

Citizens Advice Guernsey



**Annual Report
May 2016**

CITIZENS ADVICE GUERNSEY ANNUAL REPORT 2016

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CITIZENS ADVICE BUREAU GUERNSEY OUR AIMS AND PRINCIPLES

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

SUPPORTERS

Friends of Guernsey Citizens Advice
Channel Islands Co-Operative Society
States of Guernsey

Also the '100 Club' Members:

A.B. Marine
Barras Car Centre
BDO Limited
Brehon Ltd
Carrus Automotive
Chris Workman
Cooper Brouard Ltd
Deloitte LLP
Investec Bank (Channel Islands) Ltd
Le Mont Saint Garage
Longport Properties Ltd
Skipton International Ltd
St Peters Trust Co Ltd

'Help in Kind':

Betley Whitehorne Image
Bleu IT Consultants Ltd
Channel Islands Co-Operative Society
Collenette Jones
Mike Le Cras
SPS Clean

And with Thanks for Various Individual Donations:

Law Officers
Nick Chadwick

MANAGEMENT COMMITTEE MEMBERS

Stephen W Hogg	Chair
Susan E Doggart	Vice Chair
Nigel Cashin	Treasurer
Fiona Troalic	Secretary
Peter Hyde	Volunteers' Representative
Dawn A Tindall	Member

CHAIRMAN'S REPORT 2015

This is the third occasion I have had the opportunity to write to you as Chairman of the Management Committee and I am pleased to report on another full and successful year for Guernsey Citizens Advice.

We have had the benefit of a relatively stable team in a year that saw 9,536 enquiries received from 3,897 clients. Consistent with the trend seen of late, enquiries were 3% down v 2014 reflective of increased use of our website (4,202 visits v 3,408 in 2014) and people routinely using internet search engines for information gathering. As such, whilst enquiry numbers are falling, in general complexity and demands on advisors time are increasing, a trend I would expect to continue.

Work with the States on social policy issues identified by our advisors continues to form an important part of Citizens Advice services and it was good to see our objective of creating a Financial Services Ombudsman come to fruition in November. Progress has also been made regarding two other long running objectives, namely, consumer protection and personal debt relief legislation, and my thanks to David Hazell for his work on this and policy and research generally.

The only major change in 2015 was the end of the Money Skills project and loss of Katherine Tetlow from the team, a sad and unwelcome development. Despite negotiations over a period of 18 months, acknowledgement of the value of the service and our commitment to reduce the cost to the Education Department from £20,000 p.a. to £10,000 p.a., ongoing support was declined. December saw the end of an 8 year service. Katherine did a great job over her 5 years with Money Skills, my thanks to her for that and the way she professionally 'got on with it' during a long period of uncertainty. Sadly, we did not get the result we were working for.

The relative stability we enjoy as a team does not extend to the wider Citizens Advice organisation which is in the throes of major change both structurally and in terms of delivery of support to bureaux. New membership agreements are being drafted aimed at giving greater local discretion with enhanced reporting. In liaison with Jersey Citizens Advice, we are seeking a bespoke Channel Islands' agreement incorporating current working arrangements with Citizens Advice. In short, notwithstanding the changes centrally, we are looking to ensure that as far as possible it is 'business as usual' here.

Under the existing membership agreement, 2015 saw our three-yearly audit being undertaken and it is a credit to Kate and the team that we again received an "outright pass" with good processes noted throughout the Bureau. This reflects the commitment and high standards everyone works to well done to all!

Via a three year rolling Business and Development Plan, we seek to develop and improve the service Citizens Advice provides. A major piece of work successfully undertaken during the year was Infosys, the new local electronic local information system. Although the paper version of the information remains available for use with clients, the new hyperlinks replace the card index system. Thanks to Kate, Kerry, Katherine and Chris for their considerable work on this.

Another key objective was to improve the interview facilities, something that saw negotiations with our chosen architect and builder completed in December to enable work to commence in the New Year. I am sure both clients and the staff will benefit from this work through 2016 and beyond.

The fact that we can plan and work with confidence is helped to a great degree by the financial stability Citizens Advice Guernsey enjoys. Whilst our Treasurer will share the numbers, my thanks to Liz, Margaret and the Friends team for all they do to support us. We are the envy of many in receiving such stunning support long may it continue! I would also take this opportunity to thank the Channel Islands Co-Operative Society who provides the Friends' shop premises, they quietly help us and other charities across the Islands, something that is much appreciated and makes a difference.

