

# Citizens Advice Guernsey



**citizens  
advice**

Annual Report  
July 2020





## **GUERNSEY CITIZENS ADVICE** **ANNUAL REPORT JULY 2020**

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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. It values diversity, promotes equality and challenges discrimination.

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

## **MANAGEMENT COMMITTEE MEMBERS**

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

# **CITIZENS ADVICE GUERNSEY**

## **With Support From:**

Channel Islands Co-operative Society Ltd  
Friends of Citizens Advice Guernsey  
States of Guernsey

## **Also, from '100 Club' Members:**

A B Marine  
Barras Car Centre  
BDO Limited  
Brehon Ltd  
Chris Workman & Co Ltd  
Cooper Brouard Ltd  
Deloitte LLP  
Investec Bank (Channel Islands) Ltd  
Le Mont Saint Garage Ltd  
St Peters Trust Co Ltd

## **Also 'Help in Kind':**

Ashton Barnes & Tee  
Collenette Jones  
Lefebvre Chambers  
Martyn Baudains  
Mourant  
Steve Elliott Window Cleaning  
The Royal Court

## **And with Thanks for Various Individual Donations:** (including but not limited to)

Anonymous (via Credit Suisse), Castel WI, HM Bailiff,  
Nick Chadwick, Sarnia Mutual,  
Various Clients & Volunteers  
and Volunteers' Travel Expenses

## **CHAIRMAN'S REPORT 2019 / 2020**

Sitting down to write this report is really the first opportunity I have had to reflect on the events of the past 12-14 months and all that has happened in relation to Citizens Advice Guernsey (CA) and in the wider world. I am sure if we had sat down to look at possible scenarios for 2020, we would never have imagined the unprecedented effects of a global pandemic and now the widespread social and political upheavals. In the year when Citizens Advice celebrated 80 years in existence its services remain just as important and relevant to the public as they ever have been.

Despite this time of great change in our organisation and the wider world, we have been able to weather these adverse circumstances without having to withdraw the advisory service whilst at the same time properly maintaining the safety of all our staff and volunteers. Our ability to weather this difficult period for charities is attributable to a number of factors, which I would highlight as follows:

1. *The commitment of our staff* - Kerry, Ali and Margaret have been called upon to improvise at short notice and to keep open our services and lines of communication with all of our stakeholders despite the sudden and adverse circumstances which arose from COVID-19. We should bear in mind this was a new team operating in the most unusual circumstances. I know things have been very challenging for them at times and I wish to thank them on behalf of everyone involved in CA. They have done a superb job in keeping things running despite being pulled in so many different directions. It is testament to their commitment that CA has been able to continue to operate in 2020. Thank you all.

2. *The commitment of volunteers* - without our many volunteers we have no service. Providing advice is the key focus of CA and we have only been able to continue to provide this much needed service to the public thanks to the terrific commitment of our volunteers. I extend my sincere thanks to you all.

3. *Our Friends* - the years and years of commitment which the Friends of CA have quietly put in to operating the Bridge shop and the substantial funds generated for CA have been central to the CA's ability to weather the immediate financial consequences of COVID-19 without having to turn immediately to the States or other organisations for additional funding. In the words of our Treasurer "*we built up reserves for a rainy day, and now that day is here*". Although the shop had to close in March, I know that the Friends are very keen to get going again as soon as it is safe to do so. We extend our thanks to them - without the hard miles put in during times past, the last 4 months would almost certainly have been an existential funding threat to CA.

4. *Prudent long-term management* - the Management Committee has been able to build up a substantial reserve in past years through a combination of conservative spending and steady fund raising. We thank them for exercising the caution and prudence in the past which has enabled the organisation to weather its recent difficulties.

