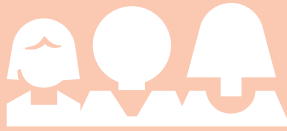


**citizens  
advice**

**Jersey**



# **CITIZENS ADVICE JERSEY | Annual Report 2022**

**Offering advice, information and guidance  
to the citizens of Jersey since 1978**

# CONTENTS

“ Without Anita’s help and that of the rest of the team at Citizen’s Advice, I actually don’t know how we would have got through it!! It has been a bit of a rollercoaster”

*Client*

“Jessica explained things to me, and listened to what I had to say. It felt good to get her help”

*Client*



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# INTRODUCTION

# KEY FACTS & FIGURES

 <b>6 PAID STAFF</b>	 <b>UP TO 27 VOLUNTEERS</b>	 <b>HELPING 9,049 ISLANDERS WITH 12,310 ADVICE MATTERS</b>	 <b>ASSISTING WITH APPROX. 250 APPLICATIONS</b>
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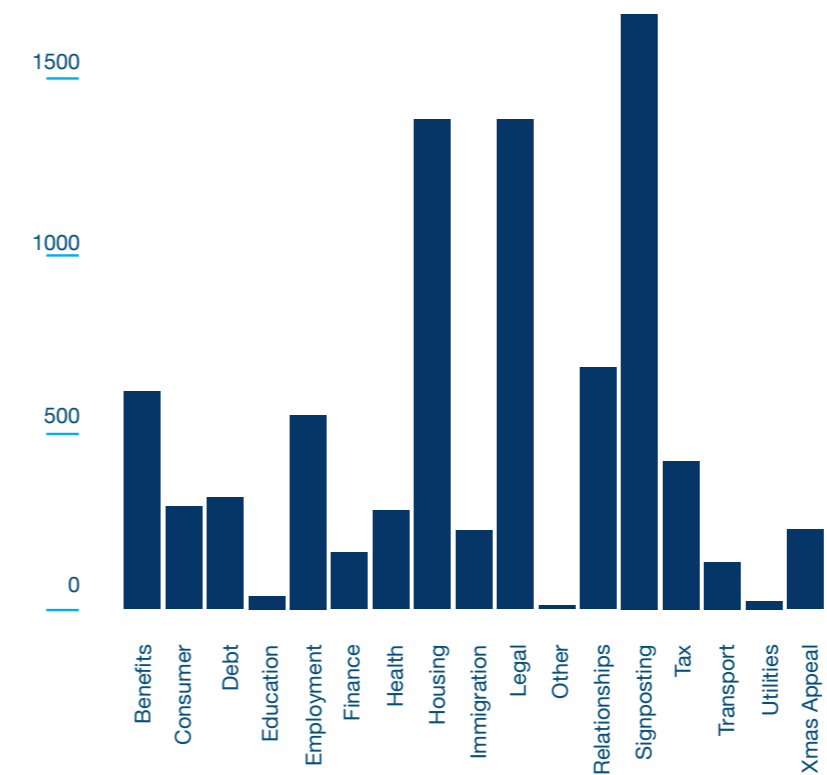
Citizens Advice Jersey is a charity that provides free, confidential and impartial advice to help people with the difficulties they face. Advice is available to everyone, on any issue, by visiting our offices at St Paul's Centre, New Street, St Helier.

We also offer advice on our freephone number 0800 735 0249 and 724492 or by e-mail on [advice@cab.org.je](mailto:advice@cab.org.je) from 9:00am to 4:00pm and online at [www.citizensadvice.je](http://www.citizensadvice.je) and [www.jod.je](http://www.jod.je) our websites is accessible at any time.

Our face to face advice service is available from Monday to Friday from 10.00am to 3.00pm at St Paul's Centre.

