

Citizens Advice Guernsey



**citizens
advice**

Annual Report
May 2024



3,444



2023 Key Highlights

Number of **Client contacts**

10,849



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

46



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

22



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

9



Number of **Social Policy reports**

10,500



Number of **Volunteer hours** to keep the advice service running

5,700



Number of **Friends' Committee & Shop Volunteer hours** to help towards funding the service

GUERNSEY CITIZENS ADVICE
ANNUAL REPORT 2024
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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 (stood down March 2024).
Oliver Duquemin	Member
Robert Breckon	Member

CITIZENS ADVICE GUERNSEY 2023

With Support From:

Friends of Citizens Advice Guernsey
Social Investment Fund
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':

Carey Olsen
Collenette Jones
Dave Green Decorating
DWA Guernsey
Ferbrache & Farrell
Mourants
Orchard PR
Steve Elliott Window Cleaning
Watchman Security

And with Thanks for Various Individual Donations:

(Including but not limited to)

AON Insurance Managers (Gsy) Ltd.
Cazenove Capital Guernsey
Centurion Insurance
Dame Mary Perkins
Guernsey Bar Council
John Ramplin Trust
Optimum Global Insurance Co. Ltd.
Ross-Gower Group
Skipton International
Sure Community Foundation
Various Clients & Volunteers

CHAIRMAN'S REPORT

Focus

2023 was a year of transition, focusing on making Citizens Advice Guernsey (CAG) 'fit for the future' regarding fundraising, technology, and restructuring. We've achieved a lot, but there is more to do, and the Executive and Management Committee are motivated and energised to deliver our strategic objectives in 2024.

Leadership

Annie Ashmead was interim CEO for the majority of 2023 and, ably supported by Kerry and the team, helped deliver increased funding, technology enhancements and numerous topical research & campaign papers on the issues affecting the Guernsey community. The team also handled nearly 10,850 issues from just under 3,500 clients, supported by approximately 10,500 volunteer hours - all confidential and free!

Ali Marquis rejoined CAG in September 2023 as CEO and has already made a great start. Ali is passionate about delivering excellent client service and has identified ways to use technology to enhance our proposition.

Finances

The Treasurer's report outlines our current financial position and how important it is for CAG to attract grants and become self-funded as far as practicable. We are very grateful for the support of the Friends of Citizens Advice, Social Investment Fund, ESS, Citizens Advice UK and The John Ramplin Trust. This funding allows us to plan and invest confidently in the future. As with other charities, our financial position remains challenging, and the Executive and Management Committee invests significant time and effort each year to maintain our financial position.

It is important to note that all the money raised for CAG is spent in Guernsey to support Islanders.

Management Committee

Advocate Robert Breckon joined the Management Committee in May 2023 and brings a wealth of legal and commercial experience.

Deputy Mark Helyar and Richard Holmes decided to step down from CAG Management Committee in early 2024. Both have gone 'above and beyond' to support the CAG service throughout their tenure and have helped CAG navigate the pandemic, the closure, and then reopening, of the Friends Shop and the increasing demands on the

service. Both leave with our heartfelt thanks. The Management Committee will look to replace Mark and Richard in the coming months.

Thanks

I want to thank the office team, advisers and volunteers, management committee and all those who support CAG - for their hard work, support and dedication to providing the best service we can for Islanders. I would also like to thank the Guernsey community for their donations to the coffers through cash gifts and donations to the Friends Shop - it makes a big difference, and we are very grateful.

I hope you enjoy reading our 2023 Annual Report and Accounts.

Jonathan Dell
Chair

CHIEF EXECUTIVE OFFICER'S REPORT

I would like to thank Annie Ashmead for her time as Interim CEO, a role which she held for the majority of 2023. I am grateful for her willingness to step into this role, during a year of serious funding challenges and following the closure of the Friends of Citizens Advice Shop, on the Bridge in Autumn 2022.

The new Friends of Citizens Advice Guernsey LBG charity was officially incorporated at the beginning of February 2023, and they have had a fantastic first year of trading from their new site in Mont Arrive, all be it, very cold during their first winter. We are all extremely grateful for their resilience, dedication, and hard work in raising funds to ensure the office of CAG can continue to provide its invaluable service to the public.

A successful application to the Committee of Employment and Social Security saw a much needed (and appreciated) increase to our States of Guernsey Grant for 2024, as well as a one-off payment of £10K in August 2023. Support received at a crucial time for CAG.

During 2023, several of our amazing team of volunteers decided that it was time to move on, and we said goodbye to Ellen Maides, Carol Wood, Louise Becker, Katherine Adam¹ and Hazel Tetlaw (all of whom were Generalist Advisers). All are sadly missed, but we are thankful for the many dedicated years of service which they provided to CAG (a combined total of approx. 40 years), as well as the huge number of clients, whose lives they have positively impacted.

We were however delighted to welcome John Copeland, Lottie Morgan, Jilly Perkins and Jackie Sholl to our CAG team during 2023. Every volunteer has been a welcome addition to our teams and have been able to contribute to our aims, supporting just under 3,500 clients during 2023 with nearly 10,850 issues.

