

Citizens Advice Guernsey



**citizens
advice**

GUERNSEY CITIZENS ADVICE **ANNUAL REPORT 2017**

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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. 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.

With Support From:

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

Also from '100 Club' Members:

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

Also 'Help in Kind':

Betley Whitehorne Image
Bleu IT Consultants Ltd
Channel Islands Co-operative Society Ltd
Collenette Jones
Mark Frampton (Architecture)
Mike Le Cras
SPS Reach & Wash

And with Thanks for Various Individual Donations:

(including but not limited to)

Mr Nick Chadwick Channel Islands Co-operative Society Ltd
Credit Suisse AG Guernsey John Ramplin Trust
Advocate L Strappini Swimarathon Waitrose Ltd

MANAGEMENT COMMITTEE MEMBERS

Stephen W Hogg	Chair
Susan E Doggart	Vice Chair
Nigel Cashin	Treasurer
Fiona Troalic	Secretary
Peter Hyde	Volunteers' Representative
Dawn A Tindall	Member

CHAIRMAN'S REPORT 2016

I am pleased to present my Report for 2016 and, as always, see this as an introduction to what follows in the Annual Report which provides the detail of the work of Citizens Advice Guernsey during the year.

In what proved to be another busy year, a highlight was Citizens Advice Guernsey receiving the Queen's Award for Voluntary Service the equivalent of an MBE for volunteer groups. This award is a great acknowledgement of 38 years of service to the community and is a credit to everyone who has been involved in, or supported, "the Bureau" during this time. My thanks and congratulations to all.

Another highlight was Liz Timms being shortlisted for the Unsung Hero Award in the 2016 Awards for Achievement, deserved recognition for 30 years' service to Citizens Advice both within the Bureau and with the Friends. As with the Queen's Award, it was great to see our work publicly acknowledged in this way. Well done Liz!

These highlights and achievements of the year generally, were tempered in November by the sudden death of our friend and Money Advisor, Bob Rabey. Bob was an integral part of the team and a first-class Advisor who is sadly missed.

As mentioned in my 2015 Report, Citizens Advice nationally entered 2016 in the throes of major change both structurally and in terms of delivery of support to Bureaux, with new Membership Agreements and working arrangements to be agreed. Working with Citizens Advice Jersey, our objective was to ensure that as far as possible it remained 'business as usual' via a bespoke Channel Islands Management Agreement reflecting existing working arrangements with Citizens Advice. I am pleased to advise this has been achieved and during the process it was encouraging that the different challenges we face and high standard of service provided were acknowledged.

In a year of change, 2016 also saw completion of a national rebranding exercise, 'Bureau' being dropped from our name to more accurately reflect the role of Citizens Advice in today's environment. While the exercise was completed smoothly by the team, it is taking some of us longer than others not to continue using the abbreviation CAB!

Amidst change, we enjoyed relative stability within the team during a year which saw an increase in the level of enquiries at 10,245 (2015 – 9,536) from 4,052 (3,897) clients. The Web-site is an increasingly important part of the service we offer and at 13,852, 2016 saw a marked increase in visits compared with 2015 (13,047). Work is underway with our current provider, Betley Whitehorne Image, to update/rebuild the site both to improve functionality, particularly via mobile devices, and enable the facility to be updated in-house.

Work with States Departments continues to form a major, if largely unseen, part of our work, the depth and range of which can be seen in our Manager's Report and David Hazell's Policy & Research Report. Our Open Evening in June for newly elected States Deputies was well attended and we will continue to work with Deputies and Civil Servants to help them make more informed policy decisions. This is an area of our service that is demanding an increasing amount of time and resource, a solution to which, is one of the Management Committee's key objectives for 2017.

As our Treasurer, Nigel Cashin, will report, despite spending some £30,000 on much needed premises improvements, we remain in a strong position financially and my thanks again go to the Friends for all they do to support us long may this continue! Particular thanks are also due to Channel Islands Co-Operative Society who this year added financial support to the ongoing provision of the Friends Shop premises and to the John Ramplin Charitable Trust for their £10,000 donation.

Our Management Committee saw one change this year with Liz Timms, the Friends Chair joining us, a welcome and, with hindsight, overdue addition to the Committee. Liz joins an established and very supportive Committee and I would like to take this opportunity to thank them for all their help throughout the year.

