



Citizens Advice Jersey

Strategic Business & Development Plan 2025-2027

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Introduction

The purpose of the Strategic Business & Development Plan is to give strategic direction and develop a plan to achieve the strategic business goals of Citizens Advice Jersey over the period of next three years, from year 2025 to 2027. It is updated annually and reflects:

- the key challenges we face over this period
- our community profiles
- our evidence on client need
- the priorities of islanders
- consultation with staff and volunteers in our organisation.

It is supported by an action plan for 2025-2027 which sets out in more detail the activities through which we will meet our statutory, contractual and membership obligations, and pursue our strategic priorities over the coming year.

Our business plan is aspirational. At its core are our clients, with a service that is fit for purpose, delivered by our brilliant staff and volunteers.

Our aims

Citizens Advice Jersey is a member of Citizens Advice and is committed to its aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives
- to support people to address their problem, bringing our voice, credibility, and experience
- to ensure everyone has access to advice and support.

Our principles

Citizens Advice Jersey provides free, confidential, impartial, and independent advice to everyone regardless of race, gender, disability, sexual orientation, age, religion or faith, or nationality. It recognises the positive value of diversity, promotes equality and challenges discrimination.

Our values

Our staff, volunteers and directors help define our values as part of looking at the future of our charity.

We encourage trying new things and we support each other to figure it out. We question every idea to make it better and we adapt when things aren't working.

We're approachable and we work together with stakeholders and partners to find the best way forward for our clients. We monitor and adjust our services to reach those who need us. We are transparent, honest and act with integrity.

We're confident and we do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

Our Missions

We have set our 3 missions to meet our challenge of shaping a society where people face far fewer problems. They are:

Provide advice fit for the future – we'll be there for people when they need us in the ways that help make the biggest impact

Close the gap – we'll end the disparities in access and experience for marginalised people

Take early action – we'll prevent more people reaching crisis by addressing problems earlier

Equality and Diversity statement

At Citizens Advice we believe that our common humanity makes us equal in worth, dignity and rights.

We are a strong champion for equality by:

- listening to, and working with our communities

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer organisation
- finding ways to embed diversity of thought

We are a stronger organisation by embedding diversity of thought into our decision-making processes.

ESG – Environment, Social and Governance

Citizen Advice Strategic & Business Development Plan has been created by strongly considering these three broad factors. The risks relating to ESG has been evaluated before any decisions made by the Citizen Advice to ensure that these do not have a negative impact on factors promoting global environmental and social improvements - looking after the environment, making communities sustainable and promoting workplace equality.

Our vision for 2025-2027

Our vision continues to be the go-to charity in Jersey, making a positive and lasting difference to the lives of people living and/or working in the island. We are a helping hand for people who need help navigating through life, helping them find a way forward with their problems.

Citizens Advice Jersey is a key charity in our community. We know that people often struggle with their situation due to:

- **Interlinked problems** - people can have bundles of problems that cannot easily be pulled apart
- **Risk aversion** - a tendency to favour stability and familiarity over other factors
- **Lack of resilience** - small or unexpected problems can have a serious or ongoing impact

Our role is to:

- Help people ride out unexpected hiccups and setbacks, and help their confidence and resilience

- Help people think beyond the day-to-day and to imagine how their lives may be better (as well as how to get there) - with a focus on people 'just about managing'
- To advocate on their behalf and make sure that government, authorities, suppliers, and service providers are keeping them in mind to ensure more vulnerable people are looked after.

The aim is to continue to:

- be the go-to charity in Jersey for advice, information, and support, working with a range of partners to ensure our clients get the help they need, when they need it
- be a charity employer of choice and a great place to volunteer - encouraging and supporting our teams to develop and deliver
- look and explore diversifying our income to be less reliant on our core contract with Jersey Government, as our main source of income, in line with and responding to the needs of our communities.

There are, however, challenges which we must rise to, to ensure we continue to provide excellent leadership as a charity and be a strong advice provider in Jersey. Citizens Advice Jersey will:

- Continue to build on our leadership and equality plans
- Promote and instil equality and diversity initiatives through our work, including around wellbeing and poor mental health which is the number one health problem for our clients
- Build on our high profile as the go-to advice provider, through being accessible and responding to the needs of our community, signposting to other services where beneficial for our clients
- Continue our Research & Campaigns work which has demonstrable achievements over the years

Strategic Priorities

We are a forward-thinking charity, passionate about making a difference for every individual who requires our advice, information, and support. Above all, we empower people to move forward, equipped with high quality advice and information to make more informed decisions.

We also provide opportunities for people to gain new skills and experiences through our volunteering opportunities. This is an effective way to help people grow and develop, whilst supporting our community through our charitable aims. We will continue to meet our statutory, contractual and membership obligations.