The majority of our generalist advice continues to be provided over the telephone, which accounted for 60% of clients. This is a decrease of 11% on the prior year. Money Advisers were able to help 46 clients to manage their debts and 22 clients attended dedicated legal advice meetings provided, and with thanks to Maurant's continued support, and Carey Olsen who joined Maurant's in providing Pro Bono Legal Advice during the last quarter of the year. A valuable service to islanders who would otherwise be unable to access legal services. We are very grateful to Ferbrache and Farrell who have provided this service since 2020, however due to maternity leave, this ceased during 2023.

¹ We are delighted to report that Katherine Adam has since returned to Citizens Advice and has joined the Research & Campaigns team!

Feedback from clients regarding the quality of advice they received continues to be excellent with 95% of our clients judging their overall experience of our service to be positive and 94% reporting they would recommend Citizens Advice to someone else. 93% of clients said that Citizens Advice had either partly or completely helped them to find a way forward. This testament would not be possible without the amazing job of all the volunteers and staff involved, thank you.

During 2023, we saw a 10% reduction to our opening hours, (due to availability of volunteers), which resulted in a similar reduction in client numbers, however with several new initiatives already being trialled, I am hopeful that 2024 will start to reverse this theme. As like all other charities, we are competing for limited resources, both financially and with volunteers, so it is imperative that new ways of providing our service are trialled, aiming to improve accessibility for new and existing clients as well as attracting new volunteers who may not have been able to support CAG previously.

We were extremely grateful to Orchard PR, who chose CAG as their charity of the year in 2023. They helped CAG increase its presence on social media platforms, creating and posting regularly on the different channels available. Some great videos were created to assist with recruitment and fundraising and these continue to be used as well as drafting many media releases on behalf of CAG.

Soon after joining CAG in the Autumn, we went into the annual audit process known as the Leadership Self-Assessment which took place in November. Thanks to Annie, Kerry, and the Team, all of the standards required of our year 2 assessment were met. We are already preparing for the year 3 assessment which will take place in person towards the end of 2024 early 2025.

I really appreciate the support of Jonathan Dell and the rest of the Management Committee. All providing excellent leadership and governance as well as all being at the end of a telephone for support and advice when I need it. Robert Breckon and Maggie Thompson both joined the Management Committee during 2023, complementing the skills of the other Directors.

2023 saw a number of staff changes, with Alison Merfield being replaced by Gill Robinson as Training Supervisor and Kerry Ciotti's retirement from CAG after 15 years. I am really grateful for the support Kerry gave Annie, continuing her oversight of Advice in her capacity as Chief Operating Officer. Kerry's dedication to the Charity over this time has been amazing, seeing CAG through some unprecedented times.

From a personal point, it's great to be back at CAG and I look forward to facing the many challenges ahead with such an amazing team of staff and volunteers.

To finish off, I think the following words of one client, which is from the feedback received sums up why you are such valued staff and volunteers.

“Staff are excellent, friendly, non-judgmental, helpful and if they don’t know will find information for you. I admire their commitment to this service and have been very grateful.”

Thank you for your continued hard work, dedication, and time you give to CAG, you really do make the difference to so many.

Ali Marquis
CEO

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 individuals.
- The purposes for collecting and processing personal information from individuals.
- How long we plan to keep the personal information.
- The process we use to have incomplete or inaccurate personal information corrected or completed.
- Where applicable, the process for requesting erasure of 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 Privacy Policy, Data Protection Policy and associated procedures.
- 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.

TREASURER'S REPORT

In 2023, Citizens Advice Guernsey (CAG) reported a loss of £92,794 (2022 £63,520). The Management Committee knew that 2023 was going to be a financially challenging year but it is disappointing to report this level of losses.

Significant time was spent in 2023 exploring opportunities for funding from the States of Guernsey, grant providers, local businesses and individuals. The numerous applications resulted in increased funding for general operations as well as financial support for one-off projects including the redesign of the website and the introduction of new IT software to enable more secure and flexible working.

We were enormously encouraged by the Committee for Employment and Social Security approving a one-off additional grant of £10k for 2023 and an increase in our annual grant to £100k for 2024. We thank them for their support.

We are hugely grateful to the Social Investment Fund, which has been a valuable supporter of CAG, for approving an additional £30k grant for 2023/4 to supplement the £55,334 already committed. We also thank the other organisations and individuals detailed in the Fundraising Member's report for their financial support which totals £32,470.

Thanks also go to the staff and volunteers at Friends of CAG who worked tirelessly during the first full year of trading and generated sufficient income to contribute £41,524 to support CAG's operations. They are committed to build on this success and improve CAG's self-sustainability.

As well as facing decreased income, along with many businesses CAG experienced increases in costs due to inflationary pressures. Additional costs increase arose in:

- Office expenses: (+18% on 2022) due to increased costs of cyber insurance and IT software licenses.
- Salary and States Insurance costs: (+14% on 2022) due to the changes in senior management structure and personnel
- Other costs: (+£6,400 on 2022) due to increased membership fees of Citizens Advice (UK) and the cost of professional services.