Finally, on behalf of the thousands of people who received help, advice and guidance, my thanks to our Management Team, Advisors and Support Team, all you do for the community is appreciated and 'makes a difference'.

Steve Hogg
Chair

TREASURER'S REPORT 2016

I am pleased to report that we achieved a surplus of £4,216 following a slight deficit in 2015 (deficit £2,746 2015). 2016 was our first full year without the benefit of States funding for the Financial Skills Programme.

As a result, Total Income fell to £119,588 (£126,245 2015) and Expenses amounted to £115,372 (£128,991 2015).

Liz Timms, Margaret Lowe and all involved with the The Friends of CA team achieved another incredible year of fundraising in 2016 with their work at the Bridge Shop, as well as organising the Friends lunches, raffles and the annual Flag Day. Their collective efforts during the year raised a fantastic £73,000!

In addition, a significant legacy donation and other donations helped to increase total Donations to £90,823 (£87,246 2015).

We are grateful for the continued support of the Guernsey States, specifically the Committee for Employment and Social Security who maintained their grant at £27,010. We recently met with The Chief Secretary, to discuss the completion of a Grant Agreement, purely to formalize the relationship between Citizens Advice and the department. There was no indication that the Grant was under threat.

The major financial project of 2016 was the cost of reconfiguring the ground floor, including new and sound proofed interview rooms. The £34,743 investment in our leasehold property was funded entirely from our own resources, as we had been unsuccessful in securing external assistance. The increase in the depreciation charge to £5,735 in the Expenses was principally attributed to this fixed asset investment.

As always mentioned, although not reflected in these Accounts, the Management Accounts contain a Property Reserve of £97,532 (£133,133 2015) which is considered to be a prudent allowance for the costs of moving the premises to another location.

Financial budgets for 2017-2019 are attached. The States Grant is assumed to continue and this has been included at the current level. The uncertainty with the Bridge Shop remains and therefore, prudently, we have reduced the Friends contribution to a nominal annual £20,000 over the next 3 years to. In view of our reasonably healthy Balance sheet position, we do not propose to apply for funding to the Association of Guernsey Charities.

My gratitude to the Friends and I would like to record my thanks on behalf of the Citizens Advice team to all those who have worked so hard during 2016 to raise funds.

Many thanks to Tony Wills for his expertise and experience in managing the "day to day" finances and assisting me with this Report.

Also, to Mike Collenette and his team at Collenette Jones for again volunteering his services as Accountants.

Nigel Cashin
Treasurer

INCOME AND EXPENDITURE BUDGET 2017 - 2019

INCOME	2017 £	2018 £	2019 £
FRIENDS OF CITIZENS ADVICE*	20,000	20,000	20,000
STATES OF GUERNSEY GRANT	27,010	27,010	27,010
DONATIONS	65,280	65,300	65,300
100 CLUB	1,300	1,300	1,300
BANK INTEREST	1,020	1,100	1,200
	114,610	114,710	114,810
 EXPENDITURE			
SALARIES & STATES INSURANCE	64,100	64,800	65,400
RECRUITMENT	240	250	250
TRAVEL & TRAINING	9,820	10,000	10,000
RENT RATES AND INSURANCE	15,700	15,700	15,700
INFORMATION TECHNOLOGY	2,616	2,650	2,650
MARKETING & ADVERTISING	4,800	4,800	4,800
CiTA EXPENSES	1,080	1,100	1,100
OFFICE EXPENSES	5,160	5,200	5,200
UTILITIES	4,080	4,100	4,100
REPAIRS & MAINTENANCE	1,620	1,650	1,650
SUNDRY EXPENSES	420	450	450
DEPRECIATION	6,420	6,500	6,500
	116,056	117,200	117,800
SURPLUS/DEFICIT	(£1,446)	(£2,490)	(£2,990)

*Due to uncertain future of Leale's Yard

FRIENDS OF CITIZENS ADVICE 2016

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

2016 has been a particularly momentous year with the Bureau being awarded the Queens Award for Voluntary Service, a wonderful achievement, and I was delighted to be asked by Kate to accompany her to a Buckingham Palace Garden Party in May and also to be asked to go to Government House when Steve Hogg accepted the award from the Lt-Governor, two very memorable events. I am also enjoying my new role as the Friends Representative on the Management Committee.

Once again I am pleased to report another successful year for the Friends of Citizens Advice. As you will see from the Treasurer's report we were able to raise £66,903.93 from the shop, 2 ladies' lunches and the Flag Day held in September, 2016.

