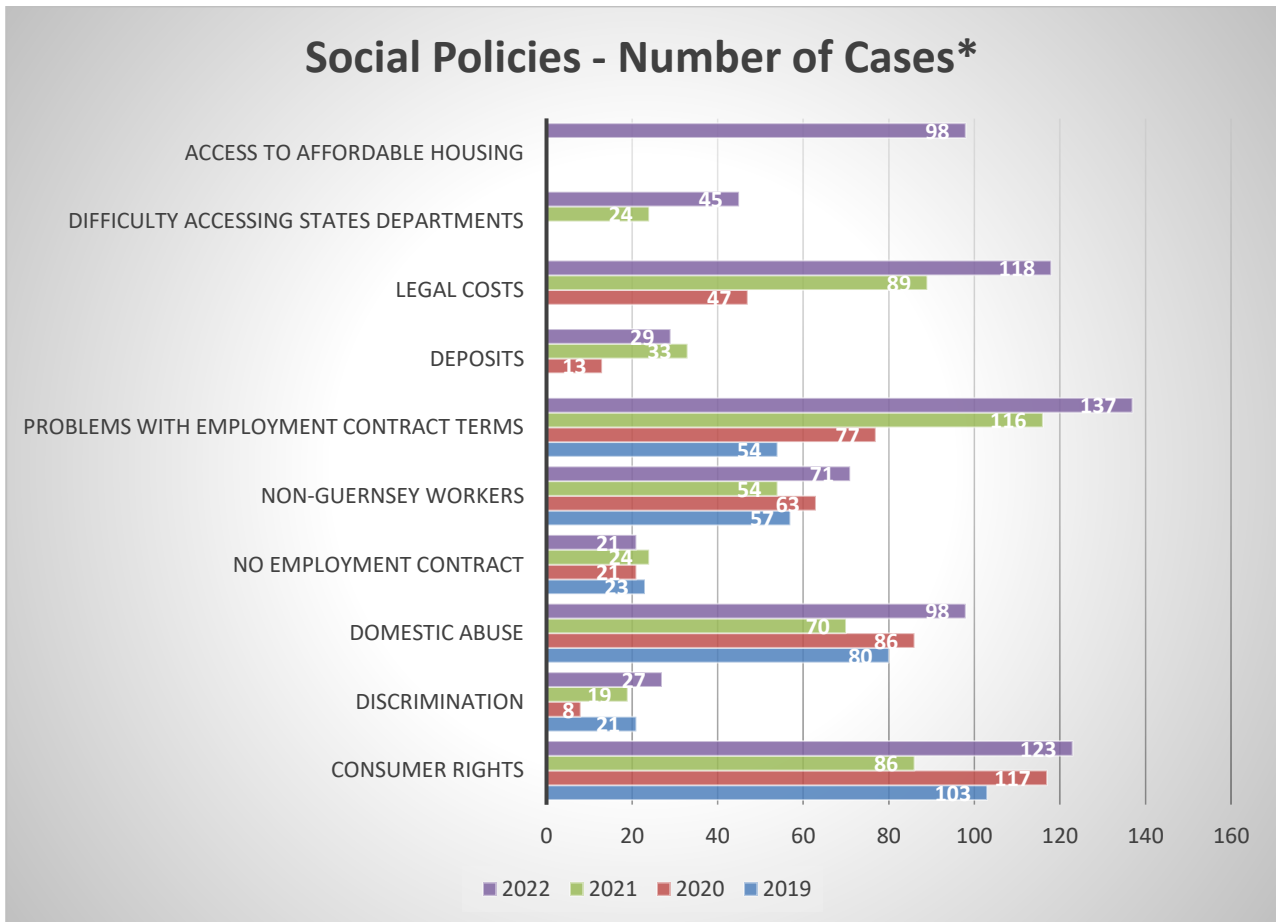
We continue to engage and influence development of policies and legislation, through increased and targeted distribution of statistics, participation in consultations and attendance at meetings on policy issues.

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. These are based on the prevalence of issues raised by our clients, as well as the standard social policies we always gather data on, in line with Citizens Advice UK membership requirements.

The chart below shows the number of Social Policy cases that were dealt with in 2022 compared to previous years (where applicable).



\*N.B. the number of cases includes repeat client contact. For example, the 98 cases concerning 'Access to Affordable Housing' relates to 78 individual clients.

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

The reports are also sent to all the media outlets, including the Guernsey Press, BBC TV & Radio Guernsey, Bailiwick Express Online, Island FM & Channel TV. This also helps ensure Citizens Advice Guernsey has a strong media presence and we are often called by the various media outlets for our input on various social policy issues.