### **New and Retiring Patrons**

I wish to thank our retiring Patron Sir Richard Collas once again for all his support as Bailiff and to welcome our new Bailiff Richard McMahon as our patron. My first inklings of an interest in pursuing a legal career started when I was a civil servant assisting Richard with the drafting of the Fishing Ordinance way back in in 1995/96. I am sure he will be an excellent Bailiff and he has already confirmed a renewed commitment to maintaining links between his office and CA. We were also delighted to see Advocate Jessica Roland appointed as Deputy Bailiff. Jessica has also been a great supporter of CA's work through the free half hour scheme whilst at Ozannes and Mourant. These links with the senior judiciary are invaluable in sharing information and experiences about those struggling with the legal process and the courts and enabling us to lobby for improvements where appropriate.

## Looking to The Future

COVID-19 has created some new priorities for the Management Committee. Although we managed to continue to supply services to a high standard in adverse circumstances, our ageing IT and telephone infrastructure prevented us from being able to work as flexibly as we may have liked. The team is working on specification for a replacement system which will enable management and other services to be provided remotely if necessary. This would also provide better recovery from other forms of business interruption such as fire in our office premises.

You will see from the Treasurer's report that our accounts still retain a gap between income and costs. This will be exacerbated in 2020 by the loss associated with closure of the Friends' shop. We still have adequate reserves to continue to operate securely for the foreseeable future, but we must now focus on developing and diversifying our fund-raising initiatives to close our funding gap. This is likely to result in formation of a fund-raising Committee during the course of 2020 to focus on initiatives other than those conducted by our Friends.

The States of Guernsey has now re-approved the amended plans for the development of Leale's Yard, which includes the premises from which the shop currently operates. The Committee identified this as a risk some 18 months ago because of the inevitable resulting disruption to the activities of the shop and therefore CA's main funding source. We are hugely grateful to the CO-OP for its ongoing support of CA, but we probably should not expect to continue to operate rent-free. We will be working with the Friends in order to discuss developments with the CO-OP and any associated developer to assess options.

We will continue to endeavour to operate an open Management Committee structure which invites regular questions and input from members, Friends, volunteer advisers and interested parties. We are always interested in receiving feedback from you, good or bad. Please don't hesitate to get in touch with a member of the management team or the Committee if you wish to discuss any of the business of CA.

Mark Helyar, Chairman  
June 2020

# **COMPLIANCE STATEMENT**

Citizens Advice Guernsey (“we”, “us” or “our”) is committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements The Data Protection (Bailiwick of Guernsey) Law, 2017.

## **Our 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 an individual
- The categories of personal information we collect from an individual
- The purposes for collecting and processing personal information from an individual
- How long we plan to keep the personal information
- The process to have incomplete or inaccurate personal information corrected or completed
- Where applicable, the process for requesting erasure of the personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us

## **Our compliance plans**

Here's an overview of the steps that we are taking to ensure compliance with data protection at Citizens Advice Guernsey:

- We conducted a data mapping inventory and analysis of collected personal information in our systems and records
- We have established procedures and policies to restrict processing of personal information
- We have updated our procedures for data breaches and incident responses
- We have updated our Data Protection Policy, Data Retention Policy, Information Security Policy, Cookies Policy and Privacy Policy
- We have reviewed all processing activities to identify the legal basis for processing personal information and to ensure that each basis is appropriate for the activity it relates to

## **Contact us**

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



## **TREASURER'S REPORT 2019**

In 2019, Citizens Advice reported a loss of £14,873 (2018: £55,393 profit). The loss was £40,000 lower than originally budgeted due to generous donations and an ongoing focus on managing costs.

The Management Committee is grateful for the continued generous support of the Friends of Citizens Advice and their donation of £72,000 during 2019, generated by selling goods in the Friends' shop, Flag Day, lunches and raffles.

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.

Total income decreased during 2019 to £126,617 (2018: £189,755) and total expenses increased by £7,135 to £144,371 (2018: £137,236). Expenses continue to be managed well with the majority of the increase in 2019 relating to general salary inflation.

Capital and Reserves decreased by £14,873 to £307,897. 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 2020-2022 are attached. The 2020 budget reflects the impact of COVID-19 on the likely reduction in the Friends donation (due to the Friends' shop being closed). It is anticipated that the loss in 2020 will increase to £84,005, reducing the capital and reserves to approximately £224,000. It is important to note that Citizens Advice went into the COVID-19 crisis from a position of financial strength and has been able to use its capital and reserves to support the service during recent months, without the need for external assistance.