I would like to take this opportunity of thanking all the Committee Members for their enthusiasm in helping to make the Friends so successful, a special mention must go to Margaret Lowe who not only organises the shop rota but also, together with Daphne Le Tissier, inspects furniture prior to it being delivered to the shop. The Friends are also very grateful to Brian Lowe and Dick Le Tissier who spend the day delivering and collecting buckets on Flag Day.

We were very sad to lose Ann Le Lerre from our Committee this year. Ann and her late husband John started the Friends of CAB back in 2002 and has worked tirelessly ever since to help make the Friends the success it has been. I am pleased to say that she is still helping in the shop.

There are many people I would like to thank for their support during the past year including Nick Chadwick for his continued support on a monthly basis; Jeff Guilbert who collects and delivers the furniture for us, and of course all the Committee Members and other volunteers who work so hard both in the shop and helping with fund raising events throughout the year which allows us to pass over to the Bureau funds to enable them to carry on their excellent work.

Liz Timms
Chair of the Friends of Citizens Advice

FRIENDS OF CITIZENS ADVICE GUERNSEY

Profit and Loss Statement for the period 1st January - 31st December 2016

INCOME	£	£
Charity Shop takings	74,378	
Charity Shop raffle	367	
Flag Day	2,032	
Donations	2,400	
Ladies Lunches (net)	1,757	
Collection Boxes	484	
Bank interest	<u>4</u>	81,422

EXPENSES

Charity Shop expenses		
Haulage	3,015	
Electric	2,763	
Insurance	175	
Telephone	207	
Water	189	
Other expenses	<u>1,125</u>	<u>7,474</u>

Net Income for the year 73,948

Transferred to Citizens Advice Guernsey 73,000

£ 948

SECRETARY'S REPORT 2016

Members will be aware that the Guernsey Citizens Advice Bureau is a company limited by guarantee (LBG). This is a status adopted by other local charitable organisations and not-for-profit organisations.

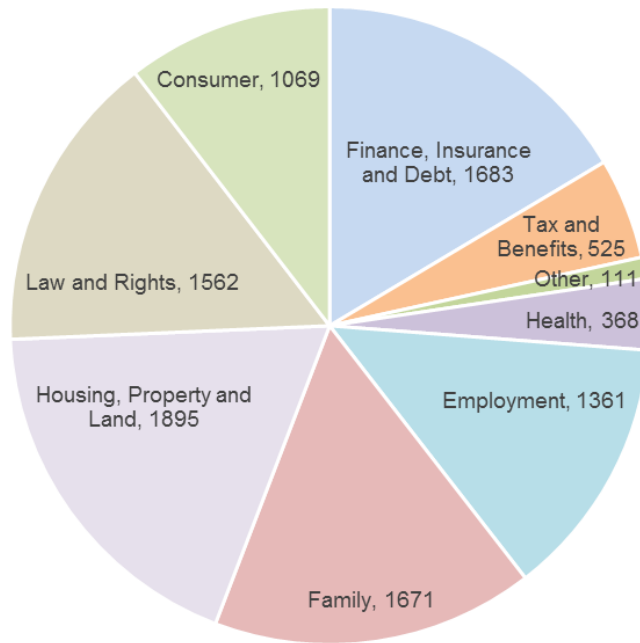
The Annual Validation for 2016 and the tax registration have both been submitted for the year.

The number of members on the register stands at 78.