The loss of £92,794 has reduced reserves to £118,026. The year end cash and bank balances amounted to £164,174.

The attached budgets for 2023-5 highlight the ongoing challenge we face in generating sustainable funding to cover our operating costs. However, we are confident that the community of Guernsey will support CAG and enable it to continue to offer the quality service it is renowned for.

I thank Collenette Jones for preparing the accounts. But most of all, I thank the staff and volunteers at CAG for their hard work, commitment, and support of CAG's mission.

Maggie Thompson
Treasurer

CITIZENS ADVICE GUERNSEY**Income and Expenditure Forecasts for years ending 31 December 2024 - 2026**

	YEAR ENDING 31 DECEMBER		
	2024	2025	2026
	£	£	£
INCOME			
Friends of CAG fundraising	60,000	65,000	52,600
States of Guernsey grant	100,000	100,000	100,000
Social Investment Fund grant	62,100	0	0
Corporate funding	10,000	0	0
Donations	18,192	3,000	3,000
	250,292	168,000	155,600
EXPENDITURE			
Governance	470	498	518
Office	70,688	75,776	75,380
Other	2,802	2,519	2,623
Premises	23,770	25,043	25,421
Salaries & states insurance	154,834	164,201	173,274
Staff & Volunteer	18,268	19,182	19,948
	270,832	287,219	297,164
OTHER INCOME			
Bank interest receivable	2,550	1,200	500
LOSS FOR THE YEAR	(17,990)	(118,019)	(141,064)
ESTIMATED YEAR END RESERVES			
Retained earnings	2,504	(115,515)	(256,579)
Premises Replacement Reserve	97,532	97,532	97,532

FRIENDS OF CITIZENS ADVICE GUERNSEY

After a rather turbulent year in 2022, 2023 has been a year of stabilising, formalising and growth.

At the outset of the year Friends of Citizens Advice Guernsey LBG (No.71537) and the Charity (No, 1030) were created and registered. We owe enormous thanks to Peter Stahelin, Maggie Thompson and to the team at Parish Group who helped us to get to that position. The timing of this was fortunate as it meant we were focused on the changes to the Charity Law from the outset. Once again thanks to Peter, Maggie and, also, Anna Gray for ensuring we meet the necessary legal requirements but also ticked the right boxes at the Guernsey Registry. A lot of work has gone into making Friends a legally recognised and compliant body and I am grateful to all involved.

The shop has gone from strength to strength, particularly under the very capable management of Nicky Bellis. She runs a fun, happy team and is a firm favourite with customers, many of whom visit the shop (or is it, Nicky!) at least once a week, if not more. The presence of the shop on social media has helped to increase awareness of where we are and what we sell, although we remain unknown in places, and still have a challenge to attain universal awareness.

A pleasing result of our increased recognition is the number and quality of the donations we are receiving. We are very grateful for all those people who donated to us. The fancy dress shop donation has been particularly popular and lucrative. At times we have been bestowed with so many donations that we have put out feelers for additional storage facilities. So far, we have not found anything suitable, but this remains an aspiration, particularly to store larger pieces of furniture which, while desirable and sellable, might otherwise have to go to landfill.

The team at the shop have had a very productive year, with a few in-store promotions, celebrations and constant rejigging of the stock. We are blessed with a loyal band of volunteers, but would still welcome more, to ensure cover during holidays, sickness, etc. To ensure Nicky is never on her own, and to provide cover when she is out of the shop, we have employed a retail assistant. We have enjoyed having three Duke of Edinburgh students over the winter. As ever, we are hugely grateful to Jeff Guilbert and Zeus for the fantastic job they do with pick-ups and deliveries.

The heating in the shop in 2023 has had a dramatic impact. On occasions in 2022 the shop was bitterly cold, making for unpleasant (and unsustainable) working and shopping conditions. We are extremely grateful to the Channel Islands Co-operative Community Fund for a grant of £1500 allowing us to heat the shop. This has transformed the experience for workers and shoppers alike.

An even bigger debt of gratitude, however, is due to the SIF Major Grants Award, who in late 2023 granted a three-year award to cover the cost of the rent of the premises and the manager's salary.

In 2021, and prior years, Friends had been fortunate not to have to pay shop rent and the staff had been entirely voluntary (and a much bigger team). While the new shop and manager had proved extremely successful and the shop was generating a turnover similar to the previous shop, the net amount available to pass across to Citizens Advice was diminished. Now these expenses have been subsidised by SIF, the shop' and hence Friends, should be able to match (and hopefully exceed) the contribution made to Citizens Advice in subsequent years.

In 2023 Friends contributed £41,524 to Citizens Advice Guernsey.

The Friends welcomed Lucy Harding to the board in 2023. Lucy has kindly replaced David Jackson, who stepped away, as Treasurer. Thank you, Lucy, for your hard work and dedication. Thank you to Maggie Thompson, the Treasurer of Citizens Advice, for her support of Lucy. The Friends also welcomed Anna Gray, who having volunteered at the shop, was also coopted to help with the legal, regulatory and filing tasks. Once again, that is no mean feat, and we are enormously indebted to Anna. It has been a laborious year. Finally, my thanks to Jonathan Dell, fellow board member and crutch!