Again, my role has been made easy by an established, hardworking and very supportive Management Committee and Management team, my thanks to them for all their help and support throughout the year.

Finally, I would like to take this opportunity to thank you for attending the AGM or taking the time to read this report. Each of you has helped Citizens Advice Guernsey serve the community in an effective and professional way and on behalf of the thousands of people helped, my thanks to you all.

Steve Hogg
Chairman

TREASURER'S REPORT 2015

This is my fourth Treasurer's report and one where I have to report a slight deficit of £2,397 (2014: surplus £10,804). As you will see in the Receipts and Payments Account, this is primarily due to our funding the Financial Skills programme for six months, following cessation of States Grant in June 2015. As a result of this, Total Income fell to £126,245 (2014: £138,535) and Payments amounted to £128,642 (2014: £127,731).

In 2015, The Friends of Citizens Advice ("the Friends") contributed an amazing £81,000 and if this level of support continues through 2016 it will mean the contribution from the Friends accounts for nearly 70% of our Total Income. The value of this income cannot, therefore, be over emphasised. Liz Timms, Margaret Lowe and the Friends team continue to do a fantastic job at the Bridge Shop as well as organising the Friends' lunches, raffles and our annual Flag Day.

We obtained a six month extension to our Financial Skills grant to June 2015. Despite approaching a number of local foundations and other organisations, regrettably, we have been unable to secure long term funding to continue the project. I am sure Kate and or Steve will comment on this further.

We are grateful for the continued support of the Guernsey States, specifically the Department of Social Security who maintained their grant at £27,010. As we know, cost constraints are a major focus for the Guernsey States and therefore we welcome their financial contribution.

Our Balance Sheet, despite the deficit is still in a very healthy position, Net Assets standing at £267,145 (2014: £269,542). This amount is represented almost entirely by cash funds held across three local banks, HSBC, Skipton International Limited and Lloyds Bank.

Although not reflected in these Accounts, the Management Accounts of Citizens Advice Guernsey contain a Property Reserve of £133,133 which is considered to be a prudent allowance for the costs of moving the premises to another location, please refer to Notes to the Accounts, point 3.

Financial budgets for 2016-2018 are attached. In view of the potentially uncertain situation with the Bridge Shop it is prudent to reduce the Income under "Donations" over the next three years to a nominal £10,000 as you will see for 2018. The States Grant is assumed to continue and this has been included at the current level. In view of our reasonably healthy Balance sheet position, we do not propose to apply for funding to the Association of Guernsey Charities.

My gratitude goes to the Friends and I would like to record my thanks on behalf of Citizens Advice Guernsey to all those who have worked so hard during 2015 to raise funds.

Many thanks to Tony Wills for his expertise and experience in managing the "day to day" finances and assisting me with this report. Also, to Mike Collenette and his team at Collenette Jones for again volunteering his services as auditor.

Nigel Cashin

CITIZENS ADVICE

INCOME AND EXPENDITURE BUDGET 2016 - 2018

INCOME	2016	2017	2018
	£	£	£
GUERNSEY FRIENDS OF CAB*	84,680	52,900	30,900
STATES OF GUERNSEY GRANT	27,010	27,010	27,010
100 CLUB	1,300	1,300	1,300
BANK INTEREST	<u>2,040</u>	<u>2,040</u>	<u>2,040</u>
	115,030	83,250	61,250
HUMAN RESOURCES	79,950	81,300	81,300
PREMISES	17,595	17,800	17,800
OFFICE EXPENSES	8,360	8,300	8,300
DEPRECIATION	6,000	6,000	6,000
UTILITIES	5,232	5,040	5,040
INFORMATION TECHNOLOGY	3,932	4,076	4,101
MARKETING	<u>1,800</u>	<u>1,800</u>	<u>1,800</u>
	122,869	124,316	124,341
PROFIT AND LOSS	-7,839	-41,066	-63,091

*Due to the uncertain future of Leales Yard

FRIENDS OF CITIZENS ADVICE 2015

COMMITTEE MEMBERS: Liz Timms (Chairperson and Treasurer), Margaret Lowe (Shop Manager), Daphne Le Tissier, Di Hockey, Ann Le Lerre, Eileen Le Patourel, Heather Gale, Margaret Priaulx, Christine Marquis, Sandra Bishop.