The vision will be achieved through:

1. Getting the basics right

Ensuring all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service, which is accessible, of good quality and moves them forward.

2. Empowering people

Fostering a culture of learning and improvement. Looking to gaining investors in people accreditation as a best practice framework to model ourselves against. Continuing to deliver development days as a forum for ideas and development of our team.

3. Utilising technology to be effective and efficient

Making the most of what technology can do for us, both internally and externally. Ensuring our colleagues have the appropriate technology, training, and support to fulfil their role.

4. Client focused - listen to and learn from clients

Colleagues will scrutinise the work of the organisation to ensure our services meet the needs of our clients. We will champion and trial new ideas that will help improve our services.

5. Continue to grow, adapt and be flexible

Identifying gaps in service provision, we will explore how the organisation can develop innovative ideas to provide support. We will highlight our client stories to promote our services and the issues faced locally.

Getting the basics right

Ensuring all our clients get a consistent service, whatever the problem, whatever the point of access. Our test is a base level of service, which is accessible, of good quality and moves the client forward.

To continue achieving our ambitions we will:

- Be clear to our clients about the services we offer
- Ensure our existing access points are not a barrier for clients
- Be driven to find a way forward for each of our clients, motivated by the outcomes achieved and will be prepared to challenge ourselves when we don't
- Ensure all our client interactions are of the highest quality and customer service focussed.

Empowering people

Fostering a culture of support. Work towards an external accreditation on culture. Continuing to deliver development days as a forum for ideas and development.

To continue achieving our ambitions we will:

- Secure external accreditation in the culture of the organisation to reflect a widely recognised model of people management, such as Investors in People (as an example)
- We are prepared to test and implement new ideas from across the organisation
- Improve the health and wellbeing of colleagues
- To give colleagues the freedom to bring forward ideas for service development in line with the priorities in the business plan
- Be open and transparent about succession and provide opportunities for people to develop in line with their ambitions.

Utilising technology to be effective and efficient

Making the most of technology both internally and externally. Ensuring our colleagues have the appropriate technology, training and support to fulfil their role.

To continue achieving our ambitions we will:

- Ensure technology and systems we use will be fit for purpose and not cause delay or interruption to service delivery
- Use technology to support us to communicate internally and externally more effectively
- Ensure all technology used and implemented stands the test of making work easier, not harder

- Continue to develop our intranet to ensure it is fit-for-purpose and has up-to-date local information, relevant to the work done by colleagues
- Continue updating our website for ease of access, signposting, and advice for all

To focus and increase our reach and effectiveness we are:

- Focusing on our new social media engagement strategy following the recruitment of a new social media engagement administrator in September 2023
- By 2024 we would have CAJ on new social media platforms and a branded concept of marketing across all platforms for consistency, branding, marketing, reach and awareness of topics and support
- By 2026 we would have embedded CAJ on the platforms, staying current with any new and evolving platforms for consideration of reach to Islanders and clients

Client focused - listening and learning from clients

Colleagues will scrutinise the work of the organisation to ensure our services meet the needs of our clients. We will champion and trial new ideas that will help improve our services.

To continue achieving our ambitions we will:

- Provide an environment where colleagues can scrutinise the work of the organisation in an open, transparent, and collaborative way, where we listen to and respond to client feedback and figure out the best approach to solve issues or adapt our approach for our clients
- Be focussed on ensuring that every attempt to contact us for support is responded to positively and appropriately, recognising the importance of timely access to advice and information
- We will annually review the client journey across the organisation to ensure it is as effective and efficient as possible, from the client's perspective
- Seek to train all our staff in Adult Mental Health First Aid
- Promote Equality and Diversity through everything we do

To focus and increase our reach and effectiveness for clients, we are growing within our technological side of the charity and therefore further information can be found within our 'Utilising technology' heading.

- We will be trailing opening on a Saturday morning once a month between the hours of 9am to 12noon for two staff, which will provide 2 casework and 1 debt appointment for clients. This will be trailed October 2023 to March 2024 and reviewed afterwards.

Continue to grow, adapt and be flexible

Identify gaps in service provision across Jersey and explore how the organisation can develop innovative ideas and service to grow. Use our client stories and influence to promote our services and issues faced.

To continue achieving our ambitions we will:

- Be the go-to charity in Jersey for help and advice, linking residents with appropriate services which complement the work that we do (One Front Door)
- Explore the opportunities of scaling up competency and capacity to the benefit of staff and the community alike
- Have an active fundraising group which leads on community and corporate fundraising to provide us with unrestricted funds to try new ideas and fill gaps in provision
- Recognising the greater need for mental health support and provision in Jersey and the role of the voluntary sector, we will work to provide appropriate support and services to meet the needs of our community

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Monitoring progress

If this plan succeeds, by 2026 we will have increased awareness of our presence in Jersey, working in new, innovative ways, specifically in technological ways. We will be able to evidence our reach, approach and support to people as well as those with additional vulnerabilities. In turn, this should see an increase in our client numbers and subsequently, outcomes due to increased awareness of the charity, our reach across

various mediums, knowledge of outcomes for islanders and traffic through various paths at the charity. E.g. face-to-face, email, phone, social media platforms.