The financial forecast for 2021 and 2022 anticipates that States of Guernsey grant continues and that the Friends' contribution will return to £70,000 per annum. We are also mindful that the future of the Friends' shop is not certain and that we may need to relocate the shop in the future and incur additional costs.

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 Tony Wills for preparing the accounts and budgets and the Citizens Advice Team for their dedication and hard work over the last year.

Jonathan Dell  
Treasurer

## INCOME AND EXPENDITURE BUDGET 2020 - 2022

	2020	2021	2022
	£	£	£
<b>INCOME</b>			
FRIENDS OF CITIZENS ADVICE GUERNSEY	32,000	72,000	72,000
STATES OF GUERNSEY GRANT	27,010	27,010	27,010
DONATIONS	2,300	9,000	9,000
100 CLUB	800	2,000	3,000
BANK INTEREST	1,214	1,800	1,400
	<b>63,324</b>	<b>111,810</b>	<b>112,410</b>
<b>EXPENDITURE</b>			
SALARIES AND STATES INSURANCE	101,017	116,962	120,470
OFFICE	10,368	13,318	13,717
PUBLICITY AND PROMOTION	915	1,174	1,209
PREMISES	26,187	26,974	27,333
STAFF AND VOLUNTEER	8,542	9,121	9,394
GOVERNANCE	300	300	300
	<b>147,329</b>	<b>167,848</b>	<b>172,425</b>
<b>SURPLUS / (DEFICIT)</b>	<b>(84,005)</b>	<b>(56,038)</b>	<b>(60,015)</b>
<b>RESERVES</b>	<b>223,892</b>	<b>167,854</b>	<b>107,839</b>

## **FRIENDS OF CITIZENS ADVICE GUERNSEY 2019**

### **COMMITTEE MEMBERS:**

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

Once again, I am pleased to report that the Friends' shop has had a very successful year and together with our other fundraising endeavours has proved to be very worthwhile. We are delighted to be able to report that the Friends were able to pass over £72,000 to the Bureau, please see the Statement on following page.

The Friends' Committee now has 9 members, unfortunately we lost the services of Jill Dawe during the year. I must take this opportunity to thank Margaret Lowe, the shop manager, who has done a wonderful job in running the shop which includes inspecting furniture before it is taken into the shop, preparing the shop rota, and other endless tasks. A big thank you must also go to all the Committee Members and helpers for their dedication and hard work, all on a voluntary basis.

During the year we held 2 very successful Ladies Lunches at the Peninsula Hotel both attended by more than 130 guests, these raised a total of £1,665.85. Another great fundraiser was Flag Day bringing in a fantastic £1,966.18. Our thanks must go to the Bureau and Management Committee for their help on the day, together with the volunteers who delivered and collected the buckets. The Friends' Committee are grateful to all who helped to make this a worthwhile endeavour as it not only raises a lot of money but enhances the profile of Citizens Advice Guernsey.

Finally I must take this opportunity of thanking the Channel Islands Co-Operative Society for allowing us to use the shop free of charge, Nick Chadwick for his continued support on a monthly basis, Jeff Guilbert for collecting and delivering the furniture for us, and La Villette Hotel who allow us to use their premises for our monthly meetings. Lastly a big thank you must go to the general public who donate goods to sell in the shop.

Liz Timms  
Chair of the Friends of Citizens Advice Guernsey

# **FRIENDS OF CITIZENS ADVICE GUERNSEY**

## **Income and expenditure for the period 1st January - 31st December 2019**

<b><u>INCOME</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
Charity Shop takings	70,636.97	
Flag Day	1,966.18	
Donations	2,650.00	
Ladies Lunches (net)	1,665.85	
Collection Boxes	208.51	
Raffle	366.00	
Bank interest	<u>7.58</u>	
		77,501.09
<b><u>EXPENSES</u></b>		
Charity Shop expenses		
Haulage	1,435.00	
Electric	2,912.67	
Insurance	206.00	
Telephone	206.94	
Water	214.74	
Other expenses	<u>1,204.04</u>	
		<u>6,179.39</u>
Net Income for the year		71,321.70
Transferred to Citizens Advice Guernsey		<u>72,000.00</u>
		<u>£ (678.30)</u>

## **SECRETARY'S REPORT 2019**

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

The Annual Validation for 2019 and the tax registration were both submitted before the deadline of 31<sup>st</sup> January 2020.

