



Strategic Business and Development Plan

2022 - 2024

Citizens Advice Jersey Business & Development Plan 2022 to 2024

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STATEMENT OF PURPOSE

The aims of the Citizens Advice Service are:

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

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. The Service values diversity, promotes equality and challenges discrimination.

Our strategic plan fits in with the national strategy and is aligned with the objectives of the national organisation of Citizens Advice.

Jersey Citizens Advice Bureau Limited is a Jersey Registered Charity No. 20. It is a company limited by guarantee, Jersey Registration No. 110844. Registered office as on back page.

INTRODUCTION

Our Citizens Advice Jersey Business Plan is forward looking on an on-going 3 year basis.

The first year is monitored quarterly in detail, the next 2 years are outlined and reviewed on a forward-thinking basis, annually.

EXECUTIVE SUMMARY

PROVIDE A COINCISE DESCRIPTION OF THE PLAN

CONTEXT

BRIEFLY DESCRIBE THOSE THINGS THAT HAD HAD A SIGNIFICANT INFLUENCE ON CAJ THINKING WHEN ARRIVING AT THE PRIORITIES.

STRATEGIC PRIORITIES JULY 2022 TO JULY 2023

- **BE REALISTICS**
- **NOT A LARGE NUMBER**
- **CREDIBLY ACHIEVE**
- **FACING CHALLENGES**

STAFFING – personnel objectives

CLIENT NUMBERS

REFURBISHMENT – under premises objectives

DETAILED BACKGROUND OF CITIZENS ADVICE JERSEY

SERVICE AIMS AND OBJECTIVES

Generalist Advice Service

Citizens Advice Jersey offered a generalist advice service for 51 weeks at 40 hours a week. These planned hours are widely publicised by the front door, website and social media pages. The service can be accessed by telephone, email, in writing, or face-to-face with or without an appointment.

During 2021 the Service dealt with 8,036 enquiries (a decrease on 2020). Website usage continues to increase with just over 219,000 page-views during 2021.

Most of the advice is still given over the phone – 54% compared to 26% visits, 19% digital and 1% in writing. Four generalist advisers are available each weekday, all supervised by the Advice Session Supervisor.

Annual recruitment and training concentrate on maintaining our staff levels, future contingency planning as well as improving the quality of advice we are able to offer through in-service training.

Clients can be referred by appointment only to a money adviser, caseworker, mediation or for pro bono legal advice where appropriate.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--|---|----------------|-----------------------|
| Review Advice Service provision | Monitor opening hours and website traffic. | Monthly | CEO |
| | Review provision of digital advice | | CEO |
| | Review Legal Clinics | | CEO |
| Maintain adequate recruitment and training programme | Review need to recruit and train generalist advisers | Quarterly | CEO |
| | Prepare annual in-service training plan | | CEO |
| Maintain information storage system | Maintain/update information and classification systems. | Ongoing | CEO |
| | | Ongoing | CEO |
| Continue to build general access to advice and information | Maintain accessible website | Ongoing | CEO |
| | Maintain social media profiles | Monthly | Casework Manager |

Money Advice

During 2021 there were 334 enquiries on money-related issues to the generalist advisers including banking services, insurance, pensions, credit and liability for debt. 208 new clients were referred to our money advisers. They all received a full financial restitution negotiation service on £5,221,000 of unaffordable debt.

As at the beginning of 2022 two trained money advisers were available to see clients by appointment each weekday. The largest amounts were, understandably, secured and unsecured loans.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|---|---|----------------|---------------------------|
| Review adequate Money Adv. provision | Review need to recruit and train Money Advisers | Feb | CEO/ Senior Money Advisor |
| Recruit and train to maintain numbers and quality of advice | Recruitment and induction training | Ongoing | CEO |
| | In-service training talk plan | | CEO |

Legal Advice

Appointments for initial diagnostic legal advice have continued to be available pro-bono from weekly Legal Clinics by telephone. A monthly Clinic also runs specifically for Personal Injury cases by telephone.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--------------------------------|--|----------------|-----------------------|
| Access to legal advice | Maintain good links with advocates who offer free legal advice and our in-house legal clinics. | Ongoing | CEO |

Equality

This should reflect the EDI goals in the future of advice strategy.

Citizens Advice Jersey is committed to the promotion and delivery of equal opportunities to clients, volunteers and paid staff. It works to develop equality of access to its services.

