













# CITIZENS ADVICE JERSEY | Annual Report 2017

 Consumer Protection	 Crime & Violence	 Family Law	 Health & Care Services	 Land & Property
 General			 Legal Aid & Courts	 Motoring & Traffic
 Business Law	 Death & Bereavement	 Employment Law	 Money & Debt	

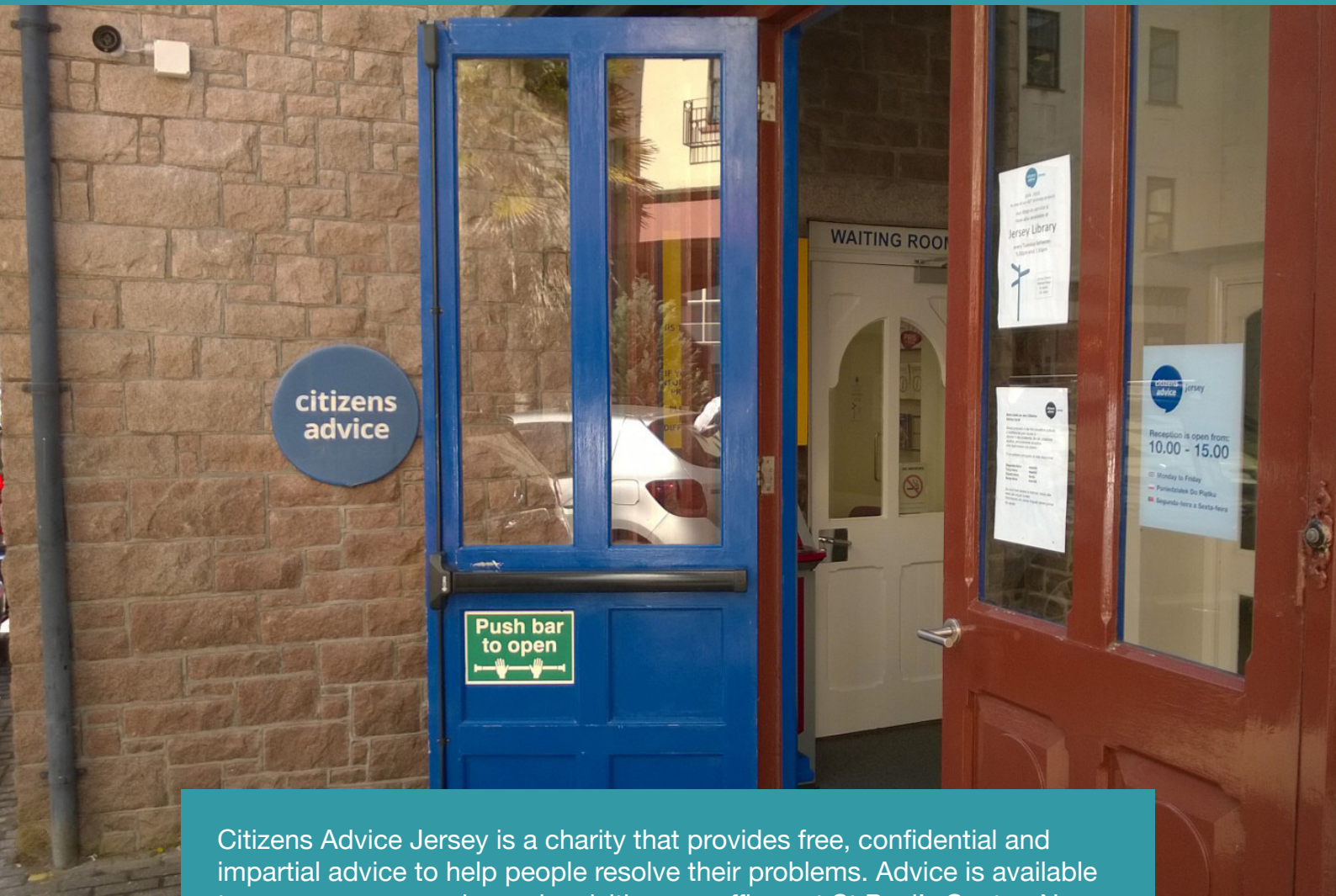


# CONTENTS



<b>P. 3</b>	Introduction
<b>P. 4-5</b>	Key Facts & Figures
<b>P. 6</b>	Chair's Report
<b>P. 7-8</b>	Chief Executive's Report
<b>P. 9-10</b>	Treasurer's Report
<b>P. 11</b>	Information Systems Update
<b>P. 12</b>	Staff, Volunteers & Management Board
<b>P. 13</b>	Thank You
<b>P. 14</b>	Summary of Income & Expenditure

## 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.

We also offer advice over the phone on 0800 735 0249, by e-mail on [advice@cab.org.je](mailto:advice@cab.org.je) and online at [www.cab.org.je](http://www.cab.org.je)

Our advice service is available from Monday to Friday 10.00 to 15.00 and of course, our website is 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 Centers are members of Citizens Advice, the national organisation, which provides information systems, training and support.

