

Citizens Advice Guernsey



The Queen's Award
for Voluntary Service
The MBE for volunteer groups

**citizens
advice**

Annual Report
June 2025

2024 Key Highlights

<p>2,991</p>		<p>Number of Client contacts</p>
<p>10,238</p>		<p>Number of Issues dealt with by our Advisers</p>
<p>48 (34 new clients)</p>		<p>Number of Clients helped by our Money Advice service</p>
<p>14</p>		<p>Number of Clients helped by our Pro Bono Legal Advice service</p>
<p>7</p>		<p>Number of Social Policy reports</p>
<p>9,200</p>		<p>Number of Volunteer hours to keep the advice service running</p>
<p>6,000</p>		<p>Number of Friends' Committee & Shop Volunteer hours to help towards funding the service</p>



GUERNSEY CITIZENS ADVICE
ANNUAL REPORT 2024
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CITIZENS ADVICE GUERNSEY

OUR AIMS AND PRINCIPLES

our Vision

It is our vision that every person in the Bailiwick of Guernsey has access to advice and support to make informed decisions.

Our Mission

Putting our clients first, we provide access to free, confidential, independent, and impartial advice when we are needed most.

Our Aims

- To empower our clients to make informed decisions about the problems they face.
- To campaign (using evidential statistics) for change in policy and legislation to improve the lives of Bailiwick residents.
- To reduce our client's stress, anxieties, and pressure, by supporting them to manage personal debt and poverty, to have a positive future.
- To raise sustainable funds to ensure we have sufficient resource to continue to meet the increasing complexity, improved accessibility and changing needs of our clients.

MANAGEMENT COMMITTEE MEMBERS – as at 31 December 2024

Jonathan Dell	Chair
Maggie Thompson	Treasurer
David Beattie	Volunteers' Representative
Alison Vine	Fundraising Member
Oliver Duquemin	Member
Robert Breckon	Member
David Chan	Member
Jacquie Hewitt	Company Secretary (not a Member)

CITIZENS ADVICE GUERNSEY 2024

With Support From:

Friends of Citizens Advice Guernsey
Lloyds Bank Foundation
Social Investment Fund
States of Guernsey

Also from '100 Club' Members:

A B Marine
Brehon Ltd
Chris Workman & Co Ltd
Cooper Brouard Ltd
Deloitte LLP
Mr and Mrs A Wills
St Peters Trust Co Ltd

Also 'Help in Kind':

BDO Limited
Carey Olsen
Collenette Jones
Diamond Guernsey
IWS Guernsey Limited
Mourants
Quantum
Resolution IT
Salvation Army
Steve Elliott Window Cleaning
Watchman Security
Aspida
Clicksmith

And with Thanks for Various Individual Donations:

(Including but not limited to)

Dame Mary Perkins
Donation from 'Guernsey you can Dance'
Donation from 'Torteval Scarecrow Walk'
Franchisees Reinsurance & Insurance Services Ltd
Fuller Group Ltd
Guernsey Bar Council
Investec Bank (Channel Islands) Ltd
John Ramplin Charitable Trust
Resolution IT
Skipton International
Sure Community Foundation
Condor Ferries
Various Clients & Volunteers

CHAIRMAN'S REPORT

In 2024, the Management Committee set ambitious goals for Citizens Advice Guernsey (CAG): focus on financial sustainability, increase the number of volunteer advisors, assess future premises needs, and continue to deliver technology enhancements. It is pleasing to report that excellent progress has been made on these goals.

CAG made a surplus of £10k in 2024 and is forecast to achieve a surplus in 2025. We are very grateful for the donations from The Friends of Citizens Advice Guernsey, the Social Investment Fund, ESS and the Lloyds Foundation. This mixture of self-funding through the Friends Shop and generous external funding allows CAG to invest in the future and support delivering this critical service for Islanders.

In late 2024, CAG offices moved from The Bridge to Grow Ltd. This move provides modern, accessible accommodation, with excellent facilities for clients and colleagues. Importantly, CAG is supporting other charities, and with most charities facing similar financial challenges, we can work together and achieve more for the Bailiwick of Guernsey.

CAG introduced a new case management system in late 2024/ early 2025. This system aligns with the Citizens Advice UK system and offers the benefits of automated reporting, upgrades, security, and cost-effectiveness.

Recruiting new advisors remains challenging, but the new fast-track onboarding process and modern premises and system are hoped to be appealing.

I thank Ali Marquis, her team, the volunteers, and the management committee for their continued hard work and support. In 2024, we helped 2,991 clients with 10,238 issues. We remain dedicated to providing a free, independent, confidential, and impartial service.

I hope you enjoy reading the 2024 Annual Report and Accounts

Jonathan Dell
Chair

CHIEF EXECUTIVE OFFICER'S REPORT

I would like to thank the amazing team of staff and volunteers who ensure that the Bailiwick community have somewhere to come, for advice and support. The work that you all do, either directly or indirectly (to such a high standard) needs to be applauded.