Working with the EDI forum to audit our systems and work methods assists in the development of internal equality and diversity policies and procedures. The CEO attends the Equality, Diversity and Inclusion Cluster Group meetings, as well as partner organisations including Liberate (LGBTQ community), and other disability charities.

An awareness campaign on discrimination legislation was undertaken in September.

On a bi-monthly basis, we visit HMP La Moye to assist offenders at the prison and inmates have access to our phone service to access this advice over the telephone.

We continue to monitor the need for translation into other languages. The website has a translate function. Staff and volunteers are available who can speak Portuguese, French and Polish. We have lists of local translation services.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--|---|----------------|-----------------------|
| <u>Equality</u> Discrimination | Continue to monitor incidents of discrimination in case records | Ongoing | CEO |
| Continue to monitor access to information and advice | Review the range of information available via the website | Quarterly | CEO |
| | Check links are current | Quarterly | CEO |

Research & Campaigns

Research & Campaigns activity aims to improve the policies and practices in the island by influencing decision makers and public opinion. Citizens Advice Jersey is very active in this area and work is concentrated on areas of regular concern to our clients. The output is primarily evidence-based using the statistics completed by advisers. The approach is to influence local politicians, Government departments, other agencies and local media by providing reports and data, participating in influence groups and responding to requests for information.

Refer to Appendix I for the Research & Campaigns Plan.

We continue to influence the development of policies and practices through increased and targeted distribution of statistics, participation in consultations and attendance at Scrutiny meetings.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|---|---|----------------|-----------------------|
| Maintain close working relationship with partner organisations and the Government of Jersey | Prepare and distribute statistics to Government Departments and relevant organisations | Quarterly | CEO & |
| | Prepare and distribute reports on policy issues to relevant organisations and policy makers | Quarterly | Research team |
| Highlight and support the development and enactment of legislation | Maintain development of research & campaigns initiatives. | Ongoing | CEO/Research team |
| Continue to identify and publicise current and developing issues | Social Media | Ongoing | CEO |
| | Respond to media requests for interview or comment | Ongoing | CEO |

Citizens Advice Jersey service marketing and promotion in the Community

It is essential for Citizens Advice Jersey to raise awareness of its services to attract clients who need our assistance as well as volunteers and funding.

Working with the Government of Jersey and the Closer 2 Home project team for outreach into our community during 2022 as well as Parish information sessions for charity awareness and question time.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--|--|----------------|-----------------------|
| Continue to seek opportunities to promote the range of services provided | Distribution of leaflets to relevant parties | Quarterly | AA |

Resources Strategy

a) Funding

Citizens Advice Jersey has a projected running cost of £345,616 for 2022. We continue to receive a grant of £271,015 from the Health and Community Services (H&CS). Government funding is by Service Level Agreement.

We would have sufficient funds to operate for approximately 3 months even if the funding stopped.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|------------------------------------|--------------------------------|-------------------|-----------------------|
| Maintain and increase core funding | Identify funding opportunities | As projects arise | CEO |

b) People and Training

As at 30 June 2022, we have 29 advisers, 2 debt advisers, 1 trainee debt adviser, and 2 general caseworkers.

Our voluntary advisers have continual in-service training on the following:

Safeguarding
Discrimination
Income Tax
Benefits
Housing
Income Support
Pensions

Other training attended by some advisers/staff:
Emergency First Aid in the Workplace
Benefits
IT – online forms
Mental Health First Aid
GDPR
Leaving Care

Annual Data Protection (Jersey) Law 2018, training was undertaken by all staff, volunteers and Board members.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--|---|----------------|-----------------------|
| Review recruitment needs for all roles | Maintain well-qualified paid management and administrative staff | Quarterly | CEO |
| Provide high quality induction for all roles | Plan broad range of in-service training for voluntary and paid staff | As needed | CEO |
| In-service training programme for all roles | Continue regular training for new generalist advisers, money advisers | Ongoing | CEO |
| | Review learning needs on developing advice areas | Ongoing | CEO |

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|---------------------------------|--|----------------|-----------------------|
| External training opportunities | Circulate details of external training opportunities | Ongoing | CEO |

c) Premises

The lease runs until **2026**.