During 2019, Guernsey Registry were notified of the resignation of Peter Hyde, former Committee Member and the change of named Beneficial Owner.

The number of members on the register at the end of the year stood at 76.

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

Margaret Trebilcock  
Office Manager

# **CHIEF EXECUTIVE OFFICER'S REPORT**

2019 was a year of tumultuous changes for the roles of paid staff and perhaps not one of the easiest years we have had. I officially took over the role of CEO in November. Heading up Citizens Advice Guernsey was not something I had ever envisaged, and I certainly could not have contemplated this without the incredible support of Margaret Trebilcock, our dependable Office Manager whose commitment, calm and very capable approach kept the office wheels turning. We were delighted to welcome Ali Marquis as Deputy CEO in December and within days it was evident that she was going to be a real asset to the team.

Whilst there were certain challenges facing the paid staff, the volunteers - as always - remained ever steady. I am always in awe of the time and commitment our volunteers give in order to help improve people's lives. All of them carry out their roles to a high standard of professionalism and with smiles on their faces. It makes me very proud to be working with such a wonderful group of people and I would like personally to thank them all for the support they have given me. The islanders are truly lucky to have them!

All the volunteers supporting the advice service could not do so without the tireless work and dedication of The Friends of Citizens Advice. The funding that they continue to generate for us is, by any measure, extraordinary. That is what enables us to keep our doors open to Islanders and for that we are all extremely grateful.

I would also like to thank Mark Helyar and the Management Committee for the wonderful support they gave throughout the year, and for their continued help, advice and encouragement. It is very much appreciated and gives us all confidence for the future.

In terms of actual output, 2019 was a busy year. The Generalist Advice service dealt with 11,923 issues from 4,031 clients (a 6% increase), which suggests that people's lives are becoming more and more complex. Most of that advice (60%) is still given by telephone. Our Money Advice service dealt with 137 new clients, the majority of whom received a full financial restitution negotiation service on £4,339,050 of unaffordable debt.

Despite the increased levels of activity, the quality of our output remained high. It's pleasing to see that 91% of our clients described their overall experience of our service as positive, with 98% of them likely to recommend the service to someone else. What this tells us is that our advisers are doing a very good job at helping Islanders to face their problems.

All that takes time. Together, the volunteers provided Citizens Advice Guernsey with over 20,000 hours of voluntary work in 2019, with an equivalent monetary value of £295,000. For those seeking proof, these numbers show the sheer value of our advisers. But what the figures don't measure is their volunteer spirit, which is beyond price.

