

Every year Citizens Advice Guernsey helps 4,000 Islanders with different kinds of problems. The help we give has a positive impact on their lives. 9 in 10 said we helped them find a way forward with their problems, while 96% would recommend the service to others.

Yet many of the problems we see could be prevented. This election, we are calling for all candidates to take action on the issues that matter to Islanders' lives, so that fewer people face the same problems in the future.

Many people will be telling you what's wrong with the Island and what your priorities should be as a Deputy. At Citizens Advice Guernsey our volunteers help people with *real* problems. These are just some of the top issues that are troubling them:

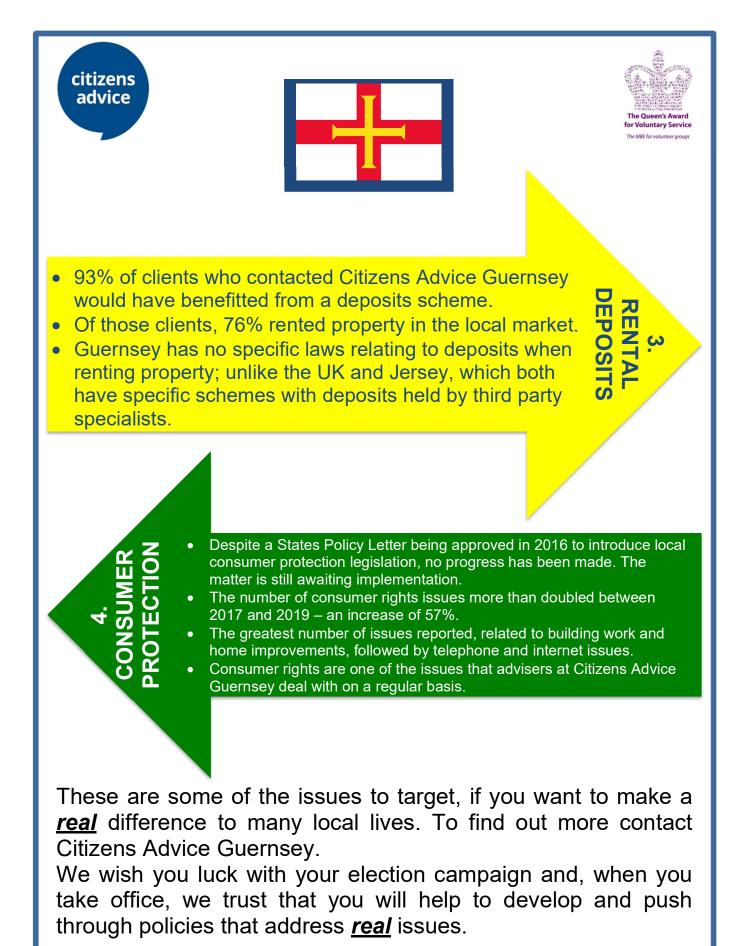
- In 2019, 104 clients received a full financial restitution negotiation service, whose unaffordable debt amounted £4,339,050
- Citizens Advice Guernsey believes that the Island should adopt an insolvency law for individuals. This would cover the whole range of debt situations:
- Bankruptcy for the worst cases, no limit;

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- Debt Relief Order (DRO) for smaller debt cases not greater than £20,000;
- Individual Voluntary Arrangement (IVA) for the majority of cases where a repayment plan can be agreed with creditors, no debt limit.
 - In 2019, 54% of enquiries related to third parties, not having the perceived capacity to manage their own affairs. With ageing demographics, the number of degenerative mental health conditions is likely to increase in Guernsey.

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- 12% of enquiries related to sudden, unaccustomed interest shown by a third party in an elderly/infirm person.
- Citizens Advice Guernsey's findings suggest that provision for a Lasting Power of Attorney, similar to those that exist in the UK and Jersey, is needed in Guernsey.



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