We were delighted to welcome back Katherine Adam to the Research and Campaigns Team and Caroline McManus as a Generalist Adviser. Also new to our Generalist Adviser team was Phillip Montague and Tom Robertshaw. Daisy Gilliland and Maria Guezo joined the volunteer Administration Team and Jacquie Hewitt joining us as Company Secretary. In the Autumn, David Chan joined the volunteer Committee, complimenting the varied skill set of the existing Committee.

Every volunteer has been a welcome addition to our teams and have been able to contribute to our aims, supporting just under 3,000 clients during 2024 with nearly 10,238 issues. The dedicated team of Money Advisers have taken on an additional 34 new clients throughout the year, as well as continuing to support clients from previous years. 14 clients attended our legal advice meetings provided, and with thanks to Mourant's and Carey Olsen for their continued support. A valuable service to islanders who would otherwise be unable to access legal services.

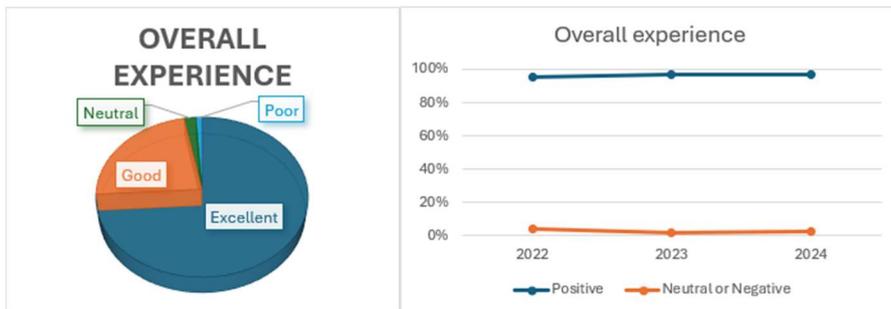
None of the above would have been possible without the support of our funders; The Friends of Citizens Advice, The States of Guernsey, The Social Investment Fund and Lloyds Foundation Trust.

We are all extremely grateful to the Friends of Citizens Advice Guernsey LBG charity for their hard work and dedication raising funds to ensure the office of CAG can continue to provide its invaluable service to the public. Not only are we so appreciative for their work in the charity shop in Mont Arrive, but also for the fantastic first Gala Ball they arranged last autumn, which raised even more money for CAG. Several clients also benefit from the shop, purchasing the many good quality items available in the shop - thank you to all involved.

The increase to our States of Guernsey Grant last year, via the Committee for Employment and Social Security (CforESS) was much needed at a crucial time when our funding had reached a critical level. Our relationship with the various departments within CforESS and across the wider States Committees continued to be improve, with increased meetings with Senior Civil Servants to establish how CAG could work more closely assisting mutual clients. Examples of this were cross referrals to the Employment and Equal Opportunities Service, Population Management, Revenue Services, Housing, and meetings with individuals from Corporate Services and the Customer Hub to identify areas for closer working to improve support to mutual clients/customers.

We continue to monitor the quality of service provided, contacting our clients for feedback 6 – 8 weeks after they have been in receipt of advice (if they agree to provide us with feedback). Below is a high-level summary of the feedback for 2024 and a look back over a couple of years:

97% of clients rated their overall experience of the service as Excellent or Good

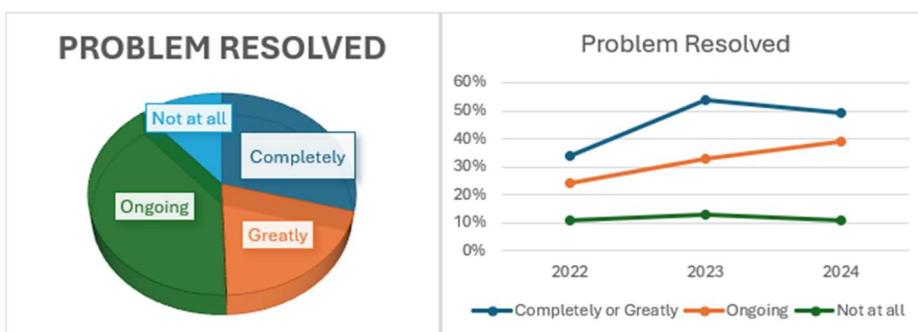


98% of clients found access to the service to be Very Easy or Easy.

98% of clients found the information given, to be Easily Understood or Understood.