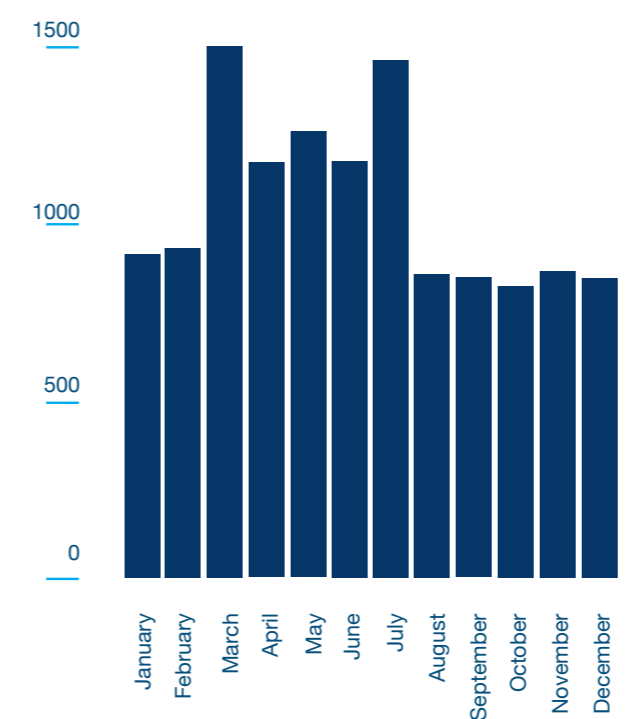
Our clients' case studies are recorded and frequently used anonymously to campaign for policy changes that benefit everyone. All Citizens Advice centres are members of Citizens Advice, the national organisation, which provides information systems, training and support.

## 2022 TOTALS (INITIAL CLIENT CONTACT)



Benefits	658
Consumer	311
Debt	339
Education	41
Employment	588
Finance	173
Health	299
Housing	1479
Immigration	239
Legal	1479
Other	13
Relationships	731
Signposting	1797
Tax	449
Transport	144
Utilities	26
Xmas Appeal	242
<b>Total:</b>	<b>9049</b>

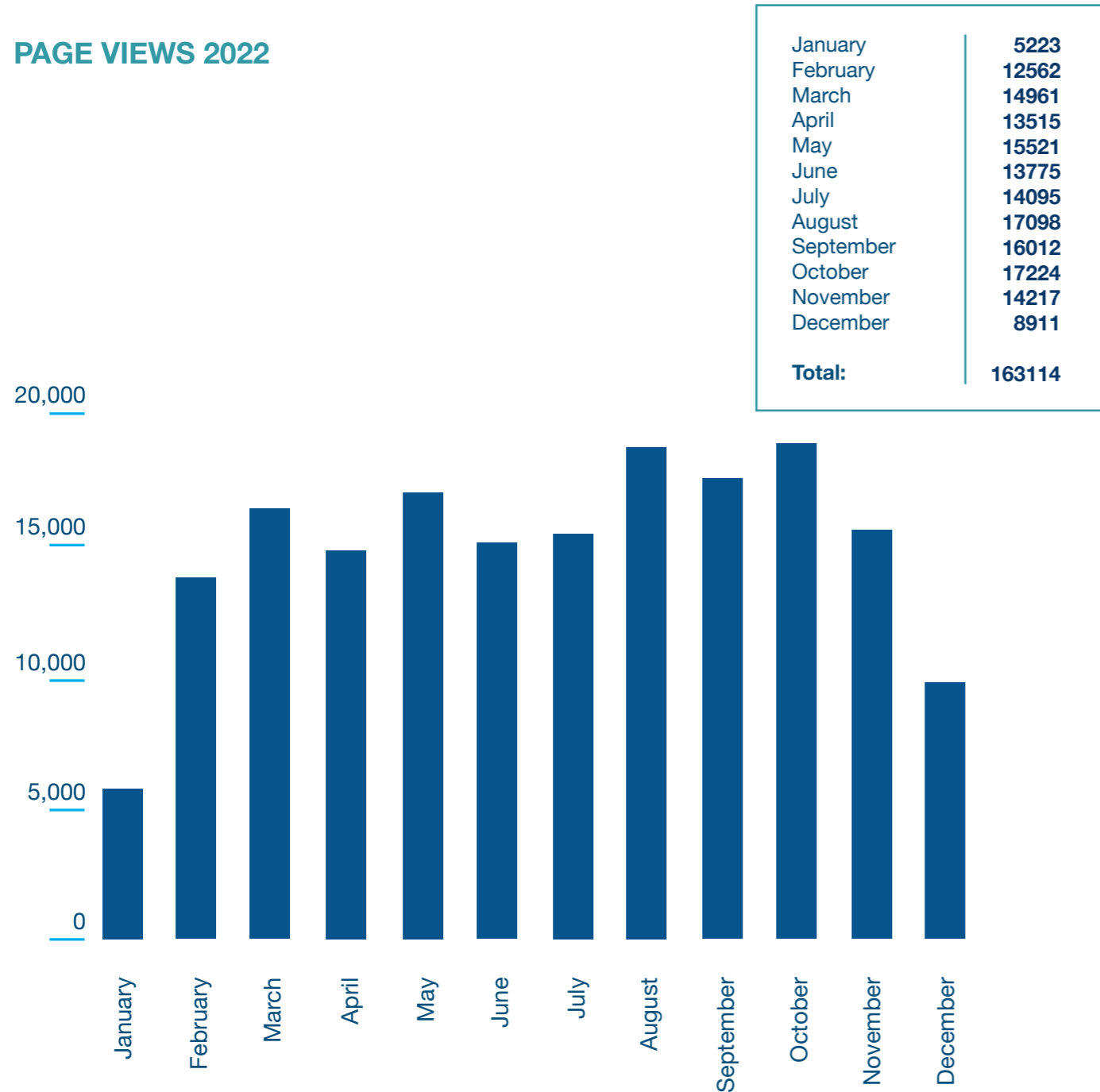
## 2022 TOTALS (CLIENT CONTACT AND FOLLOW-UPS)