The main office currently provides space for eight workstations, which is insufficient for the personnel required to meet demand. After a review of the available space, it has been agreed that the main office will be moved to where three meeting rooms currently are. This will provide thirteen workstations, meeting current and future demand. The main office will be turned into three meeting rooms. To improve accessibility, the waiting room will be combined with reception. The current waiting room will be an accessible meeting room, accommodating families, larger wheelchairs and other mobility aids.

There is an annual review of the building including the ambience of the interview rooms.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|---|---|----------------|-----------------------|
| Annual premises and Health & Safety check | Address H&S matters | Dec | CEO |
| Maintain ambience of public and staff areas | Review ambience of interview rooms and reception during H&S check | Dec | CEO |
| Repairs/maintenance | Facilitate day-to-day maintenance | Ongoing | CEO |
| Monitor physical accessibility | For clients and for potential advisers | Dec | CEO |

d) Technology

The MS Dynamics database is working well and all profiles were updated in 2020 in preparation for the United Interface switchover in 2021.

Overall, the computer system continues to work well. Microsoft Dynamics back-ups to the cloud. Updates are received and installed regularly.

A new website was created in 2021 after a successful funding application to the Government's Fiscal Stimulus Scheme. The Refinery were selected after a tendering process and all information was updated. It includes new functions that allow clients to submit paperwork securely and directly to the database. The website was launched in January 2022.

Overview of ICT infrastructure and of any related issues.

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|---------------------------------------|--|----------------|-----------------------|
| Maintain and develop IT system | Maintain service contract with relevant IT providers and support | Ongoing | CEO |
| Maintain and improve bespoke software | Update Dynamics as required and ensure procedures are up to date | Ongoing | CEO |

e) Office Equipment

| Breakdown of Objectives | Activities | 2022-24 | Responsibility |
|--------------------------------|---|----------------|-----------------------|
| Hardware/software | Replace or update hardware and software as needed | Ongoing | CEO |

Business Continuity

A business continuity plan is held in the Office Manual and copies of this and the emergency contact list are also held off-site by the CEO and all members of the Management Board. A copy of the business continuity plan has also been saved securely. This contains the relevant contact numbers, details and information to enable the service to operate with minimal disruption.

Compliance

General Data Protection Regulation was introduced in May 2018. Policies continue to be developed/updated and all are reviewed according to the relevant timetable.

COMMUNICATION STRATEGY

HOW ARE WE GOING TO SHARE THIS DOC

WHAT WILL WE SHARE WITH THE PUBLIC

WHAT WE WILL SHARE WITH STAKEHOLDERS

RISK REGISTER

A RISK REGISTER CAN BE FOUND AT APPENDIX X

APPENDIX I - RESEARCH PLAN FOR 2022

| Annual statistics distribution | | |
|--|----------------|--|
| Calculate 2021 statistics | January | |
| Review for anomalies or potential trends and analyse | February | |
| Targeted distribution stats and covering letters for Statistics Jersey | February/March | |
| Follow-up to requests for further analysis | May/June | |
| Analyse 2022 social policy | | |
| Legal Aid | | |
| Disability discrimination | | |
| Lodgers | | |
| Rising cost of living | | |
| Homelessness | | |
| Sole traders bookkeeping training | | |
| Research to support our Campaigns | | |
| Quarterly | | |
| Quarterly | | |
| Quarterly | | |
| Quarterly | | |
| | | |
| One-off or periodic reports | | |
| MyDeposits | Monthly | |
| Debt statistics | Monthly | |
| Ad-hoc as requested, e.g., Petty Debts Court, Police complaints | Ad-hoc | |
| Website statistics | Monthly | |

| | | |
|-------------------|--------------------|--|
| Client statistics | Monthly and ad-hoc | |
|-------------------|--------------------|--|

APPENDIX II – ANALYSIS OF PERFORMANCE

Quality of Advice

There are several local procedures in place to ensure that high standards are maintained as National Citizens Advice Quality of Advice Assessments are not appropriate to Jersey's legislative system.

Advice Session Supervision

Each advice session is supervised by a trained supervisor. They are available to discuss cases with the advisers and to provide guidance and assistance when required. Any ongoing concerns are fed back to management.

Sample case checking takes place. Citizens Advice Jersey applies QAA criteria to ensure good practice and systematic checks. Any follow-up action is carried out if needed after this process. Feedback is given to advisers when required. Any major amendments are recorded and stored centrally for use in the appraisal process following discussion with the relevant adviser and supervisor.