Alison Vine

Profit and Loss

Friends of Citizens Advice Guernsey LBG For the year ended 31 December 2023

2023

Income

Shop Takings

Shop takings: Card	48,726.08
Shop takings: Cash	26,147.72
Total Shop Takings	74,873.80

Other Income

Collection Boxes	163.72
Donations	5,127.86
Interest Income	0.58
Other Revenue	400.00
Total Other Income	5,692.16

Deferred Income

Deferred Income: Co- Operative	509.34
Deferred Income: SIF	15,415.00
Total Deferred Income	15,924.34

Total Income 96,490.30

Expenses

Admin Expenses

Accountancy fees	33.00
Bank Fees	177.55
Card charges	1,678.22
Haulage	3,154.06
Legal and professional expenses	2,100.00
Marketing & Communications	105.00
Miscellaneous expenses	1,524.59
Total Admin Expenses	8,772.42

Shop Expenses

Computer Equipment <300	228.00
Electricity	1,440.06
Insurance	281.08
Light, Heat, Water	135.00
Rent	24,996.33
Repairs & maintenance	618.94
Telephone & Internet	503.91
Total Shop Expenses	28,203.32

Salaries, pensions and States Insurance 16,635.18

Total Expenses 53,610.92

Operating Profit 42,879.38

Balance Sheet

Friends of Citizens Advice Guernsey LBG

As at 31 December 2023

31 DEC 2023

Current Assets

Cash at bank and in hand

Deposit account	37.03
HSBC Current #1802	20,224.64
Petty Cash / Float	100.00
Total Cash at bank and in hand	20,361.67

Cash clearing	1,630.46
Other debtors	2,000.00
Total Current Assets	23,992.13

Creditors: amounts falling due within one year

Deferred Income: Co Operative	990.66
Deferred Income: SIF Grant	21,585.00
Total Creditors: amounts falling due within one year	22,575.66

Net Assets **1,416.47**

Capital and Reserves

Current Year Earnings	1,355.38
Retained Earnings	61.09
Total Capital and Reserves	1,416.47

FUNDRAISING MEMBERS' REPORT

As 2023 started it was clear that this was going to be another challenging year financially for the charity and while we were fortunate to have the SIF Major grant funding to support 2 salaries, there would still be a shortfall that needed to be met. In addition, we were aware that changes needed to be made, particularly on the technological front, to make our service more accessible and secure. These changes had large cost implications.

Citizens Advice (UK) offered £15,000 to branches around the UK to support the cost-of-living crisis work. While CAG does not normally receive funding from the UK, we were very pleased that we were included in this offer and received this funding from them. This involved detailing in the application how the funding would be used, and then submitting quarterly updates on progress.

Being chosen as Orchard PRs charity of the year was an enormous help to our fundraising as they did a wonderful job of raising our profile in 2023. We are extremely grateful to Orchard PR for their contribution.

In July we were advised that the SIF Major Grant award was providing a top up for the CAG CEO salary (for one year only) of £30,000. This was paid for 2023/24 and will cease when the three year salary grant ceases.

Also, in July the committee for Employment and Social Security (ESS) pledged an additional £10,000 to be added to the annual grant for 2023 (which had been £27,010 for many years) bringing it to £37,010. At that time, we were advised that ESS would look to find another £72,990 for us in the for 2024 and in late November we were advised that the States had approved an uplift to our grant for 2024 to £100,000. This was most welcome news and will provide a level of funding certainty which is reassuring.

At the end of July 47 letters were sent to corporates asking for financial support.

On 9 August we were advised that we had been granted £15,000 by the John Ramplin Trust specifically for the website redevelopment and cyber insurance. Our website has not been upgraded for some years and is in need of a total refresh to make it appropriate for modern use.

A huge thanks needs to go to Annie Ashmead who walked 45 kilometers in September to celebrate the 45 years CAG has been serving the Island. The weather was not kind to Annie, or those who joined her en-route to keep her company, but she persevered to the end and raised an impressive £2,160 for CAG.

In October we were advised we had been granted £19,434 by the SIF Small Grants Programme to create individual user accounts for the IT platform and to cover software license fees for one year. This is an important contribution to our IT improvements and security.

Monies received in 2023 were:

Social Investment Fund – (year 3) £55,333.50 per year for 3 years to pay towards salaries of CEO and Office Coordinator plus a one-off payment of £30,000.

Committee for Employment and Social Security – £37,010 annual States Grant

Skipton International - £5,000 to support ongoing administration costs.

Dame Mary Perkins - £4,500 to support ongoing administration costs.

Cazenove Capital - £1,000 to support operating costs.

Centurion Insurance - £1,000 donation.

Optimum Global Insurance Company Ltd - £1,000 donation.

AON Insurance Managers - £1,000 donation.

Sure Community Foundation - £750 to purchase a new laptop.