January	889
February	905
March	1459
April	1140
May	1225
June	1144
July	1421
August	834
September	825
October	802
November	843
December	823
<b>Total:</b>	<b>12,310</b>

\*On average 1.36 times per islander being supported

## PAGE VIEWS 2022



## ECONOMIC VALUE OF VOLUNTEERING

in 2022 our dedicated team of volunteers continued to provide invaluable voluntary contribution to CAJ as the pandemic phased out and the cost of living immediately impacted islanders, through their face to face, telephone and email support throughout the year.

**A lot happened in 2022 with CAJ. Our new CEO Claire Mulcahy was rapidly finding her feet and motivating the staff team to look forward to new challenges supported by our committed volunteers and our Board of Directors.**

Throughout the year demand from clients was high – the after effects of Covid and the increased cost of living saw enquiries particularly relating to money matters, housing issues, relationship matters employment signposting (by which we mean pointing a client where to go to resolve or progress the issue they face) and legal problems.

In January our new website, developed with Financial Stimulus Funding, went live. A new look and easier to navigate bringing benefits to advisers and clients alike. We are keen to enable islanders to access our advisory service in the way most convenient and best suited to them. For those whom email or direct messaging are convenient, Advisors will respond using these methods. We maintain a Facebook and Twitter profiles explaining how CAJ can be contacted. Requests for assistance and advice are often made in person- our doors open to everyone from 10am to 1500 every weekday. Our telephone lines are manned 0900 to 1700 weekdays. We experimented with different hours as a trial opening earlier and closing to clients at 1600. This however left our advisers with too heavy a workload at the end of each day and too little time to prepare for meetings and research and write up case notes. We also held a monthly session at the Town Library but the take up did not justify continuing this. Once a month two Advisors attend at La Moye Prison to offer our service to inmates.

One of the distinctive features of CAJ is the training that all our staff and volunteers undergo. All staff and volunteers must take National Citizens Advice on line courses. Only thereafter can they meet with clients. When a Trainee Advisor joins us they complete the on line training and then start shadowing an experienced staff member or volunteer. When they have the necessary knowledge they move to taking their own client appointments or replying to email or via social media. Staff and volunteers with experience are encouraged to train as Supervisors, again via CA online training, backed up by the opportunity to discuss with our already accredited Supervisors. A Supervisor must be accessible by all staff and volunteers at every session. The timetabling of Supervisor duties is carefully drawn up and monitored – all Advisors are used to not knowing what kind of client issues they will face but a Supervisor deals with a more concentrated version of this as they are the reference point for any Advisor needing support in handling a client matter.