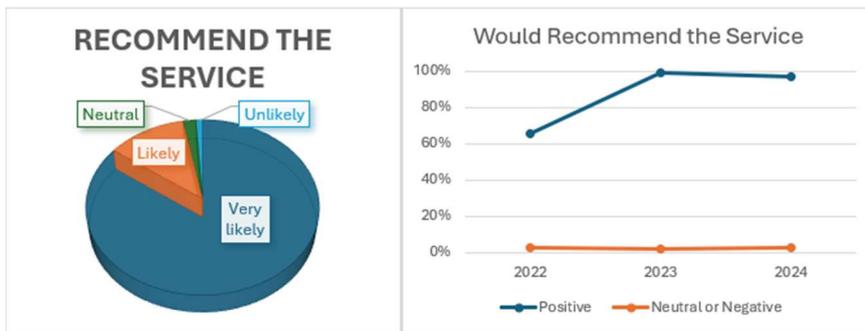
68% of clients either found the information given Completely or Greatly helped them to find a way forward. 24% gave a rating of Moderate, whilst the remaining 9% found it to be Partly or Not at All helpful.

49% of clients stated that their problem was either Completely or Greatly resolved, 39% reported their problem was Ongoing and 11% stated either Slightly or Not at All resolved.



I think the above graph indicates that cases are becoming more complex, as it's clear that clients' issues are taking longer to resolve (ongoing – orange line).

97% of clients would be Very Likely or Likely to recommend the Service.



This above would not be possible without the dedication and contribution of all the volunteers and staff involved, thank you.

The last few months of the year proved to be extremely busy, having decided to look for alternative premises for CAG, as our lease was up for renewal at the end of the year and we still had considerable uncertainty regarding the potential development of Leale’s Yard. We were lucky to view the office space available in the Grow Hub and signed a licence agreement to move in shortly after we closed our doors on the Bridge for the last time on Christmas Eve. We took the opportunity whilst we were closed, to bring in a new case recording system, moving to Casebook, the national Citizens Advice system used by other local offices in the UK. This meant that the lead up to the end of the year, not only involved us sorting and packing 24 years of being in one location but also learning a new system to train the Advisers in early 2025. I am extremely grateful to both Gill Robinson and Annie Ashmead for putting together a comprehensive training program, tailored to Guernsey.

The end of the year also meant that it was time for CAG’s annual audit process by Citizens Advice UK, known as the Leadership Self-Assessment. This was our year 3 assessment, which took place over a couple of very lengthy Teams calls with a UK assessor. The year 3 assessment provides robust assurance that local offices are operating effectively and managing risk across a wide range of governance and service delivery criteria. The leadership areas assessed are: Governance, Strategy and Planning, Risk Management and Compliance, Financial Governance, People Management, Operational Performance, Research and Campaigns and Equity, Diversity and Inclusion. We demonstrated this by sharing policies and procedures, providing minutes of meetings and producing documentation and paperwork which was requested on the video call (holding it up to the camera or screen sharing, to physically verify we had the paperwork in place or evidence that we had carried out various procedures). The sampling was carried out without prior notice of what would be asked, so it is essential that all files and documentation are up to date. The Chair and I were then questioned by the assessor, a process which we both quite strangely ‘enjoyed’.

With thanks to Annie, Becky, Dee and the team, all the standards required of the assessment were fully met. A great achievement for CAG, and one I am extremely

proud of. Next year, we return to a 'lighter touch' audit, as we restart the process, returning back to year 1.

During 2024, a few of our dedicated team of volunteers decided that it was time to move on, and we said goodbye to Michelle Levrier (Generalist Adviser), Ian Burnett (Money Adviser), Mark Helyar and Richard Holmes (Committee members). All are sadly missed, but we are thankful for the many dedicated years of service (a combined total of approximately 23 years), as well as the huge number of clients, whose lives they have positively impacted either directly or indirectly through their contribution to CAG.

I really appreciate the support of Jonathan Dell and the rest of the Management Committee, who are always at the end of the phone when I need support and advice myself. I am grateful for all their excellent leadership and governance.

2024 saw our small team of staff reduce by one, when Rebecca Elliott resigned as Governance Officer to find full time employment. Becky had reduced her 12 hours per week down to 8 hours earlier in the year, to work a second part time job for the States, however this was not a permanent position, but she was quickly appointed to a permanent full-time position within the Civil Service. We were sad to say goodbye to Becky; however, we keep in touch.

From a personal point, having now completed a full year back at CAG, it doesn't feel as if I ever left! I am looking forward to working closely with the other charities based within the Community Hub at Grow and settling into our new offices. I am proud to be part of such an amazing team of staff and volunteers, thank you – none of what we achieve would be possible without you – THANK YOU!

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 regularly review and update our procedures for data breaches and incident responses.
- We regularly review and update our Privacy Policy, Data Protection Policy and associated procedures.
- We 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

Citizens Advice Guernsey reported a modest surplus of £10,269 for the year ended 31 December 2024. We started the year with a budgeted deficit of £17,990 so we are enormously encouraged that the fundraising efforts of the past year have achieved the additional funding we so desperately needed.

We are particularly grateful to the Committee for Employment and Social Security for increasing our Annual Grant in 2024. This financial support demonstrated their appreciation of the valuable service Citizens Advice Guernsey offers to the local community and it has enabled us to plan with more certainty for the future.

We thank the Social Investment Fund for their continued and generous support. Their grant provided in 2024 enabled us to invest in our information technology systems allowing for more flexible working and robust provision of our services.