We will monitor progress by:

- Regular reviews by Senior Management and Directors (at full board of appropriate measures at quarterly meetings)
- Reviewing the business plan annually to scan the external environment, with an evaluation of performance at a board and management team away day
- Having the Strategic Business and Development action plan as a standing agenda item at board meetings
- Chair and Chief Executive regular reviews of action plan

Risk and Contingency

A full risk assessment is conducted every year and considers areas including health and safety, insurance, technology, finances and governance. This is reviewed annually and when any significant changes arise. This was most recently reviewed after our complete refurbishment in 2023.

Following a complete change of IT providers in 2022 and a total replacement of all IT in 2023 as part of the refurbishment, we have reduced risk with all our IT storage and data being held offsite, through our IT providers on the 'cloud'.

All our hard copy historic data retention has been securely stored as part of a scanning project of the data, in order to reduce the risk of physical files at the office. This should be completed during 2024, if not earlier.

We constantly review and consider the risk and contingency of succession planning or even absence of key staff at the office.

ICT strategy

AI, cyber and technological scope

CAJ has been exploring different opportunities and is currently working on this.

Case management system review- person data collection

e.g. age / parish / sex. Is there safeguards in place, is there value to CAJ? What is the National position?

Cyber essentials accreditation

Conclusion

We believe that the set of strategic priorities identified above are right for the stage our charity is at. The plan is ambitious and important for responding to the needs of our growing community across Jersey. It also reflects the changing environment the charity and voluntary sector is rapidly going through.

Service Aims and Objectives

ESG integration into Service Aims and Objectives

Environmental aspects of ESG accounts for issues relating to greenhouse gas emissions, reducing global carbon footprint, waste, pollution, and the circular economy. We set our objectives making sure that the activities undertaken by us do not damage natural resources or wildlife, taking in consideration:

- Energy consumption
- Energy efficiency
- Deforestation
- Carbon Emissions
- Water Usage
- Waste Disposal
- Recycling
- Green Products

Social sustainability is about managing the impact on people. This includes having an inclusive employee culture, give fair and equal opportunities, have a diverse workforce, promote employee health, safety, and mental wellbeing, and provide adequate training and remuneration. We set our objectives to promote social sustainability by considering:

- Client satisfaction
- Diversity and Inclusion
- Staff and volunteer engagement
- Community relations
- Human rights
- Labour standards
- Social justice

- Responsible Supply Chain
- Workplace Safety – influenced by Cybersecurity
- Consumer Safety – influenced by Cybersecurity
- Data Protection and Privacy – influenced by Cybersecurity

Governance factors is about the internal system, control and protocols, making sure that the strategic decisions comply with the law and protects external stakeholders. It entails the organisation governing with integrity. We set out objectives considering:

- Board composition e.g., Diversity
- Lobbying
- Political contribution
- Separation of Powers
- Decision Transparency
- Executive Compensation

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 2022, the Service dealt with 12,342 client contacts. Website usage has decreased slightly from 2021 with 163,114 pageviews in 2022.

Most of the advice is still given over the phone – 51% compared to 33% visits, 15% by email, and 1% via social media, the website, and post. On average, three volunteer generalist advisors 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 advisor, caseworker, mediation or for pro bono legal advice where appropriate.

Breakdown of Objectives	Activities	2023-2026	Responsibility
	Monitor opening hours and website traffic.	Monthly	

Review Advice Service provision as our Service Delivery model	Review provision of digital advice		Advice Service Manager/CEO / Services Support Manager
	Review Legal Clinics		
Maintain adequate recruitment and training programme	Review needs to recruit and train generalist advisors	Quarterly	CEO / Advice Services Manager / Operations Administrator / Services Support Manager
	Prepare annual in-service training plan		
Information storage systems	Maintain/update information and classification systems.	Ongoing	Operations Assistant / IT Services Provider
Continue to build general access to advice and information	Maintain accessible website	Ongoing	CEO/IT Services Provider
	Maintain social media profiles	Monthly	Casework Manager

Money Advice

During 2022, there were 509 enquiries on money-related issues to generalist advisors, including banking services, insurance, pensions, credit and liability for debt. 174 clients were booked in with our money advisors to receive a full financial restitution negotiation service. Our money advisors dealt with a total of £6,408,065 of unaffordable debt.

At the beginning of 2023 there was 1 full time Senior Money Advisor and 1 part time. However since the end of May 2023 we have adjusted the team to now both full time roles. They see clients on a rota appointment basis. The largest amounts were, understandably, secured and unsecured loans.