Guernsey Bar Council - £500 for volunteers Christmas meal

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

Thanks, are also due to Ross Gower have very kindly paid for the replacement of the stair carpet between the meeting rooms and the adviser's room.

Ali Vine

SECRETARY'S REPORT

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

The Guernsey Charity Annual Submission (now through an online portal) and Company Registry Annual Validation were both submitted before the deadline of 28th February 2024.

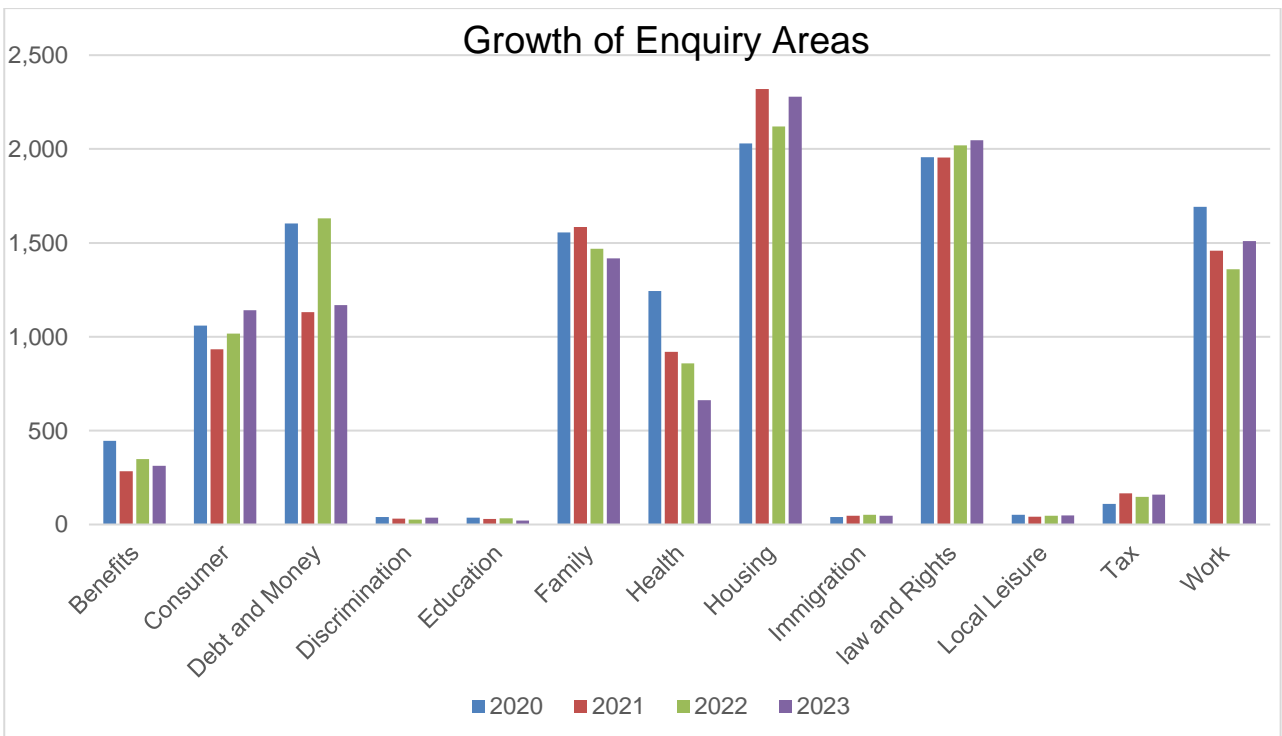
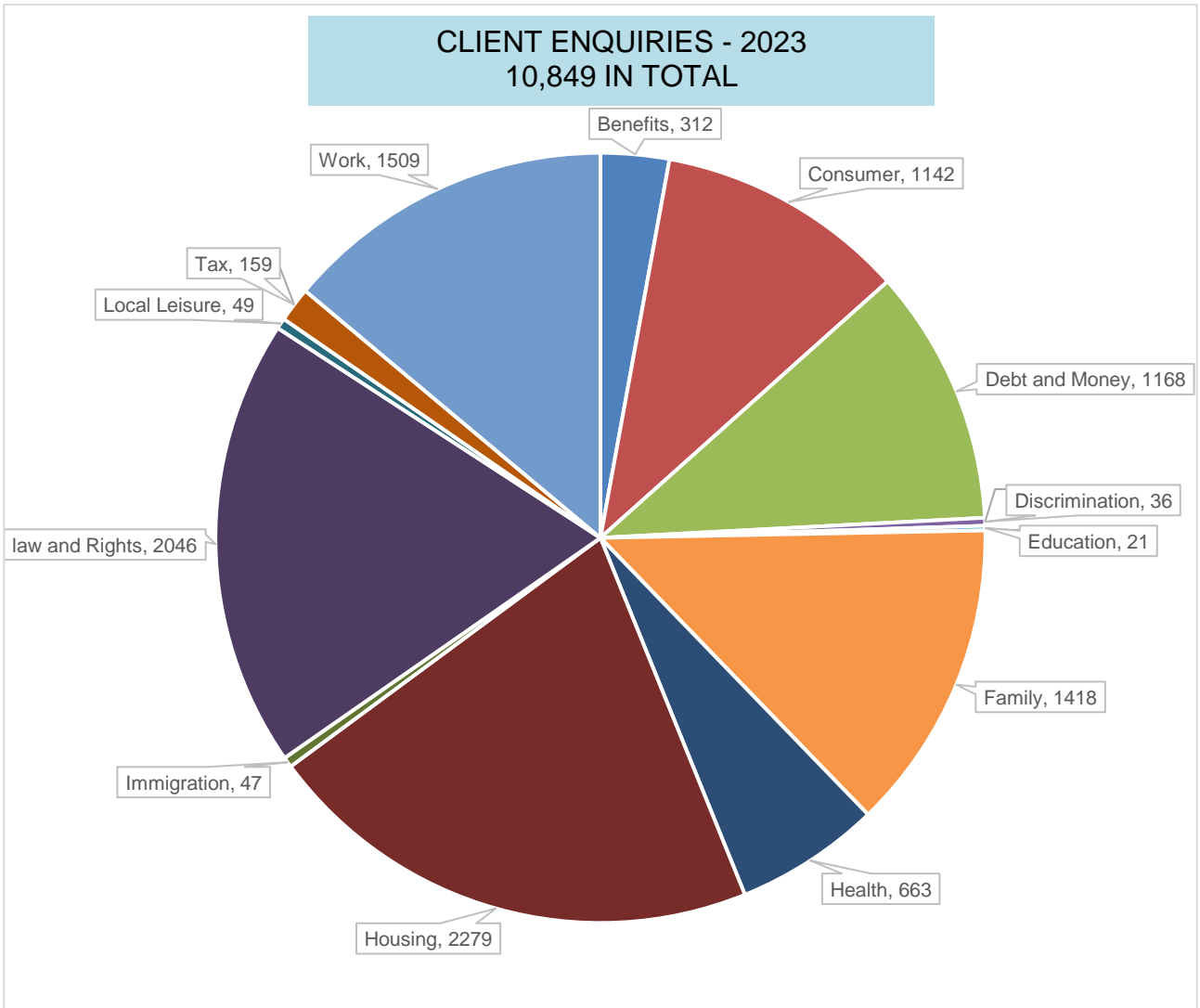
The Office of the Data Protection Authority registration was also submitted before the deadline of 28th February 2024.

