



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

CITIZENS ADVICE JERSEY | Annual Report 2020

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P. 3 INTRODUCTION



Citizens Advice Jersey is a charity that provides free, confidential and impartial advice to help people resolve their problems. Advice is available to everyone, on any issue, by visiting our offices at St Paul's Centre, New Street, St Helier.

Our face to face advice service is available from Monday to Friday from 10.00 to 15.00 at St Paul's Centre, and on Tuesday evening between 5.00pm and 7.30pm at Jersey Library, St Helier.

We also offer advice on our freephone number 0800 735 0249 and 724492 or by e-mail on advice@cab.org.je from 9am to 5pm. Our website www.cab.org.je and Jersey Online Directory www.jod.je are accessible at any time.

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.



Telephone
01534 724942



Web
www.cab.org.je

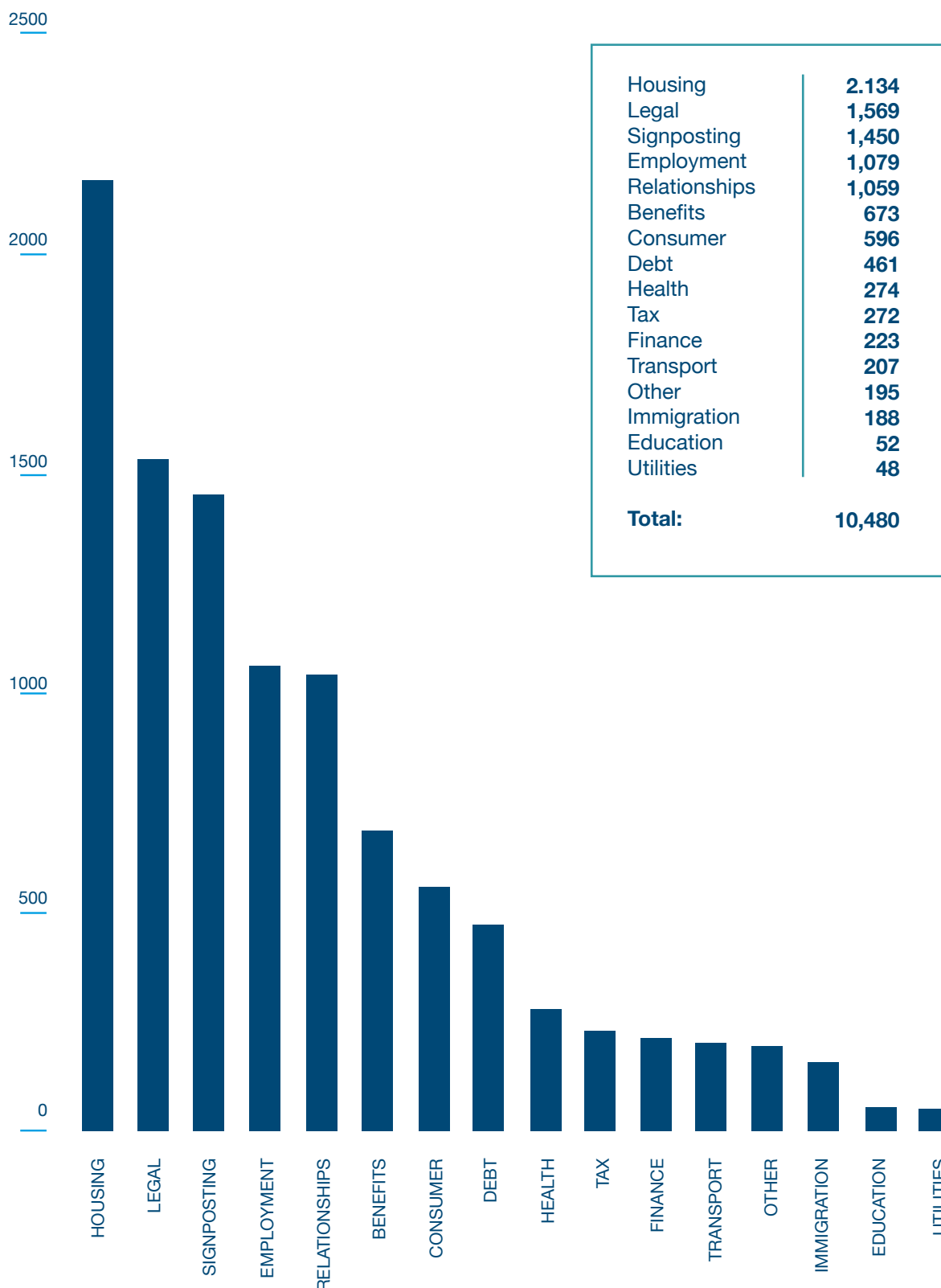


Email
advice@cab.org.je



St Paul's Centre, New Street,
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NUMBER OF ADVICE ISSUES RECORDED IN 2020