Feedback is sought from supervisors to feed into staff appraisals. Training sessions are scheduled annually.

Case Recording Audit

30 advice cases are reviewed each year. These are divided into the various subject areas that are most frequently dealt with by Citizens Advice Jersey. The case sheets are then made anonymous and sent off to an advocate's practice to be reviewed independently. These reviews form the basis for decisions on how our advice services can be improved and cover such areas as whether the problem was correctly identified, relevant information was given, and options explored.

Feedback from the Case Recording Audit is fed back to the advisers and the Management Board. There has been some very constructive and positive feedback as well as some informative responses that have expanded our knowledge.

Money advice case work is subject to detailed Independent File Reviews of three full case files per month that feeds into annual appraisals.

Leadership Self-Assessment

The findings of the verification outcome report from the site visit in November 2018 were as follows:

You are exceeding the standard required for:

- Equalities.

You do everything under satisfactory leadership, can show this easily, and can provide the evidence. In addition, you do half or more of what counts as excellent leadership for:

- Governance;
- Strategic business planning;
- Financial management;
- People management;
- Operational performance management;
- Research and campaigns.

You do everything under satisfactory leadership, can show this easily, and can provide the evidence. In addition, you do up to half of what counts as good or excellent leadership for:

- Risk management;
- Partnership working.

The overall rating confirms that you have demonstrated how you continue to exceed the standards required for membership and have implemented good practice in all areas of leadership.

SERVICE DELIVERY MODEL

Opening hours are publicised clearly on the door, website and social media.

ENHANCEMENTS AND NEW SERVICES

Set out details of any new services intending on developing

Note the changes already made – no potentially no new future considered

Or mention refurbishment changes for that period

Think additional hours, project, new routes.

APPENDIX III – CURRENT STAFFING LEVELS 2022

Paid Staff

January to September 2022

Claire
CEO
35 hours

Cleaner
June onwards

Formerly Angela
35 hours

Laura
Research and Operations Manager
35 hours

Amelia
Advice Services Manager
35 hours

Anita
Casework Manager
35 hours

Rachel
Money Adviser
35 hours

Franky
Casework and Money Adviser
35 hours

September 2022 to January 2023

Claire
CEO
35 hours

Cleaner

Formerly Angela
35 hours

Formerly Laura
35 hours

Amelia
Advice Services Manager
35 hours

Anita
Casework Manager
35 hours

Rachel
Senior Money Adviser
35 hours

Laura
Money Adviser
20 – 35 hours

Adviser
20-35 hours

July 2023 to December 2023

Claire
CEO
35 hours

Cleaner

Formerly Angela
35 hours

Formerly Laura
35 hours

Amelia
Advice Services Manager
15 hours

Admin
20 hours

Anita
Casework Manager
35 hours

Rachel
Senior Money Adviser
35 hours

Laura
Money Adviser
20-35 hours

Adviser
20-35 hours

Volunteers (Over 5,000 voluntary hours annually)

29 Advisers

1 Trainee Advisers

7 Receptionists

2 Supervisor

Non-Executive Board of Directors is made up of 8 voluntary members and the CEO.