Breakdown of Objectives	Activities	2023-26	Responsibility
Review adequate Money Advisors provision	Review needs to recruit and train Money Advisors	Feb 2023	CEO/ Senior Money Advisor
Recruit and train to maintain numbers and quality of advice	Recruitment and induction training In-service training talk plan	Ongoing	CEO / Operations Assistant

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	2023-26	Responsibility
Access to legal advice	Maintain good links with advocates who offer free legal advice and our in-house legal clinics.	Ongoing	CEO/ Services Support Manager

Equality

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 and French. We do have lists of local translation services and such services can be used when required.

Breakdown of Objectives	Activities	2023-26	Responsibility
Equality Discrimination	Continue to monitor incidents of discrimination in case records	Ongoing	CEO/ Advice Service Manager

Breakdown of Objectives	Activities	2023-26	Responsibility
Continue to monitor access to information and advice	Review the range of information available via the website Check links are current	Quarterly	

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 advisors. 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. [Please 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	2023-26	Responsibility
Maintain close working relationship with partner organisations and the Government of Jersey	Prepare and distribute statistics to Government Departments and relevant organisations Prepare and distribute reports on policy issues to relevant organisations and policy makers	Quarterly	CEO/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 Respond to media requests for interview or comment	Ongoing	CEO/ Board

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 To Home project team for outreach into our community during 2023, as previous years as well as joining Ministers for Consultations for charity awareness, question time and client data and analytics.

Breakdown of Objectives	Activities	2023-26	Responsibility
Continue to seek opportunities to promote the range of services provided	Distribution of leaflets to relevant parties	Quarterly	AA/Volunteers

Funding

Citizens Advice Jersey has a projected running cost of £374,835 for 2023. We now have a combined Grant for running costs and the Government Jersey Online Directory website which received a 4% increase in 2023 to £281,855 from the Customer and Local Services Department (CLS). We also receive a grant of £13,000 from Social Security Department for non-employment Discrimination matters. Government funding is by Service Level Agreement.

Breakdown of Objectives	Activities	2023-26	Responsibility
Maintain and increase core funding	Identify funding opportunities	As projects arise	CEO/Board

People and Training

As at 1st July 2023, we have 25 volunteer advisors, 1 Services Support Manager, 1 Senior Money Advisor, 1 Money Advisor, 1 Advice Services Manager, 1 Advisor, 1 Administrator. From mid-September 2023 we will increase our paid-staff headcount further with a full time role that will be half Nationality Advisor and half Social Media Administrator.

Regular staff and voluntary advisors training is crucial to achieve our service objectives. It helps our people to become more productive and introduces new skills which makes us all a better Team for our clients and helps to achieve client expectations.

Voluntary advisors have continual in-service training on the following:	Safeguarding, Discrimination, Income Tax, Benefits, Housing, Income Support, Pensions
Other training attended by some advisors/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.

Objectives identified:

Breakdown of Objectives	Activities	2023-26	Responsibility
Review recruitment needs for all roles	Maintain well-qualified paid management and administrative staff	Quarterly	CEO/ Operations Assistant
Provide high quality induction for all roles	Plan broad range of in-service training for voluntary and paid staff	As needed	Services Support Manager/Advice Services Manager
In-service training programme for all roles	Continue regular training for new generalist advisors, money advisors Review learning needs on developing advice areas	Ongoing	CEO
External training opportunities	Circulate details of external training opportunities	Ongoing	CEO/Operations Assistant

Premises

The current lease expires in 2026 and a possibility to extend the lease until at least 2031 has been confirmed by St Pauls Centre (new 9 year period from refurbishment). So security is assured at this time.

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	2023-26	Responsibility
Annual premises and Health & Safety check	Address H&S matters	December each year	CEO
Maintain ambience of public and staff areas	Review ambience of interview rooms and reception during H&S check	December each year	CEO
Repairs/ maintenance	Facilitate day-to-day maintenance	Ongoing	Landlord / CEO
Monitor physical accessibility	For clients and for potential advisors	Ongoing	CEO

Technology

During 2022 we moved IT contractors from Islands IT to SystemLabs to ensure we have secure, sufficient and a supportive IT relationship. A full IT review was conducted prior to consideration of change.

We replaced all our IT during our refurbishment in Q1 of 2023 with our IT providers, SystemLabs

Breakdown of Objectives	Activities	2023-26	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/Operations Assistant
Complete Cyber Essentials accreditation	Accreditation	Q4 2023 or Q1 2024	CEO

Office Equipment

The office equipment makes a huge difference in the office and allows staff to work more efficiently. Communication equipment like phones, printers, scanner, and computers save time from physically traveling to meet with others with online communications and allows us to share information quickly. With the proper office equipment, we can function efficiently and productive in a day-to-day basis.