During 2023, Guernsey Company Registry were notified of the appointment of Jonathan Dell as Chair, Maggie Thompson as Treasurer, Robert Breckon as Member.

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.

Dee Hallett
Office Co-Ordinator



Enquiry areas:

The numbers of enquiries for each area are broadly similar to previous years, though rather surprisingly, considering the cost-of-living crisis, there was a 28% reduction in the number of Debt & Money enquiries in 2023 compared to 2022. We believe this could, in part, be due to the introduction of the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022 which came in to force on 1 July 2023.

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

Enquiry area	2020	2021	2022	2023
Benefits	446	284	348	312
Consumer	1,060	933	1,017	1,142
Debt and Money	1,604	1,131	1,630	1,168
Discrimination	39	31	27	36
Education	37	30	33	21
Family	1,555	1,585	1,468	1,418
Health	1,244	920	859	663
Housing	2,030	2,320	2,121	2,279
Immigration	40	47	51	47
Law and Rights	1,957	1,954	2,020	2,046
Local Leisure	52	41	47	49
Tax	110	166	147	159
Work	1,692	1,459	1,359	1,509
Total	11,866	10,901	11,127	10,849

Source: Guernsey Citizens Advice Database

MONEY ADVICE SERVICE REPORT

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

During 2023, there were 1,168 enquiries on money-related issues to the generalist advisers including banking services, insurance, pensions, credit, and liability for debt. In addition, we continued to provide a dedicated money advice to new and existing clients.

There were 46 clients who benefitted from the money advice service. This included 14 clients from the previous year and 32 new clients.

There were three money advisers and two trainee money advisers, both of whom now have clients of their own. They are usually available to see clients during one session each week, but many came in more often to keep on top of their caseload. The largest amounts were, understandably, secured, and unsecured loans (over £3.5m – an increase of 12.9% compared to 2022) with credit and 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 18%, health issues 14%, low income or pay with debts 10%, job loss or business failure 16%, poor budgeting at 6%, and other reasons including, legal fees, gambling, income tax bill, being scammed and rent arrears at 36%.

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
Deputy CEO

RESEARCH AND CAMPAIGNS REPORT

Research and Campaigns activity aims to improve the policies and practices in the islands by influencing decision makers and public opinion. CAG is active in this area and work is concentrated on areas of regular concern to clients. The output is primarily evidence-based using the statistics from client case sheets. 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. In the first quarter of the year, a memorandum with the summary of all the social policy cases (as chosen by advisers and Research and Campaigns volunteers at the beginning of the year), enquiries, and trends over the last few years, was compiled and sent to all the States Deputies; thereby covering all the relevant States Committees, Authorities, Commission and Boards; as well as all the local media outlets. At the same time, all recipients were invited to contact us for a more detailed breakdown of the enquiries relating to a particular area as required.