Together we make up the Citizens Advice service.



Telephone  
01534 724942



Web  
[www.cab.org.je](http://www.cab.org.je)

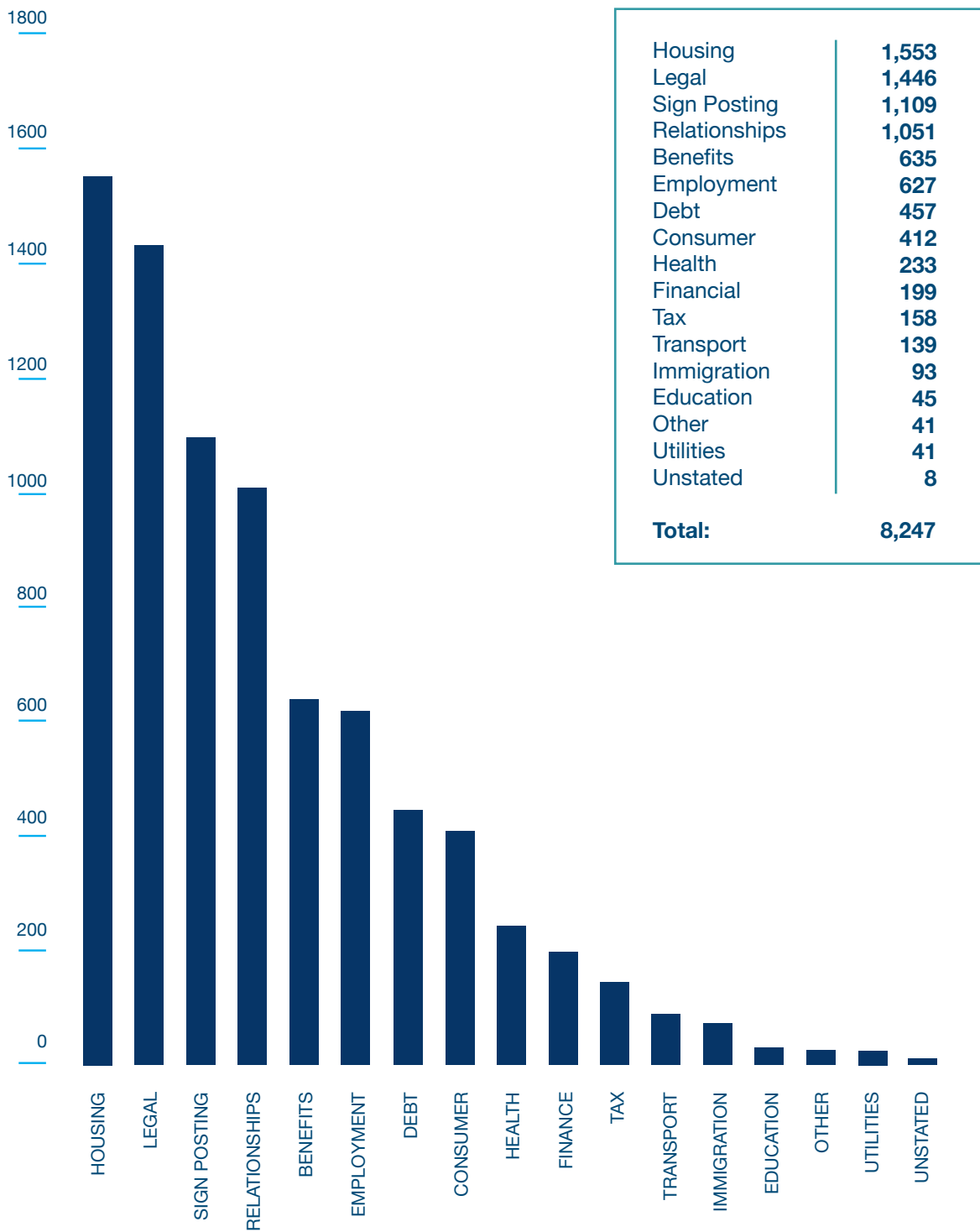


Email  
[advice@cab.org.je](mailto:advice@cab.org.je)