Breakdown of Objectives	Activities	2023-26	Responsibility
Hardware/software	Replace or update hardware and software as needed	Ongoing	CEO
Stationary	Keep track of supplies and replace when needed	Monthly	CEO/Operations Assistant

Business Continuity

A business continuity plan is held in the Office Manual. The emergency contact list is 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 into our systems. This contains the relevant

contact numbers, details, and information to enable the service to operate with minimal disruption.

Compliance

All applicable policies continue to be developed/updated with board review and approval and all are reviewed according to the relevant timetable.

Work on strategic risk management is regularly reviewed to help us identify, quantify, and mitigate any risk that can potentially affect organisations business strategy, objectives, and/or strategy execution.

Our objective is to actively review every stakeholder we connect with, considering their operations, ESG position and ethical stance.

An introduction to Jersey - community profile

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 based on 50 clients surveyed
		Survey conducted in 2022 (next in 2024)
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

Status	Jersey Census 2021	CA Profile based on 50 clients surveyed
		Survey conducted in 2022 (next in 2024)
Married	%	37%
Remarried	%	0%
Separated	%	6%
Divorced	%	23%
Widowed	%	8%
Never married	%	26%

Employment Status

Status	Jersey Census 2021	CA Profile based on 50 clients surveyed
		Survey conducted in 2022 (next in 2024)
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 in March 2021 was 103,267, employment statistics are based only on adults of working age which was 68,060.

Accommodation

Type	Jersey Census 2021	CA Profile based on 50 clients surveyed
		Survey conducted in 2022 (next in 2024)
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

Ethnic	Jersey Census 2021	CA Profile based on 50 clients surveyed
		Survey conducted in 2022 (next in 2024)
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

Nationality	CA profile based on 50 clients surveyed	Electronic Jersey Census 2021 analysis of birth country	
	Survey conducted in 2022 (next in 2024)	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%

Community Advice needs analysis

Area	Advice needed	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	Expenses
	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	Expenses 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, expenses
Social and Private Tenants	Budgeting for the 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
People in need of financial skills	Basic money skills and budgeting	Community Savings	Short opening hours
	Adults	Leaving Care	Limited
	Young people	Youth Service	Limited
People with debt problems	Money Advice	Christians Against Poverty	Advice only
Young People	Family & relationship issues	Youth Services	Embarrassment, unwillingness to ask for help
	Housing	Hostels	Rent
	Employment rights	JACS	Awareness
Equality	Information	Liberate Jersey / Lawyers	Awareness, expense
Discrimination	Information	JACS when in employment / Lawyers	Awareness, expense

Advice Needs Analysis

Our analysis by specific client groups is shown in the below chart and is part of our planning process for Citizens Advice Jersey

It is noted that the cost of living crisis which followed Covid and Brexit, potentially highlighted or exasperated client groups with additional needs relating to the impact. This could be practical such as reduced or lost income, housing, utility supplies, budgeting or money management, relationships and employment. Also associated mental health and wellbeing issues for all those affected.

It is noted that these issues may make it harder for people to access the help they need for practical problems. For instance people may not be able to face creditors, or anxieties such as loss of essential services or relationship or employment breakdowns. It is anticipated therefore that linked to specific advice needs as outlined below, our team are also requiring skills in how to support people experiencing mental health issues so that they can access the help they need at a time and in a manner to suit them and Citizens Advice Jersey in turn support the team as a whole and develop and use the skills through training and support services.

We considered and identified various groups who are often disadvantaged in society and in our local community and this assessment is based on information from local sources only, including previous client experiences and what current client and social demographics tell us about their problems and our charitable service to them.

We keep our community needs analysis updated so that it reflects appropriate the situation in Jersey and this is especially important with the economic changes as more people are living in poverty and with poor mental health so keeping insight and monitoring up to date and relevant is key.

Client Group	Needs	Current Provision	Future Plans
Older People	Most subjects, potential focus on debts and housing costs	Mainly from direct referrals or stakeholders	Continue with current working ways, closer links with social housing providers
Younger People	Most subjects, potential focus on housing, finances, employment rights,	Self referrals or stakeholder and agency referrals e.g.	Better links with agencies that support younger people, schools and

	education. Whole life topics potential	Skills Jersey, Jersey Care Leavers etc	colleges. Focusing on social media for reach and awareness
Families in Poverty	Benefits, debts, relationships, housing and employment. Potential domestic abuse	Stakeholders and partnerships e.g. JAAR, Women's Refuge, James' Ark etc.	Continue as we are, engaging with agencies and networking relationships for support and aiding prevention
Minority Communities	All subjects	Self referrals, stakeholders, agencies, charities etc.	Continue as we are. E.g. analysing data and community profile for consideration. Continue stakeholder engagement with EDI cluster.
Disabled or health conditions	All subjects	Stakeholders, agencies and charities referrals	Continue as we are, strengthen relationships with groups and continue gathering evidence for any potential changes in policies, regulations or legislation
Homelessness	Housing, benefits, debts, support groups for dependency	Stakeholders, agencies and charities referrals	Continue as we are, continue gathering evidence of negative impact or housing, benefits, debts concerns with a view to campaigning for change should communications and relationships

			not support where needed the most.
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In addition to supporting our service delivery decisions, the above will also form the basis for our priorities for research and campaigning work we do on island.