I am pleased to report that once again the shop has had a very successful year and you will see from the Treasurer's report that the figures reflect how much we were able to raise during 2015. The success of the shop is due to many factors, the general public for donating good quality furniture, bric a brac, clothing etc, without which we would have nothing to sell. Secondly the staff, Committee Members and many helpers who are giving so much time and enthusiasm to its successful running.

The Friends Committee now has 10 members. Sandra Bishop joined us during the year and is a great asset to us. I must take this opportunity of thanking Margaret Lowe and Daphne Le Tissier who view furniture before we take it in, and mention Margaret again who organises the rota for the shop and collection of furniture; not an easy job.

We had another very successful Flag Day which raised £1,893. 83, thank you all for your help, especially members of the Bureau and Management Committee for their help on the day, and for the unsung heroes Dick Le Tissier and Brian Lowe who spend the day delivering and collecting the buckets ready for counting. The Friends are very grateful to you all. Flag Day is a very profitable and worthwhile endeavour as it not only raises a lot of money but enhances the profile of Citizens Advice as well.

During the year we once again held 2 Ladies Lunches at the Peninsula Hotel, always a very popular event. At both lunches we have had over 130 guests attend, a great number, and after each lunch we are asked when the next lunch is to be held.

Finally I must take this opportunity of thanking the Channel Island Co-Operative Society for allowing us to use the shop free of charge, Nick Chadwick for his continued support on a monthly basis, Jeff Guilbert for collecting and delivering the furniture for us and the Grange Lodge Hotel who allow us to use their Reading Room for our monthly meetings. A big thank you to all the committee members and helpers for your dedication and hard work which is helping to support the wonderful work carried out by Citizens Advice Guernsey.

Liz Timms,
Chair of the Friends of Citizens Advice

FRIENDS OF CITIZENS ADVICE GUERNSEY

Income and expenditure for the period 1st January - 31st December 2015

<u>INCOME</u>	<u>£</u>	<u>£</u>
Charity Shop takings	83,620.58	
Flag Day	1,893.83	
Donations	2,400.00	
Ladies Lunches (net)	1,902.80	
Collection Boxes	525.16	
Raffle	396.00	
Bank interest	<u>5.16</u>	
		90,743.53
<u>EXPENSES</u>		
Charity Shop expenses		
Haulage	2,555.53	
Electric	3,016.35	
Insurance	175.00	
Telephone	194.54	
Water	184.69	
Other expenses	<u>1,143.42</u>	
		<u>7,269.53</u>
Net Income for the year		83,474.00
Transferred to Citizens Advice Guernsey		<u>81,000.00</u>
	£	<u><u>2,474.00</u></u>

SECRETARY'S REPORT 2015

Members will be aware that the Guernsey Citizens Advice Bureau is a company limited by guarantee (LBG). This is a status adopted by other local charitable organisations and not-for-profit organisations.

The Annual Validation for 2015 was filed late this year for technical reasons.