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P. 5 KEY FACTS & FIGURES

NUMBER OF CLIENT CONTACTS

NEW AND ONGOING PROBLEMS RECORDED IN 2020

QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
2,089	1,733	2,322	2,510	8,654

WEBSITE STATISTICS

www.cab.org.je

SITE USAGE	NUMBER
SESSIONS	140,817
PAGE VIEWS	258,038
VISITS [from Jersey users]	59%

www.jod.je

SITE USAGE	NUMBER
SESSIONS	796,646
PAGE VIEWS	928,097
VISITS [from Jersey users]	85%

ECONOMIC VALUE OF VOLUNTEERING

In 2020 our volunteers continued to make a very important contribution to our local office but because of the two lockdowns the total hours they were able to give was inevitably reduced.

"Sometimes in life, we find ourselves in situations we could never have imagined. It is often the kindness and support of others which gives us the determination to never give up. Your case worker was this person for me."

Client

"I would just like to say and big thank you for the life-changing help you gave me to settle my debts."

Client



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2020 was the year of the unexpected. When in January reports first emerged from Wuhan of a flu like virus none of us realised that by the end of March Jersey would be in lockdown. The enormity of the changes that Covid 19 brought to our community, Europe and the world built steadily. Our office closed and our staff started working from home. We are proud that our systems and Business Continuity Plan allowed this remote working to happen in a straightforward way- the upgrade of computers, software and telephone system recently completed greatly assisted.

I would particularly like to mention the guiding hand of our Vice Chair David Wood who together with our Chief Executive Malcolm Ferey had masterminded this project.

In April our Chief Executive was seconded to the Community Task Force as Volunteer Lead. Our Service Manager, Angela Pigliacelli, took responsibility for the day-to-day operations of Citizens Advice Jersey - she and our staff worked from home and ensured that our clients could get advice by telephone and e mail. Providing accessible advice that is free, confidential and impartial to individuals that helps them to resolve their problems is our central purpose. Our availability was highlighted on social media and our service operated remotely. The Board set up an Organisation Committee to provide support to Angela and the Staff whilst Malcolm was with the Task Force.

In May staff were able to return to socially distanced working in the office and from July face-to-face appointments were again available. Our Volunteers were pleased to be able to return.

In June we proceeded with the recruitment of 3 new Board Members – the selection process and interviews took place remotely and we were delighted to welcome Julie Garbutt, Anne King and Philip Perchard as Directors. We have always sought to have a wide range of experience on our Board and our new Directors augment the Board, bringing with them new perspectives.

We applied and received funding from Jersey Funders Group Emergency Funding to allow us to extend our key debt advisory service which has been much in demand.

Our Chief Executive came back from the Task Force having found it a very valuable experience. His knowledge of community matters had been much appreciated and his contribution was recognised when he received a Bailiff's Award.

Given the experience of home working and the provision of advice remotely we embarked on a detailed review of how we can best service our clients and offer information and advice to the community in the future. The conclusion was that a total redesign and updating of our web site was required. We want to maintain all the best features of our current advice service whilst making our offering more digitally accessible. We applied for funding from the Fiscal Stimulus Fund our application being sponsored by Department for Health and Community Services.

We established a working group to review volunteer recruitment and training. Our volunteers are an important part of our advisory service and we wished to ensure their needs were being met and their training was appropriate, efficient and leads constructively into their introduction to client advisory work. A survey was sent to all volunteers to gauge their views.

Then in December the office once again closed to clients, but as earlier in the year our advice service ran remotely.

In this year page views on our web site totalled 258,038 and direct advice was given on 10480 issues.

I want to thank our staff and volunteers for their hard work and determination in challenging times. To all Directors on the Management Board thank you for bringing your skills and interest to the affairs of Citizens Advice Jersey.

I want 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 Health and Community Services which in future will transfer into support from Customer and Local Services and we very much appreciate this ongoing commitment.

THAT WAS THE YEAR THAT WAS.