The Research and Campaigns team is proactive in responding to current local issues.

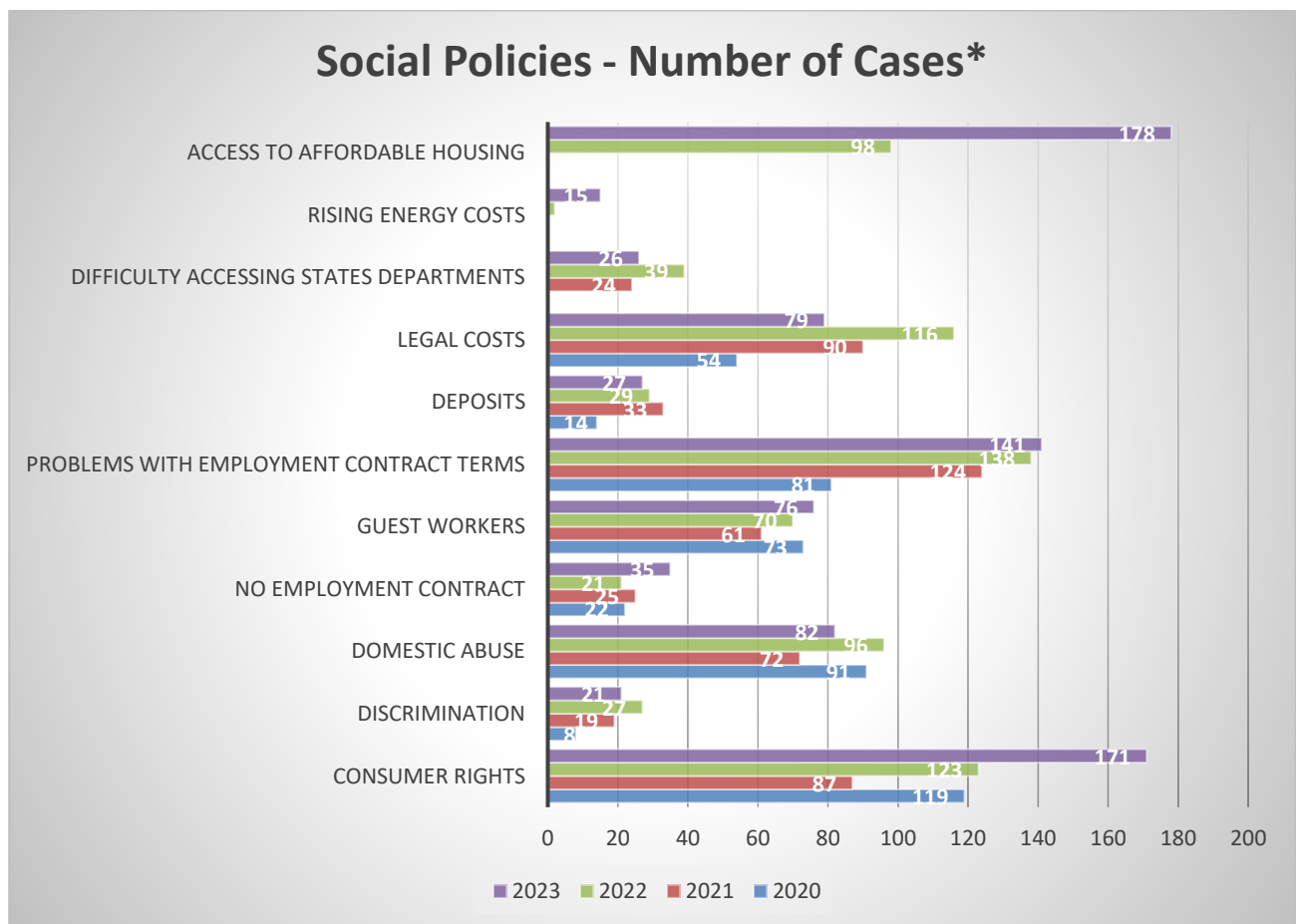
Annual Social Policy categories:

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.

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.

The chart below shows the number of Social Policy cases that were dealt with in 2023 compared to previous years (where applicable).



*N.B. the number of cases includes repeat client contact. For example, the 178 cases concerning 'Access to Affordable Housing' relates to 136 individual clients.

Research & Campaigns 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.

In 2023 it was noted that one of the main concerns was about 'Access to Affordable Housing' and other housing issues. This helped inform the focus of some of the reports produced by the R&C team during the year. Our reports on '**Access to Affordable Housing**' and '**Private Tenancies - Leases**' (which included 'Deposits') were published in the first half of the year and were sent to all potentially interested parties - including all the members of the Housing Support Forum (HSF), as well as the relevant States departments and the media. An additional report, focussing on the issue of '**Homelessness**' was published in August and resulted in extensive media coverage, not only for CAG but also for the people who set up the HSF as part of their initiative to form a new Homelessness charity. CAG has been an integral part of this group from the outset and has regularly supplied up-to-date evidence-based data giving an indication

of the extent of the problem of Homelessness in Guernsey. At the last HSF meeting held in December 2023, we were delighted to hear that the new charity “At Home in Guernsey” has been given the go-ahead and financial support, and we are looking forward to continuing our close working relationship with all those involved.