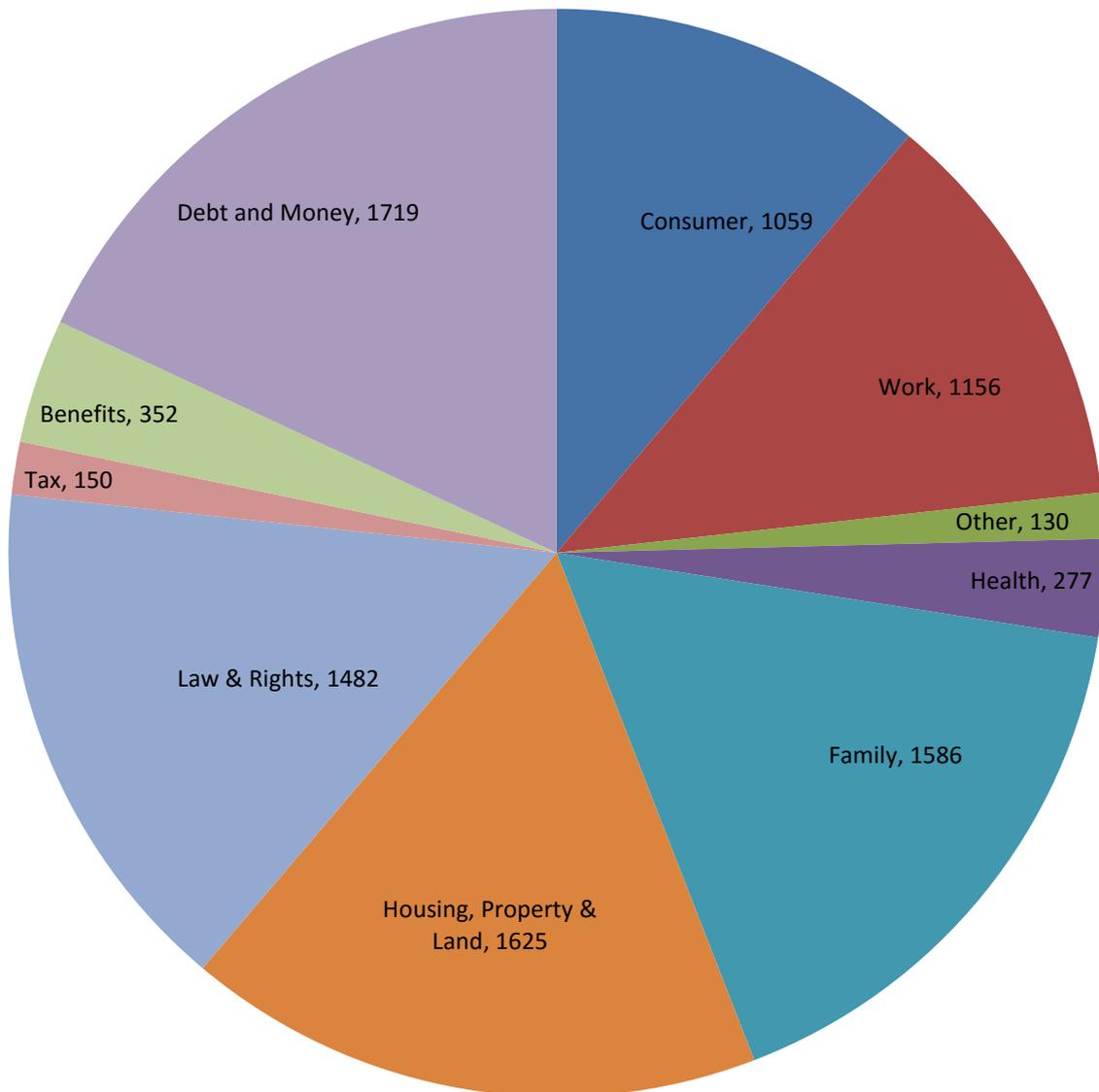
The tax registration has also been completed for the year.

The number of members on the Bureau register stands at 79

Our members are entitled to vote at the AGM or at a Special General Meeting of the Bureau and are entitled to propose individuals for election to the Management Committee.

Fiona Troalic
Secretary

**BREAKDOWN OF MAJOR ENQUIRY AREAS FOR 2015
(9,536 in total)**



MANAGER'S REPORT 2015

Citizens Advice Guernsey continues to maintain a strong team of paid staff and volunteers. The Management Committee is well-skilled and supportive and the Management Team has benefited from gaining the skills of Margaret, our Office Administrator. This enabled Kerry and I to prepare for our 3-yearly audit in July and achieve an outright pass once again.

In 2015 the bureau volunteers worked 15,612 hours, and the equivalent value of the work in their various roles amounted to £277,483. The Friends Fundraising Committee and the charity shop workers did another 5,024 voluntary hours, which would have been worth over £60,000 had they been paid. It continues to be a great pleasure to work with these people who give their time freely to provide a professional level of service.

The advice and information that we provide is at the heart of our service. At the start of 2015 we moved to a revised classification system which will, in time, provide additional local statistics and will be more comparable to those produced elsewhere. This had taken a lot of preparation, particularly by Chris Hobbs, our IT case-sheet developer, and fortunately the advisors coped really well with the change. The next stage during the year had been to develop a hyperlinked IT information system for advisors to access from their desks which builds on the paper information files used with our clients.

The year ended on a sad note with the closure of the successful Money Skills project and the loss of Katherine T, its Coordinator. This project had been developed as part of the Island's anti-poverty plan to reach adults who were most vulnerable to poverty and was extended to all young people. Her work with local senior schools had been highly valued and reached 1,900 students each year. In addition she held regular sessions at the prison as well as training for staff in other organisations or States Departments. After awaiting confirmation of the Service Level Agreement with Education for over a year and a half, it was very disappointing to be informed in July that funding had been withdrawn. The Management Committee agreed to fund the project so it could be continued to the end of 2015 which enabled Katherine to meet commitments with the schools and to pass on the training materials that she had devised to the teachers.