We are very grateful to the Lloyds Bank Foundation for their valuable support by providing a grant to support the salary of one of our staff.

The team at Friends of Citizens Advice Guernsey contributed £66,500 to our income which reflects our ambition to be self-sufficient. We thank them for their huge commitment and hard work but we particularly thank Ali Vine for her drive and energy for fundraising at the 'Friends'.

We also thank the individuals and organisations listed on the 'Supporters' page whose financial support totalling £35,095 has encouraged and motivated us.

We constantly strive to control costs but inflationary pressure continued into 2024. Significant changes in costs arose due to:

- Computer expenses (+£21,158 on 2023) due to investment in a redesigned and enhanced website and in our operating and communication systems enabling flexible and secure service provision.
- Salaries costs (-£15,920) due to changes in the staff structure.
- Loss on disposal of fixed assets (+£2,665) on our relocation to Grow.

Reserves were £128,295 at the year end and Cash & Bank balances amounted to £161,044. We plan to build on the progress made in 2024 but, also, we aim to develop a funding strategy that is sustainable in the long term.

I thank BDO Limited for reviewing and preparing the financial statements. Last, but by no means least, I thank the staff and volunteers at Citizens Advice Guernsey who are a joy to work with and whose commitment and hard work are inspiring.

Maggie Thompson
Treasurer

Citizens Advice Fundraising Report

General

2024 was another financially challenging year. With all the signs being that the Leale's Yard development might start in the year we were not sure how this would impact on our office premises (and what financial consequence that might have) and we were still investing in new systems to improve our service delivery and cyber security.

In the year we made applications to the Social Investment Fund Major Award and to Lloyds Bank Foundation to help cover employment costs (for 3 years from SIF) (as the previous award ceased in June 2024) and for one year from Lloyds Bank Foundation to cover a cost previously met in the SIF award which ceased in June. Both applications were successful, although the SIF award was only for 2 years, with funding commencing in August (Lloyds Bank Foundation) and January 2025 (SIF).

In 2024 we received the increased grant of £100,000 from ESS and applied for a further uplift of £10,000 in the year in view of the continuing financial concerns and the increase in referrals by the States to CAG.

We continue to be supported by the Channel Islands Cooperative, who offered to display our collection tins throughout their stores, island-wide, for 3 months. We were pleased with and grateful to the Co-op and for the generosity shown by the Co-op shoppers.

Friends of Citizens Advice Guernsey

In 2024 we adopted our new brand and are now proudly sporting this on T shirts and collection boxes. The logo encapsulates the wonderful team spirit of Friends.



2024 saw a lot of change in full-time personnel at the charity shop which was challenging and put a strain on the volunteers. The volunteers went above and beyond to keep the doors open while replacements were being sought and appointed, and I am extremely grateful to all of them for their perseverance.

We were sad to see Nicky leave. Nicky helped establish the 'new' shop at Mont Arrive, had recruited new volunteers and raised awareness of and created a successful identity for us in this location. We are grateful for Nicky's great contribution to Friends and CAG.

We finished the year on a high with Rob McKenzie at the helm. Rob has settled in very well, stamping his mark on the shop. Under Rob's management we have increased the hours the shop is open, making it accessible to a greater number of customers. Rob continues to focus on high quality second-hand furniture and household items (as well as the numerous other lines sold), and while we have had a lot of donations, we would still welcome more.

Our ability to focus on furniture is in no small part thanks to Jeff and his helpers who continue to pick up and deliver for us. We are advertising for a supplemental removal service so that we can deliver more than once a week and keep the furniture moving. In addition to the shop, Friends attended the AGC Summer Fete and the Round Table Christmas Fayre. Both events were very enjoyable, helped raise awareness of the shop and were good fundraisers.

In 2024 Friends held their first fundraising Gala Ball. We were extremely grateful to our main sponsors Carey Olsen, to Ravenscroft International who donated a table to be used by the volunteers, to The Farmhouse for hosting the event and providing a prize, to FRG for underwriting our game and to many, many more kind individuals and businesses who made it possible. The evening was a great success, and another Gala will take place on 4 October 2025.

The Board of Friends continued, without change.

In 2024 Friends contributed £66,500 to Citizens Advice (2023 -£41,524).

Grants and donations included in income in 2024 were:

ESS - £100,000 annual States Grant

Social Investment Fund - (year 3) £48,888 (ceased June 2024)

Lloyds Bank Foundation - £14,500

John Ramplin Charitable Trust - £15,000 for the redesign of the website and cyber security costs

FRIES Holdings- £5,000

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

Torteval Scarecrow Walk - £2,000

Condor Community Foundation - £1,500 for specialist furniture and equipment for the advisers

Dame Mary Perkins - £1,500 for volunteers Christmas meal

Guernsey You Can Dance -£1,300

Sure Community Fund -£750 for a new laptop

Guernsey Bar Council - £500 for volunteers Christmas meal

Fuller Group -£500

Sure Quiz Night - £500

Investec -£400 for provision of hardcopy Guernsey Press

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

We are also extremely indebted to Resolution IT who continue to provide invaluable training, labour, equipment and support.