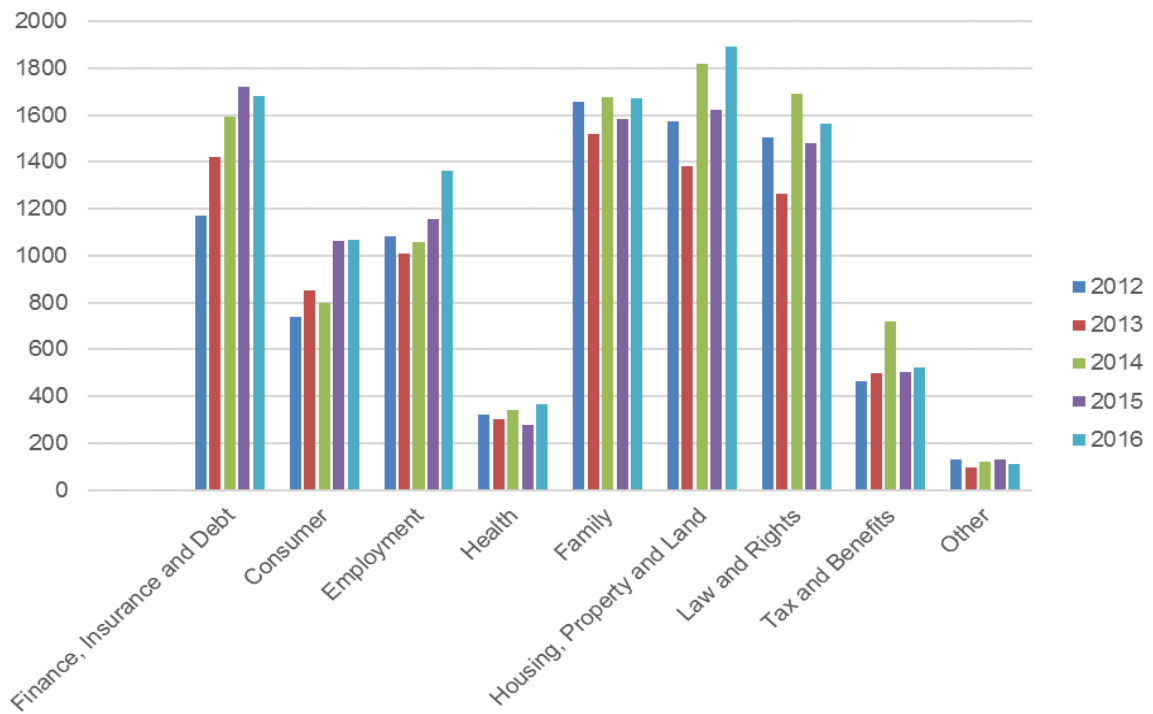
Our members are entitled to vote at the AGM or at a Special General Meeting of Citizens Advice Guernsey and are entitled to propose individuals for election to the Management Committee.

Margaret Trebilcock obo Fiona Troalic
Secretary

Client Enquiries 2016 10,245 in total



Growth of enquiry areas



MANAGER'S REPORT 2016

Our year started with much-needed renovation of the public areas of the office to make them more welcoming and to improve access. An additional accessible interview room was created and soundproofing was upgraded. Heating and lighting are now also much better. Some 'minor remedial work' on a damp patch looked more like an archaeological excavation at one point but nevertheless the project was completed on time. Advisors coped well with the disruption and several clients kindly left donations towards the work!

Citizens Advice Guernsey remains fortunate to maintain a strong team who are firmly committed to the service that we provide, built on our volunteers. During 2016, 18,348 voluntary hours were worked by those in various roles, with an equivalent value of £318,196 had they been paid. The Friends fundraisers and their shop volunteers worked more than 5,000 hours with an equivalent value of over £60,000.

Our generalist advisors continued to offer information and advice on any subject. This was available 31½ hours a week without appointment by phone and face-to-face. The main issues were relationship problems, legal matters, housing, employment and consumer issues. During 2016 they dealt with 10,245 enquiries from 4,052 clients. In addition, there were 13,852 page views on the website which led to a decision to begin a review of the site's content, accessibility on modern devices and ease of updating.

We have a close-knit staff group who were very saddened during the year by the sudden loss of Bob, money advisor, and Carol, generalist advisor until recently, both of whom were highly regarded.

I was delighted that our volunteers received the Queen's Award for Voluntary Service. This recognised the contribution of not only those who work here at present, but also the many others who have been part of the service over nearly 40 years. Liz, Chair of the Friends and our volunteer with longest service, came with me to a Buckingham Palace garden party where we joined representatives of many other organisations. Later in the year Liz was also one of the nominees for the Unsung Hero Award.

Nick, our Training Supervisor, had a busy year. Caroline R, Vicki and Caroline M qualified as generalist advisors and then a whole new training scheme was introduced which had to be adapted for use in Guernsey before Judy was recruited as a trainee in the Autumn. We devised a more comprehensive training process for the money advisors and this was completed by Heidi and John. Meanwhile a programme of in-service training talks was provided for all advisors.

National Citizens Advice rebranded during the year, introducing a more modern and inclusive design. This came at no small expense and the grant they provided barely scratched the surface. Fortunately, we were due to reprint our posters and leaflets during the year. The Portuguese and Latvian versions were circulated to employers in Spring followed by the English versions which were circulated to 260 community sites in September as part of Awareness Week. A similar design theme will be used for the new website.