We recognise that, through effective campaigning we can support policy makers to effect changes that improve people's lives and therefore the needs analysis can be updated.

Assessment of client satisfaction in 2022

Feedback from clients for period January to December 2022

During the period, 30 clients were surveyed. The following details the questions asked and the results:

1 – How easy was it to access the service?					
Very easy	Easy	Neutral	Difficult	Very difficult	
70%	20%	3%	3%	3%	
2 – Did you find the Receptionist/Advisor friendly and approachable?					
Very friendly and approachable	Fairly friendly and approachable	Neutral	Fairly unfriendly and unapproachable	Very unfriendly and unapproachable	
82%	9%	9%	0%	0%	
3 – Was your enquiry dealt with in a competent and timely manner?					
Very competent and timely	Fairly competent and timely	Neutral	Fairly incompetent and untimely	Very incompetent and untimely	
73%	18%	9%	0%	0%	
4 – Was information and advice explained in a way that you understood?					
Easily understood	Understood	Neutral	Difficult to understand	Very difficult to understand	
82%	9%	9%	0%	0%	
5 – If relevant, were you kept informed or were arrangements made to keep you informed?					

Yes	No	Not relevant			
36%	0%	64%			
6 – Has the service helped you find a way forward?					
Completely	Greatly	Neutral	Partly	Not at all	
63%	13%	3%	17%	3%	
7 – Has the service helped resolve your issue?					
Completely	Greatly	Neutral	Ongoing	Partly	Not at all
60%	13%	17%	7%	0%	3%
8 – How would you rate the service overall?					
Excellent	Good	Neutral	Poor	Very Poor	
80%	17%	0%	0%	3%	
9 – How likely are you to recommend our service?					
Very likely	Likely	Neutral	Unlikely	Very unlikely	
87%	7%	3%	0%	3%	

Our current services

Jersey Town Centre office

Location: The Annexe, St Paul's gate, New Street, St Helier, JE2 3WP

Opening Times: Monday, Tuesday, Wednesday, Thursday and Friday 10am to 3pm for drop-in's, calls are supported by answer machine 24 hours a day.

Model of service: Drop-in, appointments, telephone, letter, and email advice

Level of service: General advice, information, and support for: benefits, debt, relationships, employment, housing, consumer, health, education and legal

Specialist advice is provided in debt and employment.

Organisational structure

Please see below the current staffing levels as of September 2023.

Paid staff

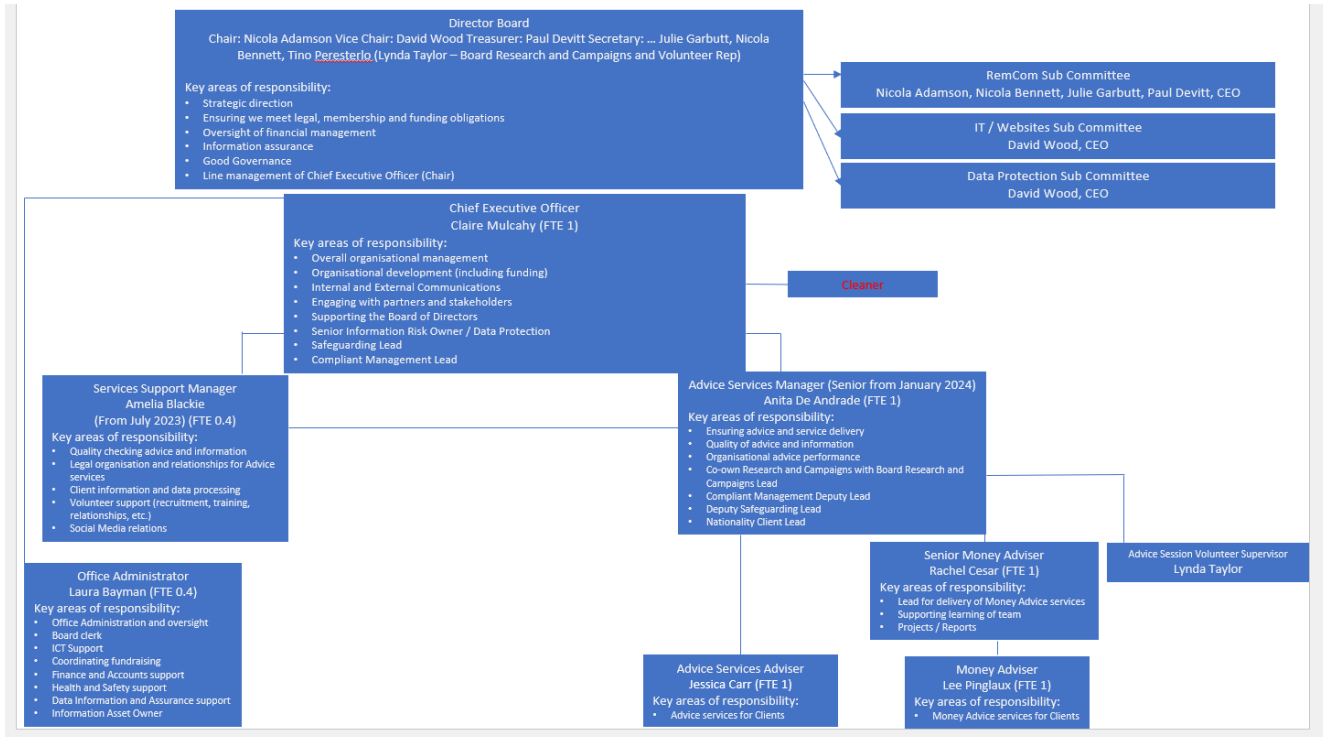
Role	Weekly hours worked
Chief Executive	35
Service Support Manager	15
Advice Services Manager	35
Senior Money Advisor	35
Money Advisor	35
Advice Services Advisor	35
Administrator	15 Term time 10 Non-Term time
Nationality Advisor / Social media administrator	35