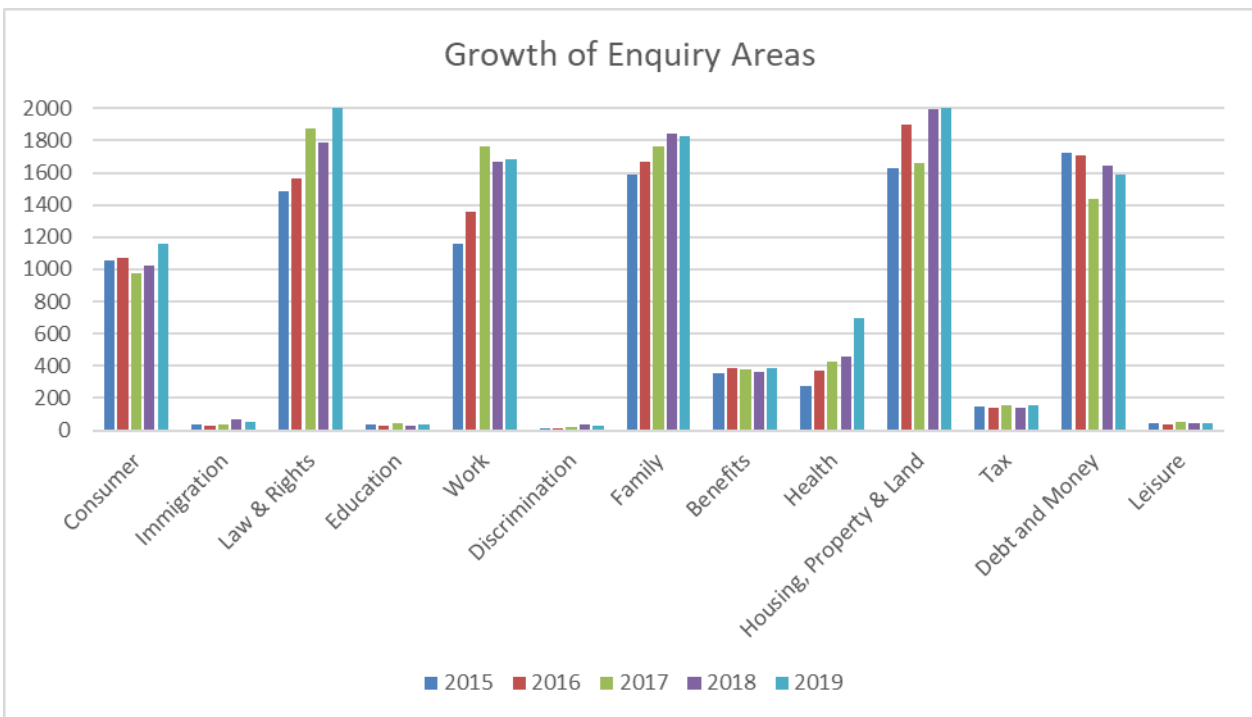
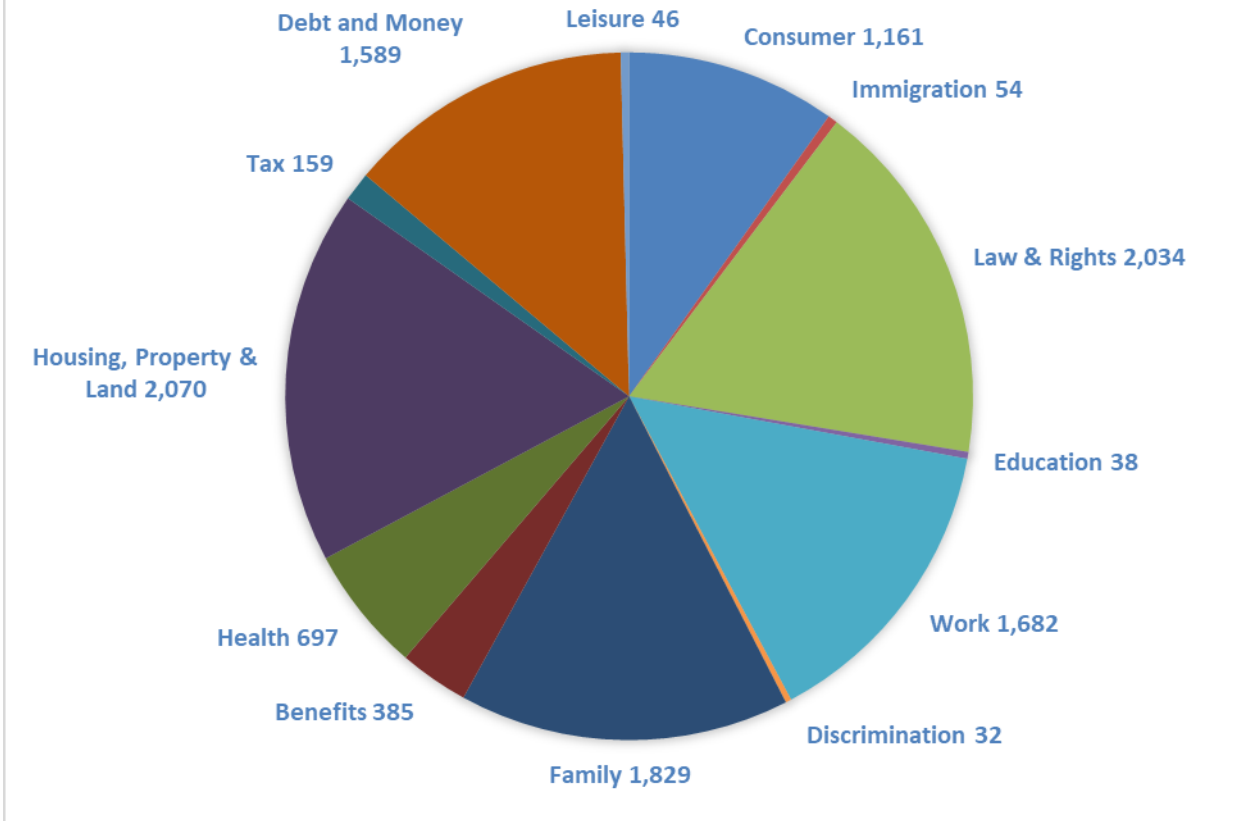
Although it was at the very start of 2020, I must mention the sad passing of Ivone Jones, who had volunteered for Citizens Advice Guernsey for almost a quarter of a century; up until the day he died. His loss marks the end of a direct family link to the founders of CAB. Ivone's uncle, Harry Riley, was one of the original, pioneering CAB volunteers, who ran a Bureau from his front room in Bexhill, helping people to deal with the everyday challenges of the home front in WWII.