To remain a member of the national association, Citizens Advice Guernsey must comply with a long list of requirements. A new membership agreement was devised in 2016 and I attended the AGM at Warwick University to find out more. Our colleagues from Jersey were there also there and it was useful to begin to plan how we would be able to comply.

The system of Annual Liaison visits from a representative of Citizens Advice has been discontinued. These were our only regular link with the central organisation and were a useful opportunity to build an understanding of our unique challenges. In future, we will continue to have a Relationship Manager but we will only be one of a much larger number of local offices with whom they will must maintain mainly contact by phone. More responsibility will in future be transferred to the Management Committee with the introduction of Leadership Self-Assessment which will take some time to develop.

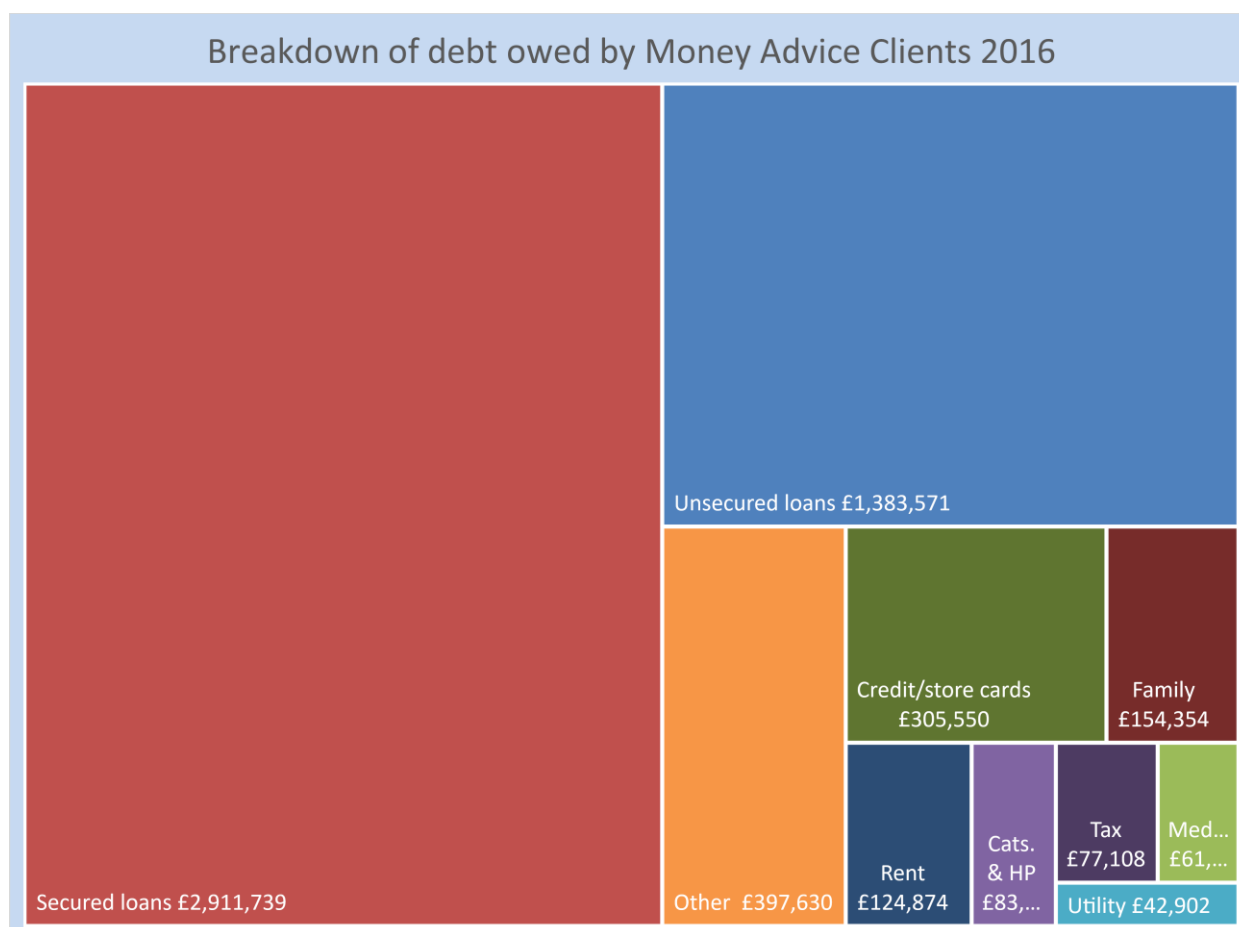
Policy and Research remains an important but increasingly time-consuming part of our work. The success of our Open Evening for States' Members following the election cemented our role in the development of new legislation and the review of existing procedures. We have been fortunate to have David Hazell and policy volunteers to help with this, though the team was depleted during the year due to health issues. A record of their activities appears on pages 17 and 18.