Ali Vine

Chair – Friends of Citizens Advice Guernsey

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 and Company Registry Annual Validation were both submitted before the deadline of 28th February 2024.

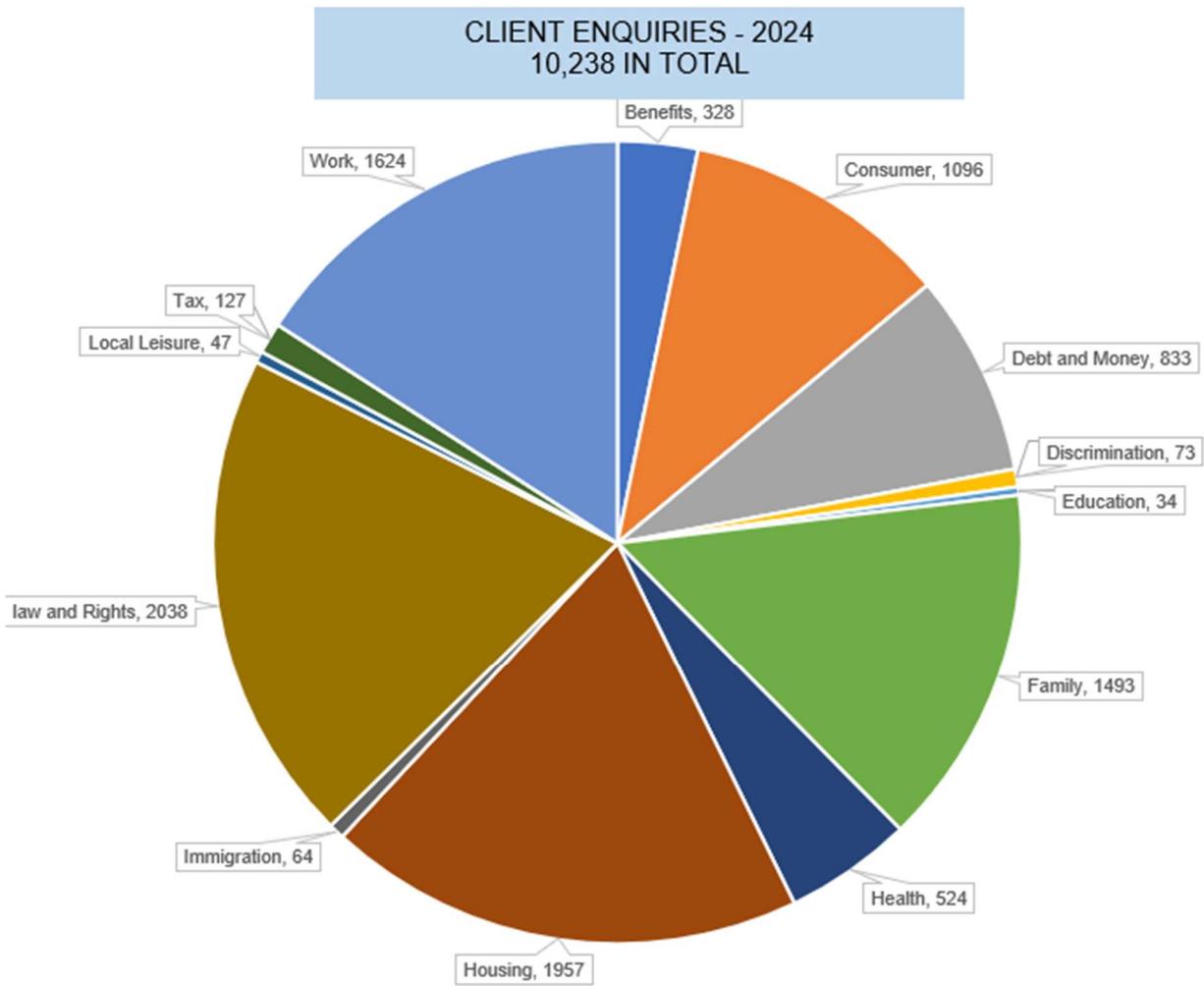
The Office of the Data Protection Authority registration was also submitted before the deadline of 28th February 2024.

During 2024, Guernsey Company Registry were notified of the appointment of David Chan as Member and the resignation of Mark Helyar (Member) and Richard Holmes (Vice-Chair).