As 2022 progressed it was becoming increasingly clear that our long used layout of main office, interview rooms and

reception was needing reviewed. To handle client matters which were becoming increasingly time consuming and complex, often encompassing more than one issue we needed more seating for staff and volunteers and more client meeting rooms. We started small with a modernisation of our kitchen area and Claire our CEO led a working group to study plans in detail for a totally revised layout. Presented to the Board in Q3 and Q4 it became clear that the refurbishment was ambitious but also that it was necessary to offer attractive working space to staff and volunteers and additional meeting rooms more conveniently located next to our reception which was also to be re designed with a new waiting area; finally we were able to plan and create our own in house meeting room seating up to 8 also serving as a disabled access room.

In December our planned-for refurbishment suddenly was happening sooner than envisaged. We had been in discussion with the Back to Work Building team of Gov. je – providing work experience to islanders seeking to re-enter the workforce. This team headed by Claire Eva-Leitch and Cyril Vibert would carry out the strip out of existing partitioning and placement of all new partitioning and internal re decoration. We were offered a start date from the Back to Work team of early January – this led to a series of rapid decisions, yes we would proceed, yes we would close our office and thanks to the generosity of Ashburton CI our staff had a temporary office lined up to move to in FC1. Clients could continue to be offered face to face meetings with the assistance of Santander Work Cafe who allowed us dedicated use of meeting facilities.

Our Christmas social event for staff, volunteers and directors was upbeat – we had much to celebrate by way of a renewed team working well together and enthusiasm for the future and our key mission of providing independent advice to all islanders.

I would like to thank Anne King and Lucy Le Brocq who stepped down as Directors- we greatly appreciate the time commitment and energy shown by them We have been delighted to welcome Paul Devitt FCA as our Treasurer and a Director

Finally I wish to express our gratitude to all our financial supporters detailed on page 13 of this Report. The funding you give us allows us to deliver more to our clients. We have continued to receive core funding from Customer and Local services and we are very grateful for this commitment.

In the current year we have drawn on our reserves to carry out our refurbishment. This expenditure was fully budgeted for. We are however concerned to have drawn on reserves in 2022 to fund salaries and increasing costs generally.

**2022 ended as another impactful year at Citizens Advice Jersey. It was a year, unlike any other, with unique challenges and unforeseen hurdles testing the resilience and dedication of our charity.**

Throughout it all, our incredible team embraced the challenges head-on and provided unwavering support to those in need, together making a profound difference to the lives of countless islanders, families and our community. It presented us with a range of new and complex challenges. From the continued impact of the pandemic, to socioeconomic uncertainties and shifting political landscapes, the demands on Citizens Advice Jersey and our island that we serve were immense.

Our general advisors and money advisors equally experienced an increased demand of 17.7% on 2021 from individuals seeking assistance, often grappling with multiple issues simultaneously – from financial hardships to housing crises, employment uncertainties to mental health concerns.

Moreover, the increasing strain of ageing premises requiring updating and refurbishing, posed additional challenges as the year went on though we worked to ensure that our services remained accessible to all, regardless of needs or means of contact. The team displayed incredible adaptability starting the year off remote working, creatively delivering support to islanders and then ending the year closing the office ready for the exciting refurbishment that 2023 would bring.

I am delighted to acknowledge the unwavering commitment and tireless efforts of the team. Our staff, volunteers, and Board demonstrate remarkable dedication, providing support, advice and guidance to those who need it most. They are, always have been and always will be the driving force behind our success.

The commitment they show extends beyond the traditional scope of Citizens Advice services. We are unique in Jersey compared to national in that we not only signpost, we go above by connecting, and acting on behalf of islanders with compassion for those struggling, in collaboration with other organisations, stakeholders, charity and Arm's Length Organisations.