2020 was a year to remember, not only for the challenges that it brought to communities throughout the world but how it affected us as a small Island nation. As the pandemic approached it was clear that our small community, so often sheltered from outside global influences was not going to escape unscathed. In my view, three things held the Island in good stead to weather this particular storm: our volunteers, our faith groups and our fibre network. I read and hear of how so many communities have pulled together and Jersey's strong volunteer tradition was the cornerstone of all our success in getting through the worst of the pandemic in the best possible shape. Our faith groups stepped up to the plate, ensuring that a centralized foodbank could operate when it was most needed and all of us were able to keep in touch virtually, thanks to the forethought of installing an Island-wide robust and resilient communications system.

That is not to say that we have done enough, and it is all over, far from it. Our clients continue to face the outfall from a year which saw many on reduced incomes or facing a reliance on government benefits, many of whom had never had to resort to this measure before in their lives. But we know that systems and processes are there to help people for as long as they are needed, and that assistance continues into 2021.

CONTINUED DIGITALISATION

While Citizens Advice had always predominantly been a client-facing organisation, we have been back to the drawing board to rethink our strategy in relation to how we can continue to service our clients' needs in the digital age. Much work had already gone into this before the pandemic and our website has always had great visibility with our social media channels interaction placing us in a good position when making the transition to more of our clients wanting to make contact via electronic methods.

Despite this forward-thinking approach, these systems need continued evaluation and improvement and so 2021 will be the year when we revise our Digital

Strategy, improve the website with better accessibility and interaction as well as updating the content and improving usability on all devices. This work is vital to keep us at the forefront of being one of the best known and most trusted organisations from which to obtain confidential and impartial advice.

For those of our clients who still prefer the personal approach, we can assure them that we have not abandoned face-to-face meetings. For many of our clients this is still the preferred method of contact but the shift to digital advice is slowly advancing, sped up, of course by recent events.

BAILIFF'S AWARD

On a personal level, my reward for working on the Community Taskforce was to be one of sixteen recipients of a Bailiff's Award. The first that I knew of it was by reading the announcement in the Jersey Evening Post and it was, for me, a proud light at the end of a very dark year.

Comments have been made that many other people, who were not honoured, should also have been included. My response is that after talking to others who also received an award, most accepted theirs on behalf of a team. For my part, I accepted my award on behalf of two teams. The team that I worked with on the Community Taskforce and the team at Citizens Advice Jersey, which includes our Board of Directors, who pulled together to support the office and allowed me to carry out the vital and rewarding work of channelling the volunteer effort with the support of Government to help people through.

Over this past year, I have seen what Jersey can be, I have also had a glimpse of what Jersey needs to be in the new age, so I call upon all those who have received these awards to use them to cast their thoughts forward to a time when we eventually emerge, blinking and holding our hands up to shield our faces from the bright light, so that we can continue with the great work that has been accomplished and make sure that barriers which have been breached do not go back up and that relationships which have been formed, continue to flourish.



We have seen our community come together in the last few months in a way that has demonstrated just how resilient we can be when faced with a common and unseen enemy. Many are now seeking to continue these charitable efforts and devote some time to worthwhile projects and to offer their skills to the many organisations that support the most vulnerable in our community. Long may that continue.

There are many in our society who now want to live healthier, happier lives and although we have started to reap the benefits of our vaccine rollout programme, let us not forget those who have lost loved ones, here and around the world. They have an extra dimension to this whole situation that must make their ability to rebuild even harder to cope with.

Our message, as always, is that help is available either via our organisation or the many other services that are so prevalent on this Island. Our parish networks and the support mechanisms that we have in place will continue to do the fantastic work that they have always done.



“Helping others by pointing them in the right direction for their particular issue gives me great satisfaction”

Volunteer

“Being trusted & empowered to offer help & advice to clients and making a difference for clients means the work is enjoyable & fulfilling”

Volunteer



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2020 brought with it challenges that no one could have foreseen, and the COVID-19 pandemic caused disruption for organisations across all sectors. Like many, Citizens Advice Jersey had to adapt ways of working during the pandemic, however, the Board is pleased to report that CAJ was able to continue operating. This was possible due to the hard work of the staff and volunteers and as a result of the core funding from our main sponsor, the Department for Health and Community Services, being maintained alongside the funding received from the Social Security Department.

Net operating income for the year was £44,869, an increase of £29,455 compared to the prior year. This was largely due to a decrease in our cost base as a result of the change in approach to working during the COVID-19 pandemic and a slight increase in funding.