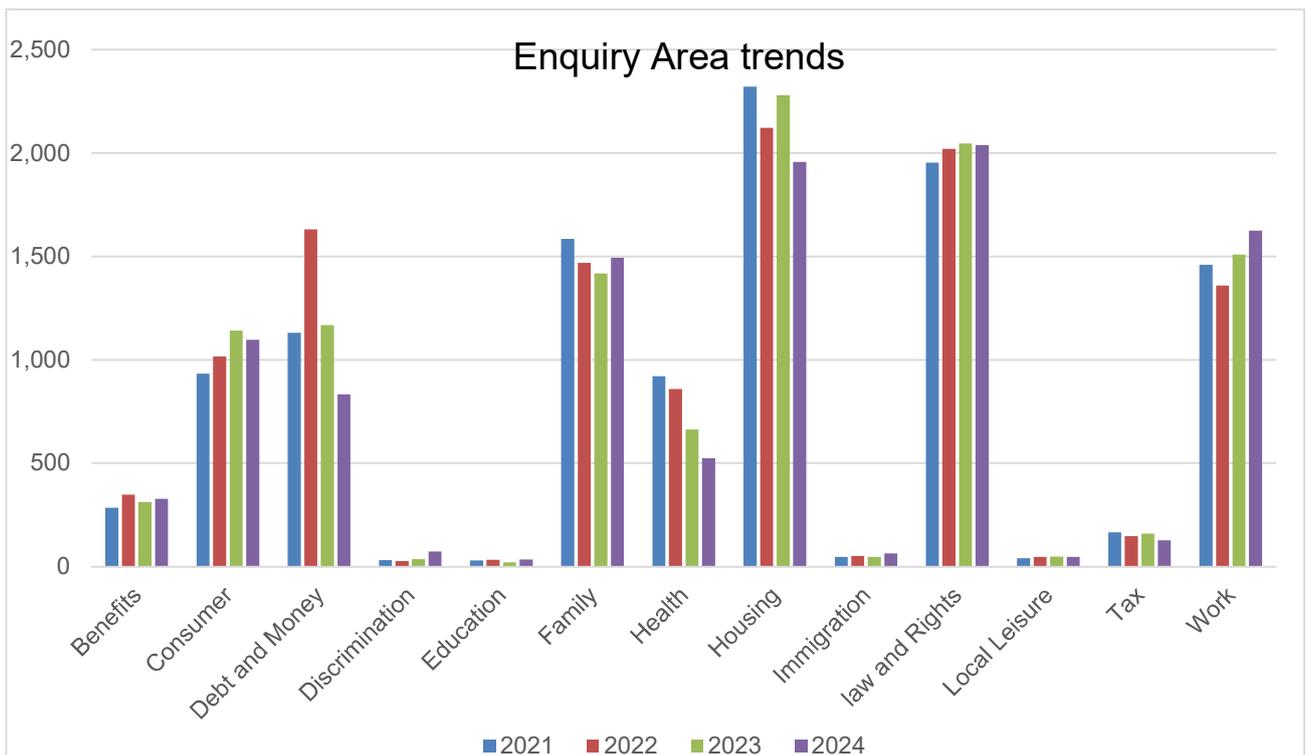
The number of members on the register currently stands at 69.

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 – on behalf of the Company Secretary
Office Manager



Enquiry areas: The table below shows the Enquiry Area trends by year: 2021 – 2024.



Each enquiry area has a varying number of codes so depending on the issue the number of enquiry codes generated by each client contact (case) impacts the resulting statistics. Plus, many clients had issues which involved more than one enquiry area.

The numbers of enquiries for each area are broadly similar to previous years, though there are a few notable differences. See points to note (P1 – P4) below the table:

Enquiry area	2021	2022	2023	2024
Benefits	284	348	312	328
Consumer	933	1,017	1,142	1,096
Debt & Money (P1)	1,131	1,630	1,168	833
Discrimination (P2)	31	27	36	73
Education	30	33	21	34
Family	1,585	1,468	1,418	1,493
Health (P3)	920	859	663	524
Housing (P4)	2,320	2,121	2,279	1,957
Immigration	47	51	47	64
Law and Rights	1,954	2,020	2,046	2,038
Local Leisure	41	47	49	47
Tax	166	147	159	127
Work (P5)	1,459	1,359	1,509	1,624
Total	10,901	11,127	10,849	10,238

Source: Guernsey Citizens Advice Database

Points to note:

1. There was a further reduction in the number of **Debt & Money** enquiries in 2024 compared to 2023. We believe this could, in part, be due to the introduction of the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022 which came into force on 1 July 2023.
2. Since the 'Prevention of Discrimination (Guernsey) Ordinance, 2022' came into effect on 1 October 2023. **Discrimination** enquiries more than doubled in 2024, most notably in the 'Work' enquiry area (stats for **discrimination at work** come under the 'Work' category enquiry area whereas our 'Discrimination' category enquiry area covers any discrimination outside of the work environment).

3. **Health** numbers have dropped over the period. However, data for 2021-22 is likely to have been high owing to the impact of the Covid-19 pandemic.
4. **Housing** remains one of the main areas of enquiry. And although numbers are lower for 2024 compared to previous years there are other charities that deal specifically with homelessness, including 'At Home in Guernsey' which launched in 2024, which may account for this difference.
5. The number of enquiries for **discrimination at work** are part of the total number of **Work** enquiries. i.e. in 2024 there were 116 Discrimination at work enquiries and 1,508 other Work enquiries which brings the total to 1,624.