St Paul's Centre, New Street,  
St Helier. JE2 3WP

## NUMBER OF ADVICE ISSUES RECORDED IN 2017



### NUMBER OF CLIENT CONTACTS

NEW AND ONGOING PROBLEMS RECORDED IN 2017

QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
3,023	2,932	2,447	2,586	<b>10,988</b>

### WEBSITE STATISTICS

**www.cab.org.je**

SITE USAGE	NUMBER
SESSIONS	111,524
PAGE VIEWS	271,738
VISITS [from Jersey users]	56%

**www.jod.je**

SITE USAGE	NUMBER
SESSIONS	86,572
PAGE VIEWS	181,799
VISITS [from Jersey users]	71%

### ECONOMIC VALUE OF VOLUNTEERING

In 2017 our dedicated team of volunteers gave a total **6,604** working hours to the local office with an economic value of **£108,988.25**.

**“That’s the best news I had this year and it’s all thanks to you for putting my application through.”**

**“Yes, fantastic news, and again it was really down to your hard work for allowing the time to be put in place so this could materialise.”**



**Telephone**  
01534 724942



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**St Paul’s Centre, New Street,  
St Helier. JE2 3WP**

**In 2017 Jersey Citizens Advice continued its important role in the Island, through its advice services as well as through campaigning on social issues. Our ability to deliver high quality advice is well known and increasingly we are asked by the others to act as base for additional service provision. In recent years these have included the Jersey Online Directory (JOD), the Tenants' Rent Deposit Scheme and Community Mediation. This report highlights the work and projects of JCA in 2017 and how we continue to fund the organisation.**

## OUR WORK

In 2017 almost 11,000 clients made contact with us either in person, on the telephone or used our on-line services. In addition, visitors to our website continue to increase with over 200,000 views of our website pages.

We also continued our involvement with social issues and our Chief Executive reports on the work to improve Access to Justice by providing input to the proposed legal aid scheme, as well as expansion of the Discrimination Law to include disability.

As part of our membership of the wider Citizens Advice community, we adhere to national standards and are regularly audited on this basis. In 2017, we undertook a new process, the Leadership Self Assessment (LSA) which covers a number of areas of our work. I'm pleased to report that this assessment was positive in all categories with particular recognition of our strong strategic business planning.

## OUR FUNDING

Our core funding was once again provided by Health and Social Services and we remain grateful to them for their ongoing support and recognition of the importance of our work. We also receive funding from a number of other States Departments and Parishes, as well as grants from other bodies and donations from private individuals, all of which are crucial to our work. Our Treasurer, Julie Fairclough, writes about our funding and expenditure in this report.

## OUR TEAM

2017 saw the retirement of our Vice-Chair, Susie Robins, after over 35 years of involvement with the charity. Her work with CAJ encompassed volunteer adviser, office manager and member of the Management Board. In her time with CAJ, she was an outstanding ambassador for us as well as leading fund raising initiatives and raising the public profile through three very successful art auctions as well as street collections and publicity campaigns.

We are fortunate to have a very dedicated and enthusiastic Board on which all members contribute through involvement in specific projects and various sub-committees. One of our Directors, David Wood, led the project to replace our client database which completed in 2017 and David writes about this later in the report.

Led by our Chief Executive, our team of four full-time and two part-time paid staff together with over 30 volunteers provide advice and guidance to our clients. I would like to thank them all for their hard work and commitment to the service.

## 2018

Next year sees the 40th anniversary of Citizens Advice in Jersey and we will be marking this with projects to reach out to the wider community. Our first of these, a drop-in advice centre at the Jersey Library on Tuesday evenings, will commence in early 2018 and will be the first of what we hope will be a number of activities to mark this important milestone.

## DISABILITY DISCRIMINATION

2017 was the year when the march of new protected characteristics under our discrimination law took a pause to provide for a period of wide consultation before embarking on what is arguably the biggest step in our recent legislation changes, that of protection for those with disabilities.

The case for change has been made and we can now look forward to incorporating disability when advising people on their rights under the Discrimination (Jersey) Law in September, 2018, when the law is due to be enacted. This of course, complements the existing protection for race, sex, sexual orientation, gender reassignment, pregnancy and maternity and age that have now become an integral part of the advice process.