The office is not the same without Ivone and he is still sadly missed, but his quote in support of our 2019 Awareness Week was particularly poignant: '.... Sometimes the process (of advising) can be frustrating, but I always try not to give up on people. We are often the only people they can turn to, so we do everything we can.'

For me, that kindness and dogged determination is what Citizens Advice is all about and, I hope, an inspiration to us all in this particularly difficult year.

Kerry Ciotti, CEO

## CLIENT ENQUIRIES 2019 11,776 IN TOTAL



## **MONEY ADVICE SERVICE REPORT**

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

During 2019 there were 2,330 enquiries on money-related issues to the generalist advisers including banking services, insurance, pensions, credit and liability for debt. 137 new clients were referred to our money advisers. 104 of these received a full financial restitution negotiation service on £4,339,050 unaffordable debt. Another 10 received support in making their own negotiation or assistance with budgeting while 23 failed to attend.

There were four trained money advisers and one who commenced training during the year. They were available to see clients during one session each week, but many came in more often to keep on top of their caseload. The largest amounts were, understandably, secured and unsecured loans (£2.7m) with large tax bills, hire purchase, catalogues and family loans also being common.

The main underlying causes of indebtedness when recorded was poor budgeting at 22%, with relationship breakdown 19%, health issues 10% with job loss or business failure 12%.

There were at least 64 dependent children living in these households affected by the deprivation caused by unaffordable debt.

Kerry Ciotti  
CEO



# **RESEARCH AND CAMPAIGNS REPORT 2019**

## **Citizens Advice involvement in the review and development of policy issues during 2019.**

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

### **Annual Research and Campaign categories**

Specific research and campaign issues of current concern are identified by our advisers in January each year and any that cannot be identified using our normal classification system are added to the case recording system. During 2019 these issues were:

Unaffordable advocate costs	71
Lack of access to basic bank accounts	5
Relevant to consumer rights legislation	104
Discrimination	21
Domestic abuse	83
Employment contract terms	23
No employment contract	78
Non-Guernsey workers	66
Problems for cleaning company employees	10
OM Multiple Occupancy	27
Population Management Law	3
Health waiting list	1

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 campaign resources are very limited, which means time is spent on a limited number of live campaigns each of which may spread over several years.