The first report of 2023 (completed end of 2022) ‘**Problems with Employment Contract Terms & Conditions**’ was published under a more general title: ‘**Employment Rights**’, thereby covering a wider range of issues, including having not met the local employment law requirements in having 12 written terms and conditions of employment within four weeks of someone starting work. This was looked at in more detail later in the year, as although the numbers of people coming to CAG reporting this issue have reduced over the years, it is evident the problem still exists. Not all employers are meeting the statutory requirement to issue the written terms and conditions of employment within four weeks of someone starting work. It is also evident that those in the construction or hospitality industry and from outside of Guernsey, are disproportionately represented in our statistics compared to the working population as a whole.

Our report on **Consumer issues** was sent out in advance of World Consumer Rights Day in March 2023, resulting in quite a lot of coverage in the media. Having been one of the four areas of concern our Citizens Manifesto highlighted in 2020, we were delighted when the new Trading Standards legislation finally came into force on 2 October 2023. Consumer Rights will remain a social policy area for 2024 to assess the impact the new legislation has on the nature of the enquiries CAG gets.

Our reports on **Discrimination & Harassment** and **Domestic Abuse** which are compiled on an annual basis were sent as usual to the relevant States Committees and other interested parties. As a stakeholder CAG is kept up to date with any proposed new legislation as well as being sent reports published by organisations such as Safer (re: Domestic Abuse).

Throughout the year CAG often receive requests for a one-off or a periodic report by States Deputies or Committees, or even directly from the local media, seeking evidence about a particular issue. In 2023 this has included the number of enquiries CAG has had related to health costs and the problems faced by people trying to get a credit card for the first time. There was also a request from the Committee for Health and Social Security for an update on our data connected to **Mental Health**. One member of the Research and Campaigns team has been working on this for several months, with some assistance from another member of the team. Once finished it will be used to help inform the Bailiwick of Guernsey Mental Health and Wellbeing Strategy 2023-2029.

Towards the end of 2023 CAG was contacted by the media with reference to the impact of rising energy costs and whether many of our clients had approached us concerning this issue. Although ‘**Rising Energy Costs**’ had been identified as a social policy issue by

our advisers, upon subsequent analysis, the problems were found to be mainly concerned with the paying of energy bills and dealing with the energy companies themselves. A brief report was compiled and sent out; with a more in-depth report planned for 2024.

In addition, some volunteer Advisers, and members of staff 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.

Ongoing participation in advisory groups	
Revenue Advisory Forum workshops (Money adviser volunteer)	Employment and Social Security
Housing Support Forum (CEO & DCEO)	Guernsey Community Foundation
Equality Guernsey (CEO)	Employment and Social Security
CareWatch (R&C volunteer)	Health and Social Care
Guernsey Community Savings	Money adviser volunteer
Insolvency Working Group	Money adviser volunteer /CEO
Guernsey Electricity Customer Support Forum	DCEO & Money adviser volunteer
Ongoing occasional meetings	
Financial Ombudsman update meetings (CEO & Money adviser volunteer)	CIFO
Capacity legislation (Chair & CEO)	Health and Social Care

In the second quarter of the year, we were delighted to welcome 2 new members, Jilly & Jackie, to the Research & Campaigns team. Though after 3 months, Jackie left and joined the generalist advising training course and is now part of the advising team.

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

Annie Ashmead
Deputy CEO

VOLUNTEERS' REPRESENTATIVE'S REPORT

CAG has a staff of 42 people, of whom 6 are salaried; the remainder are all volunteers, who give up their time to help people in Guernsey, who have problems. Our general advice team has shrunk to 20, down 4 on last year. This is the lowest number of general advisers in living memory.

Sadly, in the year we lost Katherine (25 years' service), Ellen (19 years' service) Hazel (12 years' service), together with Judith, Carol and Lou, who have been with us for shorter periods. We are pleased to welcome Jackie and Lottie, who completed their training in record time. With the passing of the years, our advice team has a higher average age, which makes us vulnerable to lose volunteers due to sickness and the sickness of their partners.

Shortage of advisers meant that in April, we were closed to visitors on 4 afternoons, when we should be open, and on 21 shifts we had 1 support worker and only 2 advisers, instead of three. Any unexpected absence, due to sickness or family commitments will stretch our resources even more. Therefore, the recruitment of new volunteers is even more urgent than usual. This means through the summer we will be stretched to cover our working shifts.

Our Research and Campaign team continues to produce high quality reports, which highlight areas of concern in the community and give us good publicity in the media.

In the current year our many clients continue to suffer problems from

- Increases in the cost of living
- Homelessness
- Lack of affordable housing
- Finding good quality rented accommodation.

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

I would like to thank all volunteers for their sterling work, and for being a great team to work with. Good luck to you all in 2024.

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
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