Full time equivalent = 6.8

Volunteers

Role	Number of volunteers
Advisors	25
Trainee Advisors	2
Receptionists	5

Supervisors	1
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SWOT and PESTLE

Citizens Advice Jersey has evaluated the macro environment in which the organisation operates using the PEST analysis tool. The significant factors in the marketing environment that will shape the way we work are outlined in table 1. The organisation's position is evaluated using a SWOT analysis in table 2.

Table 1 - PESTLE Analysis:

<p>POLITICAL</p> <p>Change of Government administration and new cabinet</p> <p>Knowledge of politicians</p> <p>More local strategic partnerships</p> <p>Relationships with ministerial departments for understanding and working in collaboration for client matters</p>	<p>ECONOMIC</p> <p>Continuing economic uncertainty and progression of recession</p> <p>Economic uncertainty puts donation levels under threat</p> <p>Interest rates and cost of living</p> <p>Global instability</p> <p>War</p> <p>Inflation – salaries, pressures, and client concerns</p> <p>Brexit</p>
<p>SOCIAL</p> <p>Increasing number of people presenting with mental health problems</p> <p>Aging population – social, isolation, care, cost of living, covid etc.</p> <p>War</p> <p>Diverse community</p> <p>Covid</p> <p>Cost of living</p>	<p>TECHNOLOGICAL</p> <p>Keeping abreast of new methods of accessing advice and information</p> <p>Most of our communication methods, promoting our services and highlighting issues are through social media</p> <p>Adaptability</p> <p>Security</p> <p>Cost of updating to keep up with demand</p> <p>Investment</p> <p>Agility</p>

	Accessibility
ENVIRONMENTAL Cost and supply of utilities climate change – impact e.g. taxation competition for resources growing population	LEGAL Confidentiality Responsibility Annual case audit Awareness of ‘concern’ topics Training Keeping up to date with legislation Data protection Employment matters

Table 2 - SWOT Analysis:

STRENGTHS Strong team of Staff & Volunteers Relationship with WBC Willingness to try New Concepts A well-known National Brand Solid CEO Reputation	WEAKNESSES Dependency on Volunteers Reliance on limited number of Funders Name is synonymous with Local Authority Uniqueness Retention of staff and volunteers Succession planning – volunteers, staff, senior management, and Directors
OPPORTUNITIES Partnerships and relationships Social Media Fundraising, working with corporate social responsibility and community More engagement with local authorities for early prevention	THREATS Lack of Funding Political Changes Other Charities moving into CA Offering National CA Restrictions Weakening offer of services due to demand

<p>Campaigns and Advocacy for clients</p> <p>New government</p> <p>Refurbishment for increased services</p>	<p>Capacity limitations</p> <p>Retention of staff and volunteers</p>
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Critical Issues

1. IT provisions and access in general, linked with deployment during refurbishment
2. Premises for services and capacity limitations
3. Staff and volunteer development and retention

Key Strategies

1. New IT provider, transfer of provisions and adjustment of services
2. Refurbishment for increase of capacity and service provision
3. Focus on staff and volunteer development and retention
4. Stakeholder engagement with key influencers
5. Diversify and increase funding