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

The main campaign participation during 2019 was supporting the potential introduction of equalities legislation. A report on discrimination enquiries is published annually. As part of an ESS-funded series of events on Equalities, the guest worker group (Kate from Citizens Advice with Abolitionist Guernsey and the Latvian Consul) – carried out an indicative survey of working conditions for guest workers in 8 languages to form the basis of a two-hour workshop we ran for 25 attendees at Les Cotils in June. These survey results were used at the one-day Equalities Conference in July at which Paul presented a rough guide to human rights

Our research volunteers were writing reports as well as preparing and distributing annual statistics. A report on Alderney enquiries was followed by a visit from Paul and Kate to meet various Alderney States Officers, the Greffier and Quay FM. Other reports were completed and are listed below.

In addition, some volunteer advisers as well as Paul and Kate represented Citizens Advice on various advisory groups and others attended one-off consultations or meetings on our behalf. Our involvement in this area remains a high priority for all those involved with Citizens Advice Guernsey and the list of our participation is quite extensive.

<b>Reports and meetings</b>	
Alderney Enquiries - report	Alderney Greffier, States officers
Problems with credit card applications due to change in UK law. Resolved within 2 weeks.	British Banking Assoc & GFSC
Discrimination - report	Equalities Working Group (EWG) Equality Rights Organisation (ERO), Committee for Employment and Social Security (CESS)
Domestic Abuse – detailed report and meeting	MARAC
Financial Ombudsman – occasional meetings	CIFO
Guardianship and Power of Attorney	Guernsey States
Licitation due to apparent rise in enquiries	
Guernsey Community Savings project – updates	Peter Neville
Privacy and Media due to rise in enquiries	
Water and Sewerage	States public services
Latvian Enquiries - analysis	Latvian Honorary Consul
Gambling – report for project meeting	States
Income tax – report on the status of married women	Revenue service
Social prescribing meeting	Health and Social Care
Loneliness Project consultation	Guernsey Community Foundation
Problems experienced by guest workers	EWG, ERO & CESS
Annual statistics distribution	Deputies, States Committees and others
Immigration	Home and Border Agency
Private tenancy repairs and housing conditions	Environmental health & States Committee
Buying and selling vehicles & changing registration	DVLR

<b>Participation in advisory groups</b>	
Ageing Well in the Bailiwick	CESS
Carewatch	Committee for Health and Social Care
Disability Alliance	CESS
Equalities Working Group	CESS
Lending Credit and Finance	GFSC
Revenue Service Customer Experience Project Board	Revenue Service, CESS
Revenue Service Customer Experience Forum	Revenue Service, CESS
Retail Price Index Steering Group	Data and Analysis Team

## **VOLUNTEERS' REPORT 2019**

This is my second annual report as the Volunteers' Representative on the Management Committee. I have very much enjoyed taking part in the Management Committee meetings and have been made to feel very welcome. Although I do not report back formally to the volunteers, I think that they find it helpful to be able to ask me about Committee matters from time to time.

2019 was slightly unsettled in that we started the year with a new CEO, Paul Chambers, who stayed in the role until the end of August. Kerry then acted as CEO, and then at the beginning of November she was formally appointed as our CEO. At the beginning of December Ali Marquis joined as Deputy CEO.

Andrew and Carol continued their training as Generalist Advisers and started advising independently in August/September, as did Gerry as a Money Adviser.

In the early part of the year we had two very interesting training sessions: the first was from retiring Judge Cherry McMillen, and the second from Emily Litten of Mind.

Later in the year we were saddened to hear of Anne Copeland's terminal illness.

During 2019 we had 43 volunteers consisting of Generalist Advisers, Money Advisers, the Research team, Administration, IT and Support, who together gave more than 20,000 hours of their time.

Caroline Raines  
Volunteers' Representative  
June 2020



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[www.citizensadvice.org.gg](http://www.citizensadvice.org.gg)



### Opening Hours

9.30am - 4.00pm Monday, Tuesday, Thursday

9.30am - 6.30pm Wednesday

9.30am - 12.30pm Friday



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

*The MBE for volunteer groups*

Guernsey Citizens Advice Bureau is a Guernsey Registered Charity No. 008.  
It is a company limited by guarantee, Guernsey Registration No. 44230.  
Registered Office: as above