## DEBT STATISTICS

Recently the Registry Trust reported that judgement debts for 2017 in Jersey were at an all-time low. Commenting that a judgment is incontrovertible proof that debt has not been managed. These figures, although only a snap-shot from one year are encouraging and they start to display a slowly improving picture in the management of debt. The figures also show that whilst the number of people affected by judgement debt has reduced, the value of their debt has risen.

## ALL JUDGMENTS FOR 2017 (compared with 2016)

- **Total: 1,724 (down 12 percent)**
- **Total value: £6.6m (up 15 percent)**

On balance, and when compared to our debt figures, over the same period, we have also seen that improving picture of a reduced number of people affected but with an increase in the value of their indebtedness. In fact, our figures show an even more marked swing.

## DEBT STATISTICS 2017 (compared with 2016)

- **Total: 119 (down 52 percent)**
- **Total value £2.2m (up 32 percent)**

If we look back over a longer period of time, the highest recorded year was 2012 when out money advice workers saw 278 clients with a debt value of over £5M.

In real terms, 2017 total debt figures were almost identical to 2008, so we can say, with some confidence that for us, at least, we are back to pre-recession levels.

## ACCESS TO JUSTICE

In last year's review, I reported on the proposed changes to the Legal Aid system in Jersey and how important it is for our clients to continue to have access to the justice system. We continue to fight hard to protect our clients' interests in this regard.

This has been a broad and complex piece of work and I am encouraged that after reviewing evidence from a number of public consultations, as a panel, we have been able to find common ground, debate the issues in a conciliatory manner and arrive at a place where we can recommend a Legal Aid scheme that will remain fit-for-purpose.

Having a Legal Aid scheme that sits squarely within a legislative framework is a positive step towards securing access to justice for Islanders, both now and in the future. On that basis, we wait to see if the States Assembly will see fit to adopt this draft law.



## CHARITIES LAW

We welcome the long-awaited charities legislation and hope that the introduction of a Charities Commissioner and charities register will help to lift the profile of our sector in the Island. Many people are aware of the great work that charities do in our Island and it is essential, to preserve public trust, that we can demonstrate that we are well run and provide public benefit.

## PREMISES

The lease on our premises came to an end in November, 2017 and it was with some relief that

St Paul's Centre kindly offered us an extension for a further 9 years. This span of time will allow us to invest in refurbishing our surroundings and making the office space a more welcoming environment.

This type of refurbishment, of course, comes at a cost and we therefore give our utmost gratitude to The Roy Overland Charitable Trust and, in particular, Advocate Anthony Dessain for making the funds available to enable us to purchase new furniture, up-grade our heating system, re-carpet and paint all the office areas that are under our control. This has resulted in an uplift to both staff and our clients who have commented on what a huge difference this has made.

**“Thank you so much for your time and advice - as I said at the time, just talking to “you” has helped relieve some of the worry.”**

**“I cannot explain or describe how much I am grateful to you, for everything you're doing for my family. Thank you from the bottom of my heart.”**

**In 2017 we carried out our first Leadership Self Assessment (LSA), which included a review of its financial health. As the financial results for the year demonstrate, variability of income can have a significant effect on results from one year to the next, confirming the relevance of the Board's prudent approach to financial management.**

Net operating income for the year fell significantly in comparison to 2016 (down 42%), almost entirely as a result of a reduction in income, whilst costs were maintained in line with the previous year at £314,984.

Overall income for the year ended 4% down at £338,195. Given economic uncertainties and the pressure for all States departments to review their budgets, the Board was most appreciative that the core funding from our main sponsor, the Department for Health and Social Services (H&SS), was maintained at the same level as the previous year. However 2017 income was impacted by the loss of funding from the Association of Jersey Charities (£15,000 in 2016). On a more positive note, funding received from Social Security doubled to £12,000. In addition, the office agreed to provide support for the Tenants Deposit Scheme, for which it received a grant of £5,000 plus monthly costs of £200, giving a total of £7,400 for the year. We were fortunate once again to benefit from the generosity of many of the parishes as well as a number of private donations, however the Board are ever mindful that these donations are not guaranteed and cannot be relied upon year on year.

The Board has continued to monitor costs carefully throughout the year and was pleased to be able to approve a 2% non-consolidated pay increase for the office staff. In addition, the strategic initiative started in 2016 to invest in our technology platform was further supported with enhancements to the new Client Relationship Management ("CRM") system, expenditure on data migration and the purchase of further CRM and MS Office licences.