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	
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						
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				
Safeguarding Partnership Board	O				Y	Y				
The Refinery	R		Y	Y	Y			Y		
Islands IT	O		Y	Y	Y					
C5 Alliance	O		Y	Y	Y					
SystemLabs	R		Y	Y	Y					
Portuguese Consulate	O			Y						

Budget

Budget 2024 - Forecast 2025-2026

Jersey Citizens Advice Bureau Limited

	ACTUAL	ACTUAL	BUDGET	BUDGET	FORECAST	FORECAST
Account	2021	2022	2023	2024	2025	2026
Turnover						
100 - AA Rayner Fund	30,000	15,000	0	0	0	0
200 - Tenants Deposit Scheme	10,500	10,500	10,500	11,250	11,250	11,250
211 - Health & Community Services	271,015	271,015	281,856	0	0	0
217 - Customer & Local Services	49,560	0	0	292,566	301,343	310,383
214 - Social Security Department	12,000	12,000	12,000	12,456	12,456	12,456
219 - Jersey Community Foundation	0	25,000	26,250	27,038	0	0
Skipton	0	0	0	5,000	5,000	0
Community Connections	0	0	0	4,000	0	0
Additional Funding target				45,000	45,000	45,000
260 - Donations	44,542	16,045	26,045	16,045	16,526	17,022
261 - Department for Business, Energy & Industrial Strategy (UK)	1,300	0		0	0	0
270 - Bank Interest	38	1,267	3,600	2,700	2,025	1,519
Total Turnover	418,955	350,827	360,251	416,055	393,600	397,630
Excluding gross up and Fiscal funding	360,843	350,827	360,251	416,055	393,600	397,630
320 - Wages and Social Security	249,476	238,465	256,030	287,582	297,648	308,065
322 - Staff Benefit - Death in Service Insurance	0	1,245	948	1,043	1,074	1,106
323 - Staff Benefit - Well-being programme	0	982	600	2,400	2,400	2,400
324 - Staff, Board & Volunteer strategy, meeting and occassh	0	4,542	4,500	4,635	4,774	4,917
Total Cost of Sales	249,476	245,233	262,078	295,660	305,896	316,489
Gross Profit	169,479	105,593	98,172	120,395	87,705	81,142
Total Administrative Costs	137,762	107,292	118,666	113,999	120,128	123,907
469 - Rent and rates	35,321	37,477	39,877	43,865	45,181	46,536
476 - Professional Fees	7,815	13,147	30,000	15,000	18,000	18,540
401 - Audit fees	5,329	1,652	1,817	1,999	2,199	2,418
480 - Training costs	48	12,857	1,000	1,800	1,854	1,910
457 - JOD Costs	10,300	10,815	11,626	12,207	12,574	12,951
473 - Computer maintenance	57,294	13,499	14,511	17,776	18,310	18,859
489 - Telephone	5,511	3,936	4,232	4,655	4,794	4,938
429 - Sundry expenses	2,971	2,777	2,986	3,135	3,229	3,326
445 - Heat, light & water	2,275	2,640	2,904	3,194	3,290	3,389
461 - Printing & Stationery	51	1,322	1,350	1,418	1,460	1,504
494 - Travel expenses	0	1,245	1,250	2,600	2,678	2,758
449 - Office maintenance	1,286	1,177	1,200	1,260	1,298	1,337
408 - Cleaning	2,468	1,170	1,600	1,300	1,339	1,379
485 - NACAB Subscription	1,299	1,043	1,121	1,177	1,212	1,249
325 - AGM expenses	1,253	960	960	1,008	1,038	1,069
433 - Insurance	1,309	802	882	970	1,019	1,070
400 - Advertising	2,595	506	1,000	250	258	265
425 - Postage	603	209	250	275	283	292
404 - Bank Fees	35	58	100	110	113	117
860 - Rounding	0	0	0	0	0	0
Profit on Ordinary Activities Before Depreciation	31,717	(1,699)	(20,494)	6,395	(32,424)	(42,765)
416 - Depreciation	(5,151)	(5,695)	(21,067)	(13,000)	(13,000)	(13,000)
Profit on Ordinary Activities Before Taxation	26,566	(7,394)	(41,560)	(6,605)	(45,424)	(55,765)
Actual Cash balance	371,779	356,373	263,945			
Estimated Cash balance				270,340	237,916	195,151

Reserves Policy

Refer to financial procedures

Communication strategy

We will use a variety of channels to provide our Strategy Business & Development Plan 2023-2026 to our people, stakeholders, and community. Informative sessions will be held periodically for our staff and volunteers to present the Strategy Aims and Objectives.

We will reach out to our community through other Jersey organisations and community groups as well as will publish our presentation on our website <https://www.citizensadvice.je>.

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