We were grateful to the Trustees of the AA Rayner Fund who provided a grant of £30,000, an increase of £11,000 on the prior year, enabling us to continue funding the much needed Money Advice service. A grant of £7,500 along with monthly costs of £250, attributable to the work that the office does with the Tenants Deposits Scheme, was maintained in line with the prior year. We were fortunate once again to benefit from the generosity of many of the Parishes as well as several private

donations. The Board is, however, ever mindful that these donations are not guaranteed and cannot be relied upon year on year.

Included within 'donations' and 'professional expenses' is an amount of £15,000 for professional services donated to Citizens Advice Jersey by Advocate Heidi Heath. This reflects her time spent performing an independent review of case work. This is the first review Advocate Heath has carried out for us and we are extremely grateful to her for her time.

The Board has continued to monitor costs carefully throughout the year and was pleased to be able to formalise the 4% non-consolidated pay rise approved in 2019 and approve a further 2% consolidated pay increase for the office staff.

As at 31 December 2020 the cash balance was £390,453, an increase of 3.4% on the previous year. This is largely due to the timing of when our funding is provided to us, with a significant proportion of 2021 funding being received in advance, resulting in a deferred income balance of £59,945 as at 31 December 2020.

In addition, reserves were £339,533, an increase of 15.2% on the previous year. These reserves allow us to plan for the future and are particularly important considering our funding is not guaranteed.



VIEW FROM A NEW BOARD MEMBER

I joined the Board of Citizens Advice Jersey in June 2020, confident that having spent 7 years at the helm of the Jersey Consumer Council I fully understood the role and work of Citizens Advice.

Within just a few weeks I began to grasp the actual reality of the depth and complexity of the help provided by the team at Citizens Advice Jersey (CAJ). A blend of dedicated volunteers, staff and managers work within a strong governance framework as part of the wider Citizens Advice service to provide support, guidance and signposting to our community, on an annual basis. The range of queries and issues is vast and this was especially evident in 2020 when so many people faced so much uncertainty as the economy was paused in March of last year. Members of our community need the support, listening ear and advice of the highly trained people at CAJ.

The team must keep abreast of changing regulations and instructions as the consumer landscape changes – this was particularly evident during the pandemic in 2020, as new rules were emerging on almost a weekly basis.

I was humbled by the agility of the team in response to the restrictions imposed as the pandemic took hold. The CAJ Team opened for longer hours and offered advice remotely via video or over the telephone. Volunteers were supported by the Service Manager and staff and enabled

to work remotely- there was some quick adaption to the challenge. This was even more remarkable as the CEO was seconded to the Community Task Force. This secondment reflects the high regard earned by CAJ and the CEO. The entire team served the community in diverse ways during this period from CAJ and the taskforce.

Citizens Advice Jersey is part of the fabric of Jersey society providing advice from relationship breakdowns, financial matters, housing, legal issues, employment and health to name but a few. All of these issues are emotive, painful and life changing for our customers. The professionalism and empathy of the staff should be applauded.

I am proud to be a small part of this remarkable charity helping so many people across the island without judgment or bias.

“Bringing one’s experience to Citizens Advice Jersey and getting involved as a Management Board Director is a great way of supporting Citizens Advice ”

Director



Chief Executive: Malcolm Ferey

Manager: Angela Pigliacelli

Session Supervisor: Laura Quenault

Caseworkers and Administrators: Val Macready, Amelia Blackie and Rachel Cesar

Gateway Portuguese Nationality Advice Worker: Anita De Andrade

VOLUNTEERS

as at 31 December, 2020

Research and Campaigns Co-ordinator:

Lynda Taylor

Generalist Advisers:

Steve Cole, Jan Le Boutillier, Ron Perkins, John Stephens, Kathy Gallaher, John Waters, Jane Yates, Janice Kearsey, Matthew Swan, Lorraine Claxton, Jan Jackson, Bob Wareing-Jones, Charlotte Linney, Sheila Ponomarenko, Jean Le Feuvre, Mark Hayden, Andy Pemberton, Jenny Rogerson, Annette Payne, Nicola Santos- Costa, Stephen Whale, Stacyann Stewart, John Pinel.

Trainee Generalist Advisers:

Joanne Falla, Laura Bayman, Michael Haines.

Receptionists:

Marguerite Birch, Audrey Watkins, Methab Jamali, Kim Lock, Teresa Bewhay, Emilia Sabinicz, Josie Loraine.