As reported last year, one of the major projects for the Board during 2017 has been to conclude on its future premises solution. The lease on the St Paul's premises came to an end in November 2017 and having considered a number of options, the Board decided to remain in the current premises and undertake a refurbishment project in order to enhance the working environment for staff and the client experience for visitors to the office. As part of the Board's ongoing strategy to set funds aside for specific projects, at the end of 2016 £25,000 was transferred to a Project Reserve in preparation for either a move or a refurbishment. During 2017 we were delighted and extremely grateful to receive a very generous donation of £20,000 from the Roy Overland Trust to support our premises project and this sum has been added to the Project Reserve, giving a total project fund of £45,000. The premises sub-committee have been working hard to plan the various stages of the refurbishment, which will include redecoration, changes to the heating system, a review of the electrical system and new carpeting, as well as new fixtures and fittings such as chairs and kitchen equipment. A small amount of expenditure from the reserve was incurred at the end of 2017, but the majority of the project will take place in 2018.

Overall reserves at the end of 2017 were £253,059, an increase of 21% on the previous year. Cash and bank balances were down slightly at £265,258, however this still represents the vast majority of the organisation's assets and the Board continues to review options for investing the funds efficiently on a regular basis.

During the year the organisation was subject to its first LSA visit as part of its Membership Agreement with Citizens Advice. The self assessment covered a number of areas, including financial health and the findings of the assessment were positive across all categories. The LSA recognised in particular the strength of the Board's strategic business planning. As part of its ongoing commitment to strong governance and sound operational practices, the Board will be undertaking a number of activities in early 2018 including updating the Risk Register and Business Continuity Plan as well as a Board self-appraisal exercise.

Like any organisation, we are not immune to the slings and arrows of outrageous fortune, however understanding the risk environment and carefully planning for the rainy day should it come, will provide the flexibility needed to trigger an appropriate response.



## INFORMATION SYSTEMS UPDATE

**I have been a member of the Citizens Advice Jersey board since 2015, and I find it a very rewarding experience, both working alongside my colleagues at the CAJ and seeing the valuable contribution they make to the island. My day job means I spend much of my working time around the world in major finance centres, and you take for granted the advanced systems and work environments available in modern businesses. I feel it's important that charities both have access to the same opportunities, and invest in systems, buildings and processes, so we can continue to provide high quality service for clients, and also a positive work environment for our staff and dedicated volunteers.**

I am pleased to see that 2017 has been a major step for Citizens Advice Jersey, both in our systems and the building where we operate. In 2016 we launched a new system to manage all client contacts and data, this was a major undertaking and in 2017 it has proven to be a real enabler to how we can deliver our service.

Whilst our new system is based on a major US providers technology, it was great to be able deliver this in Jersey, using local Jersey IT businesses, along with the support of the staff.

An important aspect of this new system is the data is now managed in the 'Cloud' and whilst this may sound 'risky' it is in fact a significant security upgrade for our data; its also an important step as we prepared for GDPR, which is a significant change is Data Protection Law.

The Board have been working with local advisors to prepare and train Citizens Advice Jersey, our staff and volunteers for this important change.

Work is ongoing and planning the addition of impoverished WiFi in the building and supporting more flexible ways of working. Our weekly presence with a drop-in clinic in the town library's is just an example of how the service is evolving and our technology must adapt to support this

It's not just about how we deliver our service, but also how we raise awareness of issues and what CAJ can do to support people. 2017 has seen a successful campaign to raise our profile on social media and ensure we are present in the minds of our community, both young and old, online and offline.



**Chief Executive:** Malcolm Ferey

**Manager:** Angela Pigliacelli

**Session Supervisor:** Laura Quenault

**Caseworkers:** Val Macready P/T and Teresa Bewhay P/T

**Gateway Portuguese Nationality Advice Worker:** Anita De Andrade

## VOLUNTEERS

 as at 31 December, 2017

**Volunteer Supervisor:**

Lynda Taylor

**Generalist Advisers:**

Steve Cole, Victoria Donald, Jan Le Boutillier, Ron Perkins, John Stephens, Kathy Gallaher, John Waters, Jane Yates, Jane Jehan, Janice Kearsey, Katie Le Quesne, Matthew Swan, Lorraine Claxton, Simon Cross, Jan Jackson, Bob Wareing-Jones, Charlotte Linney and Sheila Ponomarenko

**Trainee Generalist Advisers:**

Jean Le Feuvre, Mark Hayden and Andy Pemberton.