In the Autumn of each year we hold a Joint Planning Meeting which is open to all those involved, in whatever capacity. This year we concentrated our thoughts on how we could improve the client's experience of the service by putting ourselves 'in their shoes' rather than just thinking about how it is easier for us to provide the service. We explored how people would prefer to make contact us and how they would like to receive their information and advice, and despite the potential difficulties it became clear that social media and email advice need to be considered. The potential advantages of a more informal atmosphere in the face-to-face setting had arisen at the national AGM but after discussion it was decided that it was important to retain an element of formality to emphasise the professional level of service offered. As usual this evening made a valuable contribution to our business and development plan for the next three years.

The increased demands of governance and innovation and higher profile for our policy and research work put a lot of pressure on our management team, who are all part-time. I must thank Margaret, Kerry and Nick for their support during a difficult year and hope that our efforts may be concentrated more on the provision of our core advice service soon. However, the introduction of new data protection law and the roll-out of the Citizens Advice membership scheme makes this unlikely.

Kate Raleigh
Manager

MONEY ADVICE SERVICE REPORT



2016 was the first full year since our Money Skills Project had to close due to the withdrawal of funding by the States. This not only taught basic skills to those at Senior School but also to groups of people who were vulnerable to poverty or debt. We still feel that many clients could have avoided or reduced their problems if they had a clearer understanding of basic money management and how finances can be affected by changes in circumstances and hope that an equivalent service will become available again soon.

During 2016 there were 2,388 enquiries on money issues to Generalist Advisors including banking services, insurance, pensions, credit and liability for debts. 165 cases were referred to our Money Advice caseworkers of whom 20 failed to appear. 123 clients received full financial restitution negotiation and another 22 clients received assistance with budgeting or support in making their own negotiations.

There are 5 trained Money Advice Caseworkers each working at least one session a week and a further two trained during the year. They negotiated repayments on nearly £5,542,744 owed to creditors. The largest amounts were secured loans and credit or store cards, but medical, tax and utility bills were also common.

Nearly 20% of their clients were retired or had long-term sickness preventing them from working, meaning that their ability to pay off their debts is very limited. Another 15% were unemployed. Worryingly, there are over 72 dependent children living in households that are affected by the deprivation caused by unaffordable debt. The underlying cause of current indebtedness could be equally divided between relationship breakdown, health issues, job loss, low income or poor budgeting. The most common debts were unsecured loans, credit cards and utilities although the highest were secured loans.

Kate Raleigh
Manager

POLICY AND RESEARCH REPORT 2016

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

Local elections took place in April so an Open Evening took place in July particularly to inform newly-elected Deputies and it was well attended by new and existing politicians and representatives of other organisations. It was a good opportunity demonstrate the range of policy activity that we undertake and how Citizens Advice can inform the development of new and existing policies.

Active communication with various States Committees is now well established. In July, we were pleased to meet Deputy Jane Stephens at her request, along with Steve Wakelin, Chief Strategy & Policy Officer. We had the opportunity to discuss the various issues that we have researched recently as well as others that are of interest to ourselves and the current States.

Each year we prioritise those issues where we see that the opportunity for change is greatest and we have recently adopted more of a campaign approach. Thus, firstly, in order to gain acceptance that there is a problem that requires legislation, we raise the issues regularly in our dealings with deputies and the States, backed up by the evidence of our experience. If successful, we then work with the government committee or Law Officers concerned, both to support their efforts generally and to help to address the problems we have identified.

Social Policy resources are very limited and our focus has to reflect that fact. In practice this means the majority of time is now spent on a limited number of live campaigns each of which may spread over a number of years.

Perhaps our longest running objective has been a broader consumer protection law. After the excitement of the approval for the development consumer legislation proposals that we reported on last year, we are now still waiting to see if this will be prioritised by the States for drafting in the near future.