## **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.

The four areas of concern which our Citizens Manifesto highlighted in 2020: Insolvency, Lasting Power of Attorney, Consumer Protection & Rental Deposits, continue to be monitored by the team who produce updated statistics and reports which are sent to the relevant States' Committees to influence change. For many years, we have been reporting to the States the need to bring in Lasting Powers of Attorney. Therefore, when the States approved the Ordinance giving effect to the introduction of Lasting Powers of Attorney in March 2022, Citizens Advice Guernsey felt a real sense of achievement after so many years. This has been described as "a real gamechanger for so many Islanders and their families."

The issue of insolvency remains a common reason for Islanders to seek help, as Guernsey currently lacks any form of legislation. At its meeting in October 2022 the States approved proposals for Low Value Debt Relief Orders (LVDRs), enabling legislation to be drafted for debate. In terms of insolvency, this marks the first stage of a process, which, if successful, will allow individuals with no reasonable prospect of repaying low levels of personal debt and allow them to have a fresh start. It may just be the first step, with several more to come, but it is an important one and one that we have been waiting for, for a long time.

Citizens Advice Guernsey has been involved with the consultation phase of the Credit and Lending Law which came into effect in 2023. We hope that this will give consumers better protection when obtaining all forms of credit from Guernsey suppliers including any cases of irresponsible lending.

Our report on Consumer issues which was completed by the end of 2022 has been sent out to the relevant bodies and the media in advance of the States debate on "The Trading Standards (Fair Trading) (Guernsey) Ordinance 2023" at their meeting on 29<sup>th</sup> March 2023.

With reference to Rental Deposits, this will be included in an updated report concerning Private Tenancy leases. The basis of issues our clients have encountered, will indicate how much the new Housing Law (still yet to come into force) will help to put an end to those problems.

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.



<b>Ongoing participation in Advisory groups</b>	
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	John/Annie
Insolvency Working Group	John/Chair
Housing Support Forum	Annie
<b>Ongoing occasional meetings</b>	
Financial Ombudsman update meetings	CIFO
Capacity legislation	Health and Social Care

Our enthusiastic team of research volunteers had a change in line-up during the year, with 2 highly valued members of the team, Tracey and Shelagh, leaving, but the impact of their contribution during their time with us lives on having helped us affect change, or at least raise awareness of particular social policy issues. We were also joined by Carol, one of the generalist volunteers taking a sabbatical from advising to help us in research & campaigns during the summer months. We were also delighted to welcome 2 new volunteers, Jo and Sue, who joined about halfway through the year and have already established themselves as integral members of the team.

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

Annie Ashmead  
Interim CEO

## **VOLUNTEERS' REPRESENTATIVE'S REPORT 2022**

CAG records show that we have a staff of 46 people, of whom 5 (including our office cleaner) are salaried staff. The remainder are volunteers, broken down as follows: -

Management Committee	6
Generalist advice	24
Money advice	5
Research and Campaigns	4
Administration	2

The 43 volunteers have done 315 years of service, giving an average service of 8 years each. Our longest serving volunteer has 27 years' service, and there are 5 others, who have done over 20 years each.

In the past 3 years (4 intakes) we have recruited and trained 6 generalist advisers. In the same period, we have lost 8 advisers. It should be noted that 2 of our salaried staff are also trained generalist advisers and support workers. This will increase to 3, when our new CEO starts in September.

Enough of statistics. Suffice it to say that we are an organisation that is dependent on volunteers, all of whom give up their time free to help other people in our community. I would like to thank all our staff for their hard work and dedication and for being a great team to work with.

We are pleased to welcome Emma and Jeff as trainee generalist advisers and hope to see them complete their training very soon. We also welcome Ian and John as trainee money advisers.

We have lost 5 trained and experienced generalist advisers and one money adviser in the last year. We need to recruit and train new volunteers as soon as possible. We are currently having to close the office on a number of afternoons, due to a shortage of staff to fill the rotas.

Our Research and Campaigns team have done sterling work in raising awareness of problem areas in the community and in getting much good publicity for the organisation.

In the current year our many clients are facing some very difficult and stressful problems with:

- huge increases in the cost of living
- homelessness
- lack of housing at reasonable prices
- finding good quality rented accommodation.

These difficulties place a great deal of stress on families and on relationships.

So we are in for a very busy year. Good luck to all of you.



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@GuernseyAdvice

### Opening Hours

9.30am - 4.00pm Monday, Tuesday, Thursday

9.30am - 6.30pm Wednesday

9.30am - 12.30pm Friday



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

*The MBE for volunteer groups*