**Receptionists and Administrators:**

Marguerite Birch, Patrina Gray, Mary Karch, Eve Morcombe, Audrey Watkins, Methab Jamali, Kim Lock and Margaret Claxton

## MANAGEMENT BOARD

 as at 31 December, 2017

**Chair:** Ms K Jeggo

**Vice-Chair and Company Secretary:** Mrs N Adamson

**Treasurer:** Mrs J Fairclough

Mr S Clipp, Mr T Perestrelo, Prof. E Sallis, Mr D Wood, Mrs J Karugahe, Miss L Le Brocq

**Volunteer Representative:** Mrs Lynda Taylor

**TO OUR FUNDERS AND SUPPORTERS**

The Health and Social 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  
The Channel Islands Co-operative Society  
Viberts (Jersey Lawyers)  
Alex Picot Chartered Accountants

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

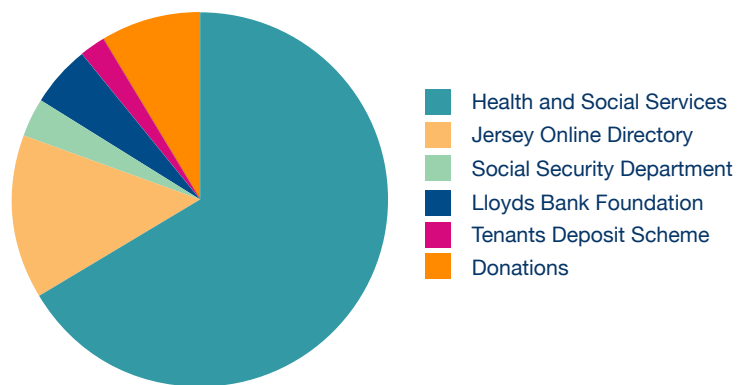
**“Excellent service - everyone at Citizens Advice is so pleasant and helpful including my old work colleague Sally on reception.”**

**“This is fantastic news. Thank you for all your hard work in assisting us with our problem.”**

This is a summary of our income and expenditure in 2017 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](http://www.cab.org.je)

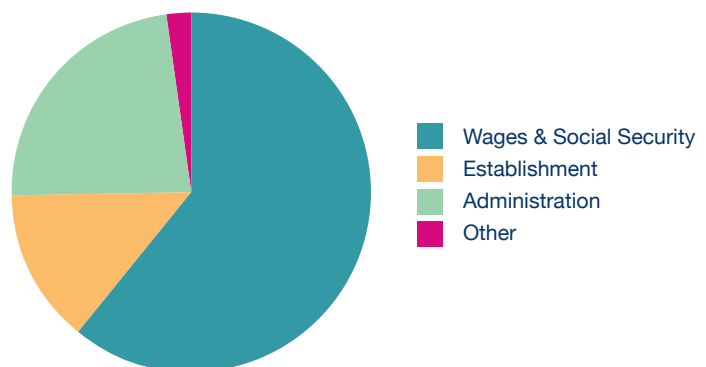
## INCOME

INCOME	AMOUNT
Health and Social Services	224,134.00
Jersey Online Directory	48,000.00
Social Security Department	12,000.00
Lloyds Bank Foundation	17,767.00
Tenants Deposit Scheme	7,400.00
Bank Deposit Interest	44.00
Donations	28,850.00
<b>Total</b>	<b>338,195.00</b>



## EXPENDITURE

EXPENDITURE	AMOUNT
Wages and Social Security	192,172.00
Establishment	43,531.00
Administration	73,069.00
Other	6,212.00
<b>Total</b>	<b>314,984.00</b>





## HOW TO CONTACT US

**VISIT US AT:**

ST PAUL'S CENTRE, NEW STREET, ST HELIER  
MONDAY TO FRIDAY 10.00 TO 15.00

**TELEPHONE US ON:**

**FREEPHONE:** 0800 735 0249

**E-MAIL US AT:**

[advice@cab.org.je](mailto:advice@cab.org.je)

**FOLLOW US ON FACEBOOK AND TWITTER AT:**

<http://www.facebook.com/cab.jersey>

<https://twitter.com/CABJersey>

**TO GET ADVICE ONLINE VISIT:**

[www.cab.org.je](http://www.cab.org.je)