Whilst 2022 presented the charity with many hurdles, it brought numerous accomplishments worth celebrating. Our team handled an unprecedented caseload, supporting thousands of islanders and their families facing hardship, anxiety, concerns and uncertainty. Through our collaborative efforts, we successfully supported Government Consultations, advocating for policy changes that positively impact the lives of islanders. During 2022 we planned for our refurbishment in 2023, considering our transformation efforts to expand our facilities and reach, making our services more accessible to more people than ever before.

None of the achievements would have been possible without the support of our staff, volunteers, Board, grants, donors and stakeholders. To each and every one of you that left, joined, or were with us in 2022, I extend my heartfelt gratitude. Your commitment, compassion, understanding and belief in Citizens Advice Jersey supports the driving force behind our ability to create positive change for everyone.

As we moved forward into an exciting 2023, there is a renewed sense of purpose and determination. The challenges faced in 2022 undoubtedly left a lasting impact, but they also highlighted the incredible strength and resilience of the team and the island we serve.

**“You and your team consistently deliver great service for Islanders and we are very grateful for all your efforts”**

*Client*

**“Anita you are just the best, thank you for helping! I've been trying to get them to visit you for ages ! I think you met my colleagues today, they said how lovely you are! ”**

*Client*

**I joined the Board of Citizens Advice Jersey in June 2020 and, having now been a Non-Executive Director for three years, this seems like a good point to reflect on a quite remarkable first term and an equally remarkable organisation. Having joined when the island was in the grip of the covid pandemic, I very quickly came to appreciate the commitment and flexibility of our small, but highly skilled team of staff, who found ways to creatively continue to support islanders through these challenging times. As lockdowns lifted and people were able to return to work and to socialise, the workload of CAJ increased dramatically, reflecting the impact of the pandemic both in economic and wellbeing terms.**

During 2021 and then into 2022, the global economic downturn has been felt in Jersey and both the range and complexity of the issues brought to CAJ has increased. At the same time, the resources available to us to meet these challenges remained static. A further challenge came with the departure to new career opportunities of 2 senior members of our small team of permanent staff. This did, however, present the Chief Executive with an opportunity

to restructure to provide greater client facing resources, albeit with resulting pressures on senior management capacity. With added elements of sickness and family leave, 2022 was a challenging year indeed.

It is with this in mind, that I would like to acknowledge and congratulate the Chief Executive, her staff, and our stalwart volunteers for not only keeping the “show on the Road” but also supporting the Board in our governance role as we reviewed and strengthened policies and procedures, resource allocation and management and took time to review and update our strategic and business plans.

It is an immense privilege to be a member of the Board of such a remarkable organisation that, with very limited resources, supports islanders at their most vulnerable, providing advice, signposting to services and support, and a compassionate and caring “listening” ear. I applaud our staff and volunteers for their professionalism and willingness to “go the extra mile” for our clients and I and the rest of the Board will do all we can to ensure that CAJ continues to be able to respond to islanders in difficult and challenging times.

**2022 marks the first full year since the pandemic measures in the most part eased, allowing business and life to return to a new normal. Standard operations have resumed for most businesses, with some changes to operating models, and people have been able to start travelling and living more freely again.**

Fresh challenges have arisen however in the form of economic disruption which initially started with the Russian invasion of Ukraine and has continued being driven by rising food and general commodity prices. This has led to a rise in interest rates as the Bank of England and other central banks have sought to manage the significant inflationary pressures. The rise in interest rates to levels not seen in nearly 15 years is having a further knock on effect on borrowers, in particular home owners with variable rate mortgages or those who had historically low fixed rate mortgages which are now coming due for renewal, and this is adding additional financial pressures.

The challenge for the Citizens Advice Jersey (“CAJ”) has therefore been both one of operational impact as we have seen the rising cost of goods and services, including rising staff costs as we have sought to provide a cost of living wage increase to our staff, but also the impact of these economic factors on the general public whom we seek to assist meaning a continued increase in the number and complexity of cases. Whilst a slowdown in interest rate rises is expected as we have seen a fall in the headline rates of inflation in the UK, and the UK and global economies are currently in general avoiding recession, the Board is conscious that the more difficult economic environment is likely to be with us for a period of time. This will impact all businesses including our own, as well as the wider general public. With this in mind we need to ensure we remain sufficiently staffed with both full time staff and volunteers to continue to deal with the case numbers seen and expect to remain at current or higher levels.