Discrimination at work enquiries in the past 4 years:

2021	2022	2023	2024
25	36	36	116

*N.B. Discrimination at work enquiries have **more than trebled** in the past year.*

6. Considering the total number of client contacts, in 2024, around a quarter of our clients had enquiries related to **family** matters and **housing**; around a fifth had **debt & money** and **work** enquiries; and nearly half had an enquiry related to the **law and their rights**¹.
7. Finally, while the number of enquiries in 2024 are fewer than in previous years, the average time spent with clients has steadily increased which would serve to indicate the increasing complexity of many of our client cases. For example, the median time spent on a case in 2021 was 38 mins per client; by 2024 this had risen to 48 mins per client. With an average of around 3,000 client contacts per year this has a significant time impact.

¹ It is always stressed that advisers are not legally trained, and any advice given is generalist but there are a couple of local law firms who offer free 30-minute diagnostic Honorary Legal Advice clinics to CAG clients who would benefit from this service.

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 2024, there were 833 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 around 48 clients who benefitted from the money advice service. This included clients from previous years and 34 new clients.

There were three money advisers available to see clients one session each week but frequently come in more often to keep on top of their caseload. The largest amounts were, understandably, secured, and unsecured loans (similar to 2023 at around £3.5m) with credit and store cards, tax bills, hire purchase, catalogues and family loans also being common.

The main underlying causes of indebtedness, remains consistent as previous years, being relationship breakdown or loss of partner; health issues; low income or pay with debts; job loss or business failure; poor budgeting; and other reasons including, legal fees, income tax bill, rent arrears, being scammed and gambling.

It is anticipated that with the continuing 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 a continuing 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/focus groups, and responding to requests for information. The Research and Campaigns team is proactive in responding to current local issues.

In the first quarter of the year, a memorandum with the summary of all the social policy cases, 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. 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.

Annual Social Policy categories:

Specific social policy issues of current concern are identified 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.

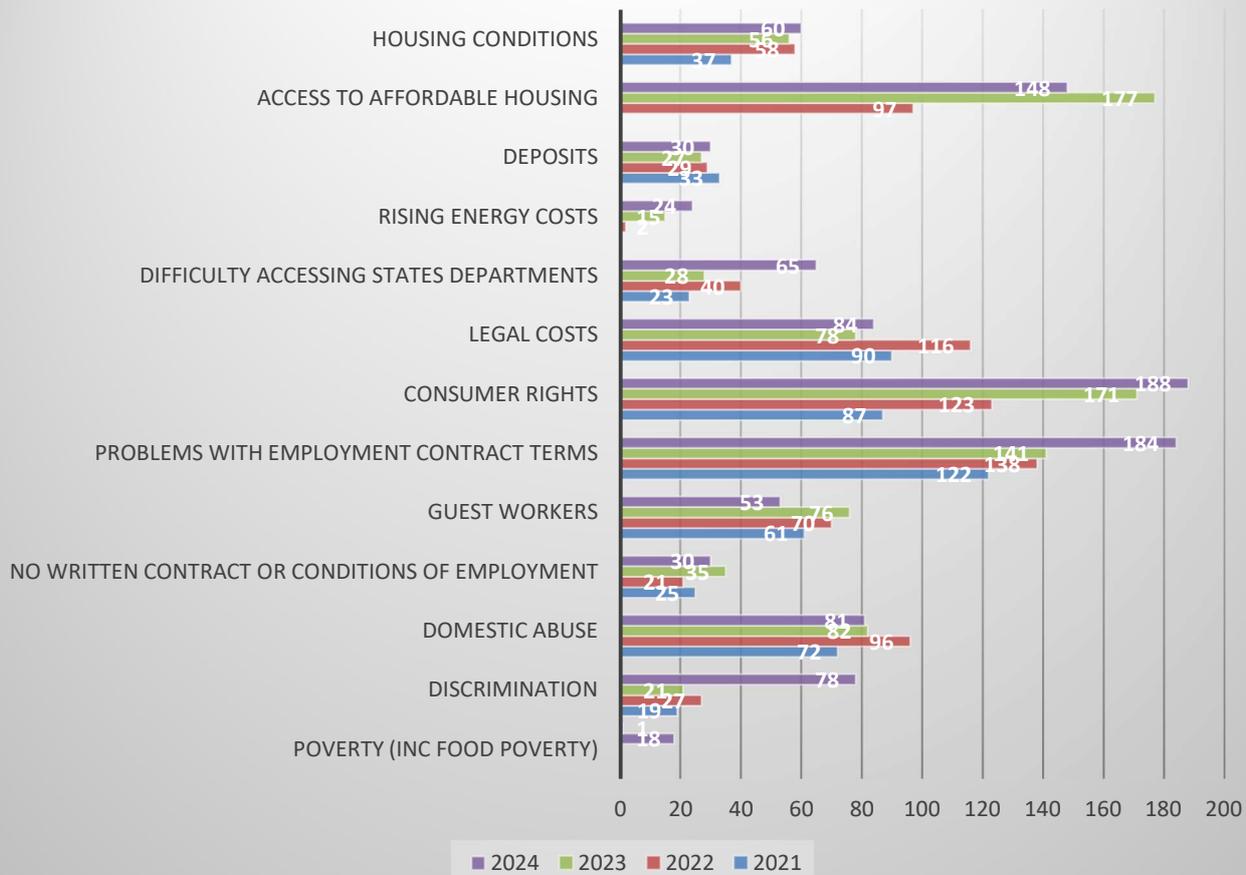
The majority of reports are also sent to all the local media, including the Guernsey Press, BBC TV & Radio Guernsey, Bailiwick Express Online, Island FM & Channel TV. This also helps ensure Citizens Advice Guernsey has a strong media presence and we are often called by the various local media for our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