MANAGEMENT BOARD

as at 31 December, 2020

Chair: Nicola Adamson

Vice-Chair: David Wood

Company Secretary: Nicola Bennett

Treasurer: Lucy Le Brocq

Tino Perestrelo, Kate Jeggo, Anne King, Julie Garbutt, Philip Perchard

Volunteer Representative: Lynda Taylor



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TO OUR FUNDERS AND SUPPORTERS

The Health and Community Services
Department

The Social Security Department

The Jersey Legal Information Board

The Lloyds Bank Foundation

The Association of Jersey Charities

The Roy Overland Charitable Trust

AA Rayner Fund

The E.V.A. Rouse Settlement

The Colin Lowndes Family Trust

The Jersey Electricity Company

Jersey Gas

Parish of St Helier

Parish of St Clement

Parish of St John

Parish of St Saviour

Parish of St Martin

Parish of St Peter

Parish of St Lawrence

Parish of St Brelade

Parish of St Ouen

Viberts (Jersey Lawyers)

Alex Picot Chartered Accountants

Advocate Heidi Heath, HJH Law

**“The Team
are incredibly
knowledgeable and
supportive and the clients’
always so grateful. I feel
that I am really able to
support people and make
a positive contribution to
society.”**

Volunteer

**“What I find most
rewarding is seeing
the look of relief on
a client’s face when
they leave knowing
what do next”**

Volunteer



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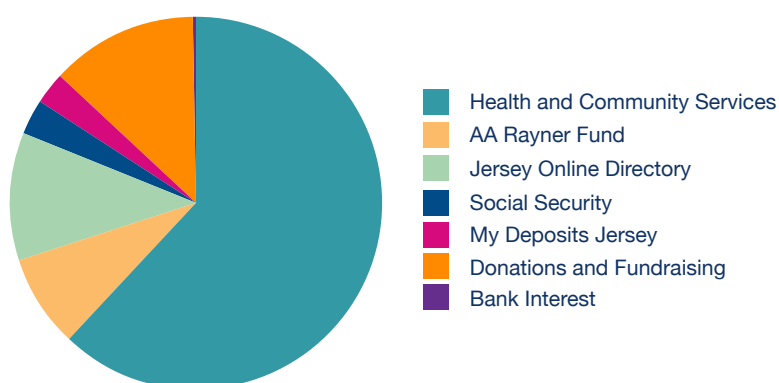
SUMMARY OF INCOME & EXPENDITURE

P. 14

This is a summary of our income and expenditure in 2020 extracted from our audited accounts prepared by Alex Picot, Chartered Accountants. The full set of accounts can be viewed on our website www.cab.org.je

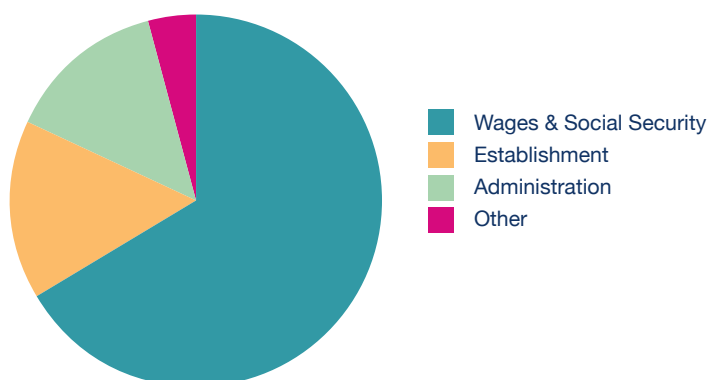
INCOME

INCOME	AMOUNT
Health and Community Services Department	230,409
AA Rayner Fund	30,000
Jersey Online Directory	40,606
Social Security	12,000
My Deposits Jersey	10,500
Donations and Fundraising	47,161
Bank Interest	246
Total	370,922



EXPENDITURE

EXPENDITURE	AMOUNT
Wages and Social Security	216,925
Establishment	50,355
Administration	45,612
Other	13,161
Total	326,053



**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

Jersey Library, St Helier
Tuesday evening between 5.00pm and 7.30pm

Telephone us on: Freephone: 0800 735 0249
Monday to Friday 9.00am to 5.00pm

TELEPHONE US ON:

FREEPHONE: 0800 735 0249

E-MAIL US AT:

advice@cab.org.je

FOLLOW US ON FACEBOOK AND TWITTER AT:

www.facebook.com/cab.jersey
www.twitter.com/CABJersey

TO GET ADVICE ONLINE VISIT:

www.cab.org.je



**JERSEY CHARITY
COMMISSIONER**

Jersey Citizens Advice Bureau Limited
Registered Charity No. 20