CAJ continues to operate thanks to the support from our dedicated volunteers and staff and the funding we receive from all backers. Thanks go to our core funder, the Customer and Local Services Department upon whose backing we remain highly reliant. We could not manage without the support of our other donors, notably in 2022, a new grant from the Jersey Community Foundation and continued grants from the Trustees of the AA Rayner Fund, the Social Security Department and a donation for the work CAJ does with the Tenants’ Deposit Scheme. Finally we are grateful for the donations received from the Elizabeth Rouse and Eva Rouse Settlements, the Jersey Electricity Company and a large number of the Island’s Parishes.

The Board is constantly mindful that none of the funding or donations are guaranteed year on year, and despite these generous donations in 2022 overall income fell marginally compared to 2021, even excluding our prior year fiscal stimulus website funding. Costs, again excluding the fiscal stimulus web site expenses, however increased compared to 2021 and this meant CAJ suffered a net operating loss of £10,271 for the year, compared to a profit of £26,561 in the prior year.

The overall fundamentals of the charity remained strong at year end, with a cash balance of £356,373 and a similar level of overall reserves at £355,823.

As noted above and in our Chair’s report in respect of overall case levels, the board was conscious that we needed to refurbish the office space utilised by CAJ to allow us to continue to effectively function. The refurbishment though will have a material impact on the reserves of the company in 2023, leading to a reduction of liquid reserves by roughly 30% once the refurbishment has been capitalised. The Board is also highly conscious that with the continued expectation of further cost increases, without additional levels of funding CAJ will see an ongoing reduction in the overall reserve levels year on year.



## VIEW FROM A VOLUNTEER



I started volunteering in 2020 because I wanted to use my experience to try to help people with the issues they face.

The range of enquiries we receive is tremendous and, when I arrive in the morning, I never know what questions I will be asked. They can include financial, legal, family, health, immigration, or property related matters. I realised quickly you cannot hope to know the answers to everything and so you have the opportunity to learn while you are helping someone else. There are lots of resources available to us and plenty of knowledge within the team.

My challenge is always to try and leave someone in a better position than when they first spoke with me. I love the feeling of knowing I may have contributed to solving a problem, or at least made someone feel better about tackling a particular matter themselves.

Sometimes all that is needed is a different perspective on an issue. By remaining impartial and non-judgemental, people will often listen and take note of what you say.

It doesn't matter who you are or your background. Everyone will bring something different to their volunteer experience.



## VIEW FROM A STAFF MEMBER



2022 brought some positive changes to the office under Claire's leadership. Further moves to become more paperless have opened up some space in the office, making it a more desirable working environment as well as minimizing waste and improving efficiency.

Some changes in staffing meant further discussion around our roles with some of us being promoted and taking on more responsibility. I think our team has gone from strength to strength – we are small team of permanent staff but one that works well together and respects each other. I certainly feel valued as a member, enjoy my colleagues' company, and feel confident that I can voice any concerns that might arise.

The staff are well supported by a brilliant complement of volunteers. Each day in the office feels a little different depending on who is on the rota, and this brings fresh energy throughout the week.

There is always something new to learn at CAJ and it is so rewarding being able to help Islanders with their issues, big and small.

At the end of 2022, I went on parental leave after much discussion with Claire on how I could be supported to return to work in 2023. I am very grateful for the flexible conditions and hope that both CAJ and myself continue to benefit from the setup.