The chart on the next page shows the number of Social Policy cases that were dealt with in 2024 compared to previous years (where applicable).

Points to note:

1. The number of cases includes repeat client contact. For example, the 60 cases concerning 'Housing Conditions' in 2024 relates to 40 individual clients.
2. Not all Social Policy areas started in 2021.

Social Policies - Number of Cases



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 one or more years.

In 2024 CAG's completed reports included: Consumer Rights; Difficulty Accessing States Departments; Discrimination, Harassment & Being Treated Differently; Domestic Abuse; Guest Workers and Housing Conditions. All were sent to the relevant States Committees, other relevant organisations/stakeholders, and in some instances, to the media. In addition, the team published reports on Mental Health, Sark & Alderney.

At the request of the Public Health Practitioner (Projects) from Public Health Services the latest updated **Mental Health Report** was sent out to them as they were collating data for the Mental Health & Wellbeing Strategy.

In the first quarter of 2024, having been an active member of the Housing Support Forum, CAG's data on **Homelessness** was presented as part of the "**At Home in Guernsey**" charity launch in February.

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. For example, following a request from the **States Committee for Employment & Social Security** an interim report on **Discrimination, Harassment & being Treated Differently** was compiled using our stats for the number of discrimination queries we had, notably since the new legislation came into force. This involved going through our database and was presented in two parts i.e. the 9 months immediately prior to the new legislation coming into force (1 January to 30 September 2023) and the first 9 months since the legislation came into force (1 October to 30 June 2024). A further example was with reference to **Age Discrimination** (not yet protected by law) with ITV Channel News contacting CAG for any stats as part of a news piece they were reporting on. Other requests from the media included the number of enquiries CAG has had related to **Rising energy costs** which had first been identified by our advisers as a social policy area at the end of 2022. Data shows this trend continuing to rise.

In addition, some volunteer Advisers, and members of staff represented CAG on various advisory groups such as the Guernsey Electricity Customer Support Forum, Guernsey Community Savings, CareWatch and others attended one-off consultations or meetings on our behalf. Our involvement in this area remains a high priority for CAG.

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

2024 was a busy year for all volunteer staff. Feedback from clients, surveyed on a random basis, continued to show a high level of satisfaction with the service received. As in previous years private rental housing has been a particularly difficult area for our clients, along with a chronic shortage of social housing. We have also had a large number of employment and family problems to deal with. Divorce and separation often adds to the housing shortage.

At the end of 2024 we also moved from our old offices on the Bridge to a new office at Grow Limited. The new office has been welcomed by all staff. We only have one dedicated interview room to see clients, so we have introduced a booking system, which seems to be working well. We can often still accept clients dropping in if the interview room is available, and if not, we are grateful to the other Community Hub charities and Grow for allowing us to use their rooms.

These days client problems seem more complex. We seem to have had an increase in clients coming in, which normally takes longer than dealing over the phone.

At the same time as the move, we changed over to a new recording system called casebook, which was developed by Citizens Advice UK. The new system is paperless, which requires an increase in time on the computer. Great work was done by the management team, led by Ali, in managing the double change in premises and reporting. The changes have increased the workload of Support staff, making their shifts more stressful and busier. Two of our generalist advisors will train up to do support, which will help.

During the past three years, we have recruited and trained a number of very good generalist advisors, who like everyone else at CAG, are a real pleasure to work with. However, the numbers of generalist and money advisors are now lower than they have been for the past 20 years. I fear that we will be hard pressed to continue the excellent service we provide through the busy summer holiday season. We need, as a matter of urgency, to recruit and train a significant number of new generalist advisors.

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 2025.

David Beattie
Volunteers Representative



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Les Petits Quartier Vinery
Coutanchez,
St Sampson
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Advice Line: 01481 242266

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@GuernseyAdvice

Opening Hours

9.30am - 4.00pm Monday, Tuesday, Thursday

9.30am - 6.30pm Wednesday

9.30am - 12.30pm Friday



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

The MBE for volunteer groups