

**JERSEY CITIZENS ADVICE BUREAU LIMITED
MINUTES OF THE ANNUAL GENERAL MEETING
HELD ON 8 October 2024 AT ST PAUL'S CENTRE**

Present

Nicola Adamson	Chair and member
Kate Jeggo	Director and member
Paul Devitt	Director and member
Tino Perestrelo	Director and member
Nicola Bennett	Secretary and member
Claire Mulcahy	CEO

Also present other Members of Citizens Advice Jersey (CAJ), Supporters, Staff and Volunteers.

The AGM began at 6.00pm.

1. Welcome by the Chair

The Chair welcomed all those in attendance.

2. Voting Arrangements

The Chair explained that only CAJ members present in person were able to vote

3. Apologies for Absence

The Chair read the list of apologies.

4. Minutes of the Last AGM held on 7 September 2023

Nicola Bennett referred all present to the minutes of the last AGM copies of which were provided to all attending. It was proposed that the minutes were approved and circulated, and this was seconded by The Chair.

5. 2023 Annual Report

The Chair took the Meeting through the Annual Report.

The Chair summarised the Chair's Report. 2023 had been a constructive year for CAJ. The issues were similar to previous years.

The Chair discussed the success of the office refurbishment.

The CEO summarised the CEO Report. CM advised that at the end of August the numbers of enquiries had increased by 90% on the same time as last year. She discussed the Christmas Appeal and the seasonal assistance it offers to clients. It is also a good opportunity for Citizens Advice advisers to give support and advice to clients. She thanked the team at CAJ and she also thanked the Board and volunteers for their meaningful impact on the community.

6. 2023 Accounts

Paul Devitt presented the accounts for the year ended 31 December 2023. He thanked staff and volunteers for being a great team. CAJ would not be able to deliver the support they offer without the staff and volunteers. He also thanked those who donated giving special mention to CLS. He advised that Alex Picot were the Auditors.

PD advised that the cash flow for the year was as expected. The refurbishment did have an impact on the reserves, but the amount had been included in their planning. 2023 figures continue to be impacted by rising costs. CAJ suffered a net loss of £24,000 for 2023. There has been a fall in grants and a loss of a one off donation. Costs were also higher than the previous year. Reserves were therefore down from £355,823 to £332,000. PD advised that as directors, they were aware of the need to monitor reserves and that longer term funding is not necessarily guaranteed. CAJ needed to look at funding options, but CAJ was in a good place going forward.

Michael Haines asked a question regarding the building works and the costing. PD explained that the costs were in the region of £100,000 and £90,000 of that was capitalised. NH asked if they looked around for the most competitive tender. NA explained that Back to Work had offered to do the work for no cost. It was only the electrical work that was paid for. For each element there were 3 quotes.

With regard to funding, it was noted that CAJ did not receive a grant from the AA Rayner fund in 2023. CM advised that last year's grant was a one off. There are other funds that can be applied for. PD also advised that the Board were conscious that the demand for funding was massive for all charities at the moment.

PD advised that CAJ runs on a rolling 3 year budget. He explained that it was a balancing act. Next years funding is fairly certain but years 2 and 3 are less certain. The core funders are generous with some committing to funding for 1, 2 and 3 years.

7. Re-election of Board Members

4 board member retiring by rotation were re-elected: Tino Perestrelo, Nicola Adamson, Kate Jeggo and Paul Devitt .

8. Election of Auditors

Nicola Bennett proposed that Alex Picot be re-appointed as auditor. The motion was seconded by Nicola Adamson.

9. Guest Speakers Kate Wright – CEO of FREEDA

Anita de Andrade introduced Kate Wright ("KW")

KW stated that she was a great admirer of the work undertaken by Citizens Advice who she described as being at the coal face. She explained some of her background and that she had originally worked in HR. She has recently made a career change and has been appointed as CEO of Freeda.

KW went on to talk about her personal truths about the “Jersey system”. She talked about the Violence Against Women and Girls taskforce and the impact this has had. She spoke about the bravery of the women and young people who had taken part in the discussions and stated that the Government’s acceptance of the taskforces findings was a cause for hope.

KW talked about the social mobility report and the poverty report. She talked about the poverty people were experiencing in Jersey especially amongst the wider immigrant community. Some of the human rights abuses are shocking and it seems as if our society is turning a blind eye to it.

KW advised that she had been involved in the Community Connector project. This gives better access to the 3rd Sector services.

In conclusion she has 3 key learnings – 1. The human cost should be a driver 2. We need to be braver and speak up. 3. Positive Community building and the 3rd sector based community organisations are key.

NA thanked JW. She talked about how KW’s words resonate with all of us.

The AGM closed at 7.00pm.