APPENDIX IV – INCOME AND EXPENDITURE BUDGET 2021 – 2023

| 2021-2023 Draft Budget | | | |
|--|----------------|----------------|----------------|
| | 2021 | 2022 | 2023 |
| | £ | £ | £ |
| Income | | | |
| AA Rayner Fund | 30,000 | 30,000 | 30,000 |
| Bank Interest | 250 | 250 | 250 |
| Donations | 57,645 | 29,000 | 29,000 |
| Health & Community Services | 230,409 | 230,409 | 230,409 |
| JOD Income | 40,606 | 40,606 | 40,606 |
| Social Security Department | 12,000 | 12,000 | 12,000 |
| Tenants Deposit Scheme | 10,500 | 10,500 | 10,500 |
| Department for Business, Energy & Industrial Strat | 1,300 | - | - |
| Total Income | 382,710 | 352,765 | 352,765 |
| Expenses | | | |
| Wages and Social Security | 235,968 | 239,507 | 243,100 |
| Advertising | 3,327 | 3,377 | 3,428 |
| AGM expenses | 2,170 | 2,203 | 2,236 |
| Audit fees | 5,329 | 5,409 | 5,490 |
| Bank Fees | 35 | 36 | 36 |
| Cleaning | 2,463 | 2,586 | 2,716 |
| Computer maintenance | 7,571 | 7,685 | 7,800 |
| Depreciation | 4,523 | 4,523 | 4,523 |
| Heat, light & water | 1,908 | 1,937 | 1,966 |
| Insurance | 1,357 | 1,398 | 1,440 |
| JOD Costs | 10,300 | 10,609 | 10,927 |
| Maintenance of equipment & premises | 365 | 371 | 376 |
| NACAB Subscription | 1,710 | 1,736 | 1,762 |
| Postage | 584 | 593 | 602 |
| Printing & Stationery | 1,245 | 1,263 | 1,282 |
| Professional Fees | 15,225 | 15,453 | 15,685 |
| Rent and rates | 36,556 | 37,105 | 37,661 |
| Sundry expenses | 4,385 | 4,451 | 4,517 |
| Telephone | 5,206 | 5,284 | 5,363 |
| Training costs | 2,000 | 2,030 | 2,060 |
| Travel expenses | 500 | 900 | 1,000 |
| Total Expenses | 342,729 | 348,456 | 353,972 |
| Net Profit | 39,981 | 4,309 - | 1,207 |

APPENDIX V – CLIENT AND COMMUNITY PROFILE 2021

To help ensure equality of access to advice, Citizens Advice Jersey carries out an annual client profile questionnaire. Where possible we have compared our clients' profile results to statistics for the community based on data from the March 2021 Jersey Census.

Age

| Age Group | Jersey Census 2021 | CA Profile <i>based on 50 clients surveyed</i> |
|-----------|-----------------------|--|
| | | 2022 |
| Under 20 | 20% | 3% |
| 20 - 29 | 11% | 3% |
| 30 - 39 | 13% | 17% |
| 40 - 49 | 15% | 14% |
| 50 - 59 | 16% | 26% |
| 60 - 69 | 12% | 20% |
| 70+ | 13% | 17% |

Marital Status

| | Jersey Census 2021 (not yet published) | CA Profile <i>based on 50 clients surveyed</i> |
|----------------------|--|--|
| | | 2022 |
| Married | % | 37% |
| Remarried | % | 0% |
| Separated | % | 6% |
| Divorced | % | 23% |
| Widowed | % | 8% |
| Never married | % | 26% |

Employment Status

| | Jersey Census 2021 | CA Profile <i>based on 50 clients surveyed</i> |
|--------------------------|-----------------------|--|
| | | 2022 |
| Employed full time | 61% | 46% |
| Employed part time | 10% | 14% |
| Self-employed with staff | 4% | 3% |
| Self-employed, no staff | 6% | 6% |
| Actively seeking work | 3% | 0% |
| Economically inactive | 16% | 31% |

While the population figure at March 2021 was 103,267, employment statistics are based only on adults of working age which was 68,060.

Accommodation

| | Jersey Census 2021 | CA Profile <i>based on 50 clients surveyed</i> |
|--------------------------------|-----------------------|--|
| | | 2022 |
| Owner-occupied | 54% | 48% |
| Social, trust or Parish rental | 13% | 14% |
| Qualified private rental | 24% | 20% |
| Staff accommodation | 2% | 6% |
| Registered lodgings | 2% | 0% |
| Private lodgings | 2% | 9% |
| Other non-qualified | 3% | 3% |
| No fixed abode | Not captured | 0% |

Based on 48,610 dwellings, excluding vacant dwellings.

Disability

The Jersey Census 2021 did not collect data on disability, however it recorded 21,382 (21%) of residents as describing themselves with having a longstanding physical or mental health condition or illness. 26% of clients described themselves as having a disability.

Ethnicity

| | Jersey Census March 2021 | CA Profile <i>based on 50 clients surveyed</i> |
|---------------------|-----------------------------|--|
| | | 2022 |
| Jersey | 44.4% | 45% |
| British | 30.5% | 28% |
| Irish | 2.1% | 6% |
| French | 0.7% | 0% |
| Portuguese/Madeiran | 9.4% | 6% |
| Polish | 3.0% | 0% |
| White other | 3.6% | 6% |
| Indian | 0.6% | 3% |
| Chinese | 0.2% | 0% |
| Thai | 0.3% | 0% |
| Asian other | 0.8% | 0% |
| Caribbean | 0.1% | 0% |
| African | 0.7% | 3% |
| Black other | 0.1% | 3% |
| Mixed race | 1.3% | 0% |