**Chief Executive:** Claire Mulcahy  
**Casework Manager:** Anita De Andrade  
**Advice Services Manager:** Amelia Blackie  
**Money Advisor:** Rachel Cesar  
**Money Advisor:** Laura Bayman  
**Advice Services:** Jessica Carr

## VOLUNTEERS in service as at 31st December 2022

**Generalist Advisers:**

Andy Pemberton, Annette Payne, Emma Bromley, Tom Chamberlain, Graham Taylor, Jan Jackson, Jane Yates, Jan Le Boutillier, Jean Le Feuvre, Jenny Rogerson, Jo Falla, John Pinel, Lynda Taylor, Michael Haines, Charlotte Linney, Nicola Santos-Costa, Ruth Cunningham, John Waters, Gabriel Weaver, Stephen Whale

**Receptionists:**

Marguerite Birch, Mehtab Jamali, Kim Lock, Yvonne Turner, Tina Richards, Jan Jackson, Tess Bewhay

**Research and Campaigns Co-ordinator**

Lynda Taylor

## MANAGEMENT BOARD as at 31 December, 2022

**Chair:** Nicola Adamson  
**Vice-Chair:** David Wood  
**Company Secretary:** Nicola Bennett  
**Treasurer:** Paul Devitt

Tino Perestrelo, Kate Jeggo, Julie Garbutt

**Volunteer Representative:** Lynda Taylor

# THANK YOU

## THANK YOU TO OUR FUNDERS AND SUPPORTERS DURING 2022

What Citizens Advice does for our island is only possible with the support and generosity of our funders. It costs us nearly £40 for every enquiry that we receive, and in 2022 we handled in excess of 9,000 individuals with over 12,000 enquiries.

Customer and Local Services  
 The Social Security Department  
 The Jersey Legal Information Board  
 The Association of Jersey Charities  
 Jersey Community Foundation  
 The Jersey Electricity Company  
 Parish of St Brelade  
 Parish of St Ouen  
 Parish of St Clement  
 Parish of St John  
 Parish of St Lawrence  
 Parish of St Peter  
 Parish of St Saviour  
 Trinity Parish  
 Viberts (Jersey Lawyers)  
 Alex Picot Chartered Accountants  
 Donations gratefully received from a number of private individuals



# SUMMARY OF INCOME & EXPENDITURE

This is a summary of our income and expenditure in 2022 extracted from our audited accounts prepared by Alex Picot, Chartered Accountants. The full set of accounts can be viewed on our website [www.citizensadvice.je](http://www.citizensadvice.je)

## INCOME

INCOME	AMOUNT
Health and Community Services Department	271,015
Jersey Community Foundaton	25,000
AA Rayner Fund	15,000
Social Security	12,000
Tenants Deposit Scheme	10,500
Fiscal Stimulus Website Funding	-
Business, Energy & Industrial Strategy	-
Jersey Funders Group	-
Bank deposit interest	1,267
Donations	23,670
<b>Total</b>	<b>358,452</b>

## EXPENDITURE

EXPENDITURE	AMOUNT
Wages and social security	239,710
Rent and rates	37,477
Insurance	802
Heat, light and water	2,640
Telephone	3,936
Advertising	506
Printing and stationery	1,322
Postage	209
Depreciation	8,536
Cleaning	1,170
Maintenance of equipment and premises	1,177
Computer maintenance	13,499
Website design	-
Sundries	2,776
AGM expenses	960
Professional fees	16,087
Audit fees	6,374
NACAB Subscription	1,043
Travel expenses	1,245
Training costs	12,857
JoD costs	10,815
Bank fees	58
Meeting and event costs	4,542
Staff benefits	982
<b>TOTAL</b>	<b>368,723</b>



**citizens  
advice**

**Jersey**

## HOW TO CONTACT US

### VISIT US AT:

St Paul's Centre, New Street, St Helier  
Monday to Friday 10.00am to 3.00pm



Call us free

**0800 735 0249**



Call our office

**01534 724492**

24 hour answer machine available,  
office hours 9.00am to 4.00pm



**advice@cab.org.je**



**@cab.jersey**



**@CABJersey**

### TO GET ADVICE ONLINE VISIT:

[www.citizensadvice.je](http://www.citizensadvice.je)



**JERSEY CHARITY  
COMMISSIONER**

Jersey Citizens Advice Bureau Limited  
Registered Charity No. 20