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

Another concern has been that no government department has held overall responsibility for housing in the private rental sector. However, during 2016 we were asked to provide States Housing Department with reports on tenancy deposits, housing conditions, evictions and problems with leases in the private sector. Since that time the Housing Department has been split between several committees but we remain hopeful that there may be some legislation introduced. Meanwhile we continue to work closely with the Guernsey Private Landlord's Association and Environmental Health to improve standards in this significant sector.

An Equalities Working Group was formed during the year and we will be an active participant as this issue is at the very heart of Citizens Advice principles. We have been working on two reports relating to this, one on discrimination and another about the problems experienced by non-Guernsey workers. We shall be keeping a close watch on the impact of the new population regulations in 2017.

Consultations and responses

- Participation and meetings with Law Officers, Insolvency Practitioners, and Advocates in respect of Insolvency law consultation with extensive recommendations
- Participation in customer Advisory Forum of the Income Tax Authorities and supporting analysis
- Participation and support of Domestic Abuse Strategy
- Participation in consultation groups with GFSC and supporting analysis e.g. on advice given by Guernsey financial advisors to customer

Meetings, correspondence and reports

- Production of annual statistics, trend reports and charts on client enquiries
- Individualised letters and statistics to Ministers and Chief Officers on trends of client enquiries
- Ongoing meetings with the political and civil service leads on social policy issues
- Discussion with policy lead from Guernsey Community Foundation
- Private rental housing
- Ongoing discussions and a meeting with Citizens Advice Jersey
- Analysis and report on data for MARAC
- A report on the potential for community banking in the Islands and ongoing discussion during the development of proposals.
- Annual report to MARAC about domestic Abuse
- A report requested on clients' experience of zero-hours contracts
- Health and social care in Alderney

Media coverage and publicity

We participated in the pop-up shop for Ageing Well in the Bailiwick

Kate has been on Quay FM (Alderney) monthly talking about social policy issues including scams, being a guarantor and ageing well

Also, media coverage on the following issues:

Citizens Advice's role in shaping policy

The need for consumer legislation

Need for financial skills education

Development of legislation for financial loans

Potential insolvency legislation

Being a guarantor

The impact of credit ratings

Faulty goods

Medical costs

Gambling

and (inevitably) festive money saving

Kate obo David Hazell

Policy and Research Coordinator

VOLUNTEERS' REPORT 2016

I start this report on a sad note to reflect on the loss of Bob at the beginning of November last year. Bob was held in much affection and respect by us all and he gave his time unstintingly to all his clients. The office is not the same without him and he is greatly missed. We were also saddened to hear of Carol's death during the year who many will remember as a recent Advisor here along with her husband Tony.

On a happier note Diana completed 15 years' service in 2016 and we welcomed John as a Money Advisor and Judy as a Generalist Trainee. We wish a speedy recovery to those Volunteers who have been battling illness during the year and we look forward to them returning to work with us all again as soon as possible. Ed left us during the year so that he has more time to explore Europe in his camper van. Congratulations to Dawn who sits on our Management Committee for being elected as a Deputy. Happily, she will still have time to continue her service with us.

The expanded and refurbished office space which was completed last year has helped accommodate an increasing number of clients who actually visit us as opposed to phoning, and I am sure that this has also projected a much more professional image to our visitors.

We were all delighted that Citizens Advice Guernsey was awarded the Queens Award for Voluntary service last year. It is really gratifying that all the effort and hard work that everyone puts into helping our clients has been recognised, and it was especially pleasing that Kate and Liz were able to attend a Buckingham Palace Garden party, and Steve and Liz later to receive the award on our behalf at Government House.

Plans seem to be advancing, albeit somewhat slowly, for the redevelopment of the Bridge area which will eventually affect the Friends Charity Shop. The financial contribution which the Friends make primarily through the shop is invaluable and we hope that when the time comes to move from the present premises, that somewhere else can be found equally suitable. Meanwhile as always many thanks to the Friends for all the work that they do to help finance our service to the public.

Peter Hyde
Volunteers' Representative



Citizens Advice Guernsey
Bridge Avenue
The Bridge
St Sampson
Guernsey
GY2 4QS

Telephone: 01481 242266

Fax: 01481 200444

www.citizensadvice.org.gg

Opening Hours:

9.30 am - 4.00 pm Monday, Tuesday and Thursday

9.30 am - 6.30 pm Wednesday

9.30 am - 12.30 pm Friday