Nationality

| | CA profile <i>based on 50 clients surveyed</i> | Electronic Census Mar 21 <i>analysis of birth country</i> | |
|------------------------|---|--|-------------|
| | 2022 | No. people | %population |
| Jersey | 48% | 51,274 | 50% |
| British Isles | 34% | 29,598 | 29% |
| Portugal/Madeira | 6% | 8,280 | 8% |
| Poland | 0% | 2,808 | 3% |
| Ireland (Republic) | 3% | 1,642 | 2% |
| Europe other | 3% | 3,493 | 3% |
| Rest of world | 3% | 5,439 | 5% |
| Place of birth unknown | 3% | Not captured | % |
| Totals | 100% | | 100% |

APPENDIX VI – COMMUNITY ADVICE NEEDS ANALYSIS

| Area | Advice need | External provision | Gaps/barriers |
|--|--------------------------------|---|---|
| Elderly people and their carers or relations | Long Term Care Scheme | CLS | Confusion over rules, don't like to ask |
| | Money Advice | None | Embarrassment |
| | Long term care options | CLS | Lack of understanding of entitlement, pride |
| | Wills/Inheritance laws | Lawyers and their websites | Expense |
| | Lasting Power of Attorney | Dementia Jersey | Lack of understanding |
| General information and advice | Age Concern | Unwillingness to ask for help | |
| Non-local workers | Information on basic rights | Lawyers | Expense involved |
| | Population law | CLS | Language issues |
| | Housing conditions | Environmental Health | Language issues |
| | Employment issues | JACS | Language issues |
| | Race Discrimination issues | JACS when in employment, lawyers | Language issues, expense |
| Social and Private Tenants | Budgeting for rent and deposit | None | High cost of housing |
| Private Tenants | Non-return of deposits | MyDeposits, Petty Debts Court | Time consuming, expense |
| | Information on housing laws | Environmental Health | Revenge evictions |
| | Eviction procedures | Environmental Health, Petty Debts Court | High cost of housing, lack of available housing |

| Area | Advice need | External provision | Gaps/barriers |
|------------------------------------|--|--|---|
| People in need of financial skills | Basic money skills and budgeting Adults Young people | Community Savings Leaving Care Youth Service | Short opening hours Limited |
| People with debt problems | Money Advice | Christians Against Poverty | Advice only |
| Young people | Family and relationship issues Housing Employment rights | Youth Services Hostels JACS | Embarrassment, unwillingness to ask for help Rent Awareness |
| Equality | Information | Liberate Jersey, lawyers | Awareness, expense |
| Discrimination | Information | JACS when in employment, lawyers | Awareness, expense |

APPENDIX VII – ASSESSMENT OF CLIENT SATISFACTION

FEEDBACK FROM CLIENTS FOR PERIOD January to December 2021

At the point of client contact, Citizens Advice asks clients if they agree to be contacted for feedback on its service. Advisers would use their discretion if they thought it was not appropriate to ask the client.

Clients have access to paper copies of the survey after their visit and a random sample of clients are e-mailed with a link to the online survey. The link is also in paid staff e-mail signatures.

During the period, 109 clients were surveyed, i.e. about 10 each month.

The following details the questions asked and the results.

| | | | | |
|--|--------------|-------------------------------|--------------|-------------------------------|
| 1 – Please rate your overall experience of the service | | | | |
| Very positive | Positive | Neither positive nor negative | Negative | Neither positive nor negative |
| 78% | 16% | 2% | 4% | 0% |
| 2 - How easy or difficult did you find it to access the service? | | | | |
| Very easy | Easy | Neither easy nor difficult | Difficult | Very difficult |
| 86% | 8% | 2% | 0% | 4% |
| 3 - To what extent did the service help you find a way forward? | | | | |
| Completely | Great extent | Moderate extent | Small extent | Not at all |
| 60% | 20% | 16% | 0% | 4% |
| 4 - To what extent is your problem now resolved? | | | | |
| Completely | Mostly | Partly | Slightly | Not at all |
| 34% | 18% | 42% | 0% | 6% |
| 5 – How likely would you be to recommend the service to other people? | | | | |
| Very likely | Likely | Neither likely nor unlikely | Unlikely | Very unlikely |
| 80% | 12% | 6% | 2% | 0% |

APPENDIX VIII – PESTLE ANALYSIS for strategic management

| | |
|---|---|
| <p>Political</p> <p>Potential impact of Brexit</p> <p>Continuing impact of DP(J) L 2018</p> <p>Economic stability</p> <p>War in Ukraine</p> <p>Covid 19</p> | <p>Economic</p> <p>Fairly stable economy in Jersey</p> <p>Low unemployment in Jersey</p> <p>Annual grant unlikely to increase</p> <p>Impact of Brexit</p> <p>Economic stability</p> <p>War in Ukraine</p> <p>Covid 19</p> <p>Rising cost of living</p> |
| <p>Social</p> <p>Rising age profile in the community, among bureau volunteers</p> <p>Website usage</p> <p>Facebook</p> <p>Twitter</p> <p>Economic stability</p> <p>Rising cost of living</p> | <p>Technological</p> <p>Server updated in 2018</p> <p>Microsoft software packages updated</p> <p>Telephone system replaced</p> <p>Increased use of technology to access information e.g. through website & tablet</p> <p>New website</p> <p>Increased use of social media</p> <p>Text reminders for appointments</p> <p>Economic stability</p> |
| <p>Legal</p> <p>Economic stability</p> <p>Brexit</p> | <p>Environmental</p> <p>Climate change</p> <p>Brexit</p> <p>War</p> <p>Economic stability</p> |

APPENDIX IX – SWOT ANALYSIS

| | |
|---|--|
| <p>Strengths</p> <p>Guaranteed office space until 2026</p> <p>Good client feedback on advice/service</p> <p>Well established Money Advice Service</p> <p>Good standard of training and support</p> <p>Leadership Self-Assessment green / amber in all areas</p> <p>Strong technical infrastructure</p> <p>Regular positive media opportunities</p> <p>Recruitment of good quality volunteers</p> <p>Long-term sustainable core funding</p> | <p>Weaknesses</p> <p>Potential over-reliance on older volunteers</p> <p>Resistance to change</p> <p>Need for further development of information access</p> <p>Increasing age of volunteers</p> <p>Some staff and volunteer resistance to using IT resources e.g. tablet, Facebook, website</p> |
| <p>Opportunities</p> <p>Potential to apply for other source of funding</p> <p>Take advantage of external training courses</p> <p>Good relationship with media to further aims and publicise policy issues</p> <p>Active participation in government social policy and legislation planning</p> <p>Updated premises to feel less formal, reduce overwhelming information on pin boards, increase available workstations</p> <p>Social media</p> | <p>Threats</p> <p>Risk if the local information system or website links are not updated regularly</p> <p>Potential to appear unprofessional if some systems are not updated and improved</p> <p>Potential loss of volunteers, due to unpopularity of some Citizens Advice membership requirements and DP(J)L 2018</p> |

APPENDIX X - STAKEHOLDERS

| | Constant Regular Occasional | Funding (incl. in kind) | Given advice or information | Assist in the advice process | Training | Policy | Personnel | Publicity | Referral Partner | Quality Control |
|----------------------------------|-----------------------------------|----------------------------|--------------------------------|---------------------------------|----------|--------|-----------|-----------|------------------|-----------------|
| Health & Community Services | R | Y | | | | | | | | |
| Parish Authorities | R | Y | | Y | | | | | Y | |
| Social Security Department | R | Y | | | | Y | | | Y | |
| Legal Firms | R | | | Y | | | | | Y | Y |
| Government Departments | R | | | Y | Y | Y | | | Y | |
| Association of Jersey Charities | R | Y | | | Y | Y | | Y | | |
| Jersey Funders | O | Y | | | | | | | | |
| Roy Overland Trust | O | Y | | | | | | | | |
| Lloyds Bank | O | Y | | | | | | | | |
| Citizens Advice UK | R | Y | | | Y | Y | | | | Y |
| Bâtonnier and Jersey Law Society | R | | | Y | | Y | | | Y | |
| Food Banks | C | | | | | | | | Y | |
| CI Financial Ombudsman | O | | | Y | | Y | | Y | Y | |
| Citizens Advice Guernsey | O | | | | | Y | | | | |
| Clients | C | | Y | | | | | | | |
| Jersey Legal Information Board | O | Y | | Y | Y | Y | | | | Y |
| Community Savings Limited | O | | | Y | Y | | | | | |
| Community | C | | Y | Y | | Y | | | | |
| States of Jersey Police | O | | | Y | | | | | Y | |

| | Constant Regular Occasional | Funding (incl. in kind) | Given advice or information | Assist in the advice process | Training | Policy | Personnel | Publicity | Referral Partner | Quality Control |
|--------------------------------------|-----------------------------------|----------------------------|--------------------------------|---------------------------------|----------|--------|-----------|-----------|------------------|-----------------|
| Jersey Voluntary Service | C | | | Y | Y | | | | Y | |
| Liberate | O | | | Y | Y | Y | | | | |
| Jersey Library | R | | | | | | | Y | Y | |
| Jersey Community Foundation | R | Y | Y | Y | Y | Y | | Y | Y | Y |
| Jersey Financial Services Commission | O | | | | | Y | | | | |
| Petty Debts Court | R | | | Y | Y | | | | Y | |
| Family Court- Family Division | R | | | Y | Y | | | | Y | |
| Shelter Trust | R | | | Y | | | | | Y | |
| Affordable Housing Gateway | R | | | Y | Y | Y | | | Y | |
| Legal Aid | R | | | Y | | | | | Y | |
| HM La Moye Prison | R | | Y | Y | | | | | | |
| Media | R | | | | | Y | | Y | | |
| Mind Jersey | O | | | Y | Y | | | | Y | |
| Jersey Women's Refuge | O | | | Y | | | | | Y | |
| Relate Jersey | O | | | Y | | | | | y | |
| Retail Price Index Steering Group | O | | | | | Y | | | | |
| Staff and Volunteers | C | | | Y | Y | Y | Y | | Y | |
| Samaritans | O | | | | | | | | Y | |
| Trading Standards | R | | | Y | Y | Y | | | | |
| Victim Support | O | | | Y | | | | | Y | |
| Jersey Consumer Council | R | | | Y | | | | | Y | |
| Salvation Army | R | | Y | Y | | | Y | Y | Y | |
| Environmental Health | R | | Y | Y | Y | | | | Y | |
| Andium Homes | R | | | Y | | | | | | |

| | Constant Regular Occasional | Funding (incl. in kind) | Given advice or information | Assist in the advice process | Training | Policy | Personnel | Publicity | Referral Partner | Quality Control |
|--|-----------------------------------|----------------------------|--------------------------------|---------------------------------|----------|--------|-----------|-----------|------------------|-----------------|
| Jersey Housing Trust/Brunel | O | | | Y | | | | | | |
| Other Housing Trusts | O | | | Y | | | | | | |
| Jersey Electricity | O | | | Y | Y | | | | | |
| Jersey Gas | O | | | Y | | | | | Y | |
| Homenet | O | | | Y | | | | | | |
| Sure | O | | | Y | | | | | | |
| Airtel Vodafone | O | | | Y | | | | | | |
| Jersey Telecom | O | | | Y | | | | | | |
| Jersey Water | O | | | Y | | | | | | |
| Hostels | O | | | Y | | | | | Y | |
| MyDeposits | O | Y | Y | Y | | Y | | Y | Y | |
| Covid Helpline | O | | | Y | | | | | | |
| Jersey Community Foundation | R | Y | Y | Y | Y | Y | | | Y | |
| Debt Collectors | R | | Y | Y | | | | | | |
| Finance Companies | R | | Y | Y | | | | | | |
| Other Creditors | R | | Y | Y | | | | | | |
| GP surgeries | O | | Y | Y | | | | | | |
| Viscount's Department | O | | Y | Y | | | | | | |
| Family Mediation Jersey | O | | | Y | Y | | | | | |
| Alcoholics Anonymous | O | | | Y | Y | | | | | |
| Channel Islands Data Services | O | | | Y | | | | | | |
| Immigration | R | | Y | Y | Y | Y | | | | |
| Income Tax | R | | Y | Y | Y | Y | | | | |
| Jersey Advisory and Conciliation Service | O | | | Y | Y | Y | | | | |



Citizens Advice Jersey
The Annexe
St Paul's Gate
New Street
St Helier
JE2 3WP

Telephone: 01534 724942
Freephone: 0800 735 0249

www.cab.org.je



Opening Hours

Monday to Friday 9am to 5pm (telephone, e-mail and social media)
10am to 4pm (face to face)