In addition to providing people with the advice they need, Citizens Advice has an equal aim to improve the policies and practices that affect people's lives. Our work on policy and research has grown in both quantity and quality in recent years, thanks to our Coordinator David H who was assisted by Helen early in the year and then Brenda, a former advisor. The integrity of our reports is well respected and we are often used as a resource for statistics or other evidence by government departments and the media.

In September we held our annual Joint Planning Meeting to which all volunteers, staff and Committee members are invited. This is our opportunity to look at the services we provide and plan the improvements we intend to make over the coming year. This feeds into our 3 year Business and Development Plan, a detailed document setting out our objectives and describing how and when they will be achieved. I am pleased to say that apart from a slight delay in the building works to improve accessibility, we achieved all our objectives for 2015.

Every three years we have had a comprehensive audit of our service to maintain our membership of National Citizens Advice. This includes providing evidence that we comply

with over one hundred requirements. Although we have had some exemptions due to jurisdictional differences, this has actually meant more work, as we have therefore had to devise our own alternative systems. A new membership process is now being developed nationally and we will be working closely with Jersey to minimise the impact of these proposed changes on the Channel Islands, particularly those to the exemption process.

Our main premises are adjacent to Leale's Yard and are therefore not directly affected by the recent proposals. However, the Friends Charity Shop building would potentially be removed early in any redevelopment so they have an uncertain future. The Co-Op has continued to be very supportive of our service and has committed to giving as much notice as possible if their plans are approved. Meanwhile the Friends are continuing to work as hard as ever on our behalf. As you will have read, Liz, Margaret and their fantastic team have continued to raise the funds needed both to keep the bureau open and running efficiently and afford to make much-needed improvements to the premises.

I remain grateful to the advisors and money advisors who are at the core of our service giving their time willingly to help the people who come to us with their problems. Nick has been working hard with 8 trainee advisors during the year to help us maintain numbers and our support workers supervise all advice sessions to ensure quality of advice. We are also supported by a team of admin volunteers who assist Kerry, Margaret and I to deal with all the background tasks that keep the organisation running smoothly. Steve and the other Committee members oversee our finances and ensure proper governance, as well as providing us with their guidance and encouragement. I am proud to work with them and would like to thank them all for their part in continuing to maintain and develop our service.

Kate Raleigh
Manager

MONEY SKILLS AND ADVICE SERVICE

The Money Skills project has now closed due to the withdrawal of the Education department funding. Despite appeals and discussions with the business community we were unable to secure sufficient funding for the project to continue.

The input into schools and colleges continued until the end of the project in December 2015, and the sessions were an established part of their PSHCE programme. Sessions were delivered from Year 8 (age12/13) upwards in all the high schools (including St Anne's in Alderney) and Grammar School, plus the private colleges and College of Further Education. Approximately 1900 young people were reached through this method during the 2014/2015 academic year. These sessions received positive feedback from both teachers and students and teachers in particular were very sorry to see the service end as they see financial capability as an important part of the curriculum.

In the community, the Coordinator ran a 5 week course at Les Nicolles prison approximately 3 times a year. In addition to this she also provided a one to one service for those prisoners who wanted to discuss specific money issues. Training was provided for new volunteers at The HUB so they are aware of Citizens Advice services and able to help their clients with basic money issues. For frontline workers there has been training for staff at Social Security and Housing departments. Housing also included a leaflet on Citizens Advice money advice with their rent increase letters and are very proactive in referring clients to us if they get behind with rent.

We also generated publicity through the media to increase awareness of the project and to highlight money management topics along with the other services that Citizens Advice can offer.

During 2015 there were 2,392 enquiries on money issues to our generalist advisors. The specialist Money Advice service continues to be busy with 5 trained money advisors each working at least one session a week. They received 195 referrals of whom 118 clients received full financial restitution brokerage and another 37 clients received assistance with budgeting or support in making their own negotiations.

Money advisors negotiated repayments on nearly £3,688,405 owed to creditors. The largest amounts were secured loans and credit or store cards, but medical, tax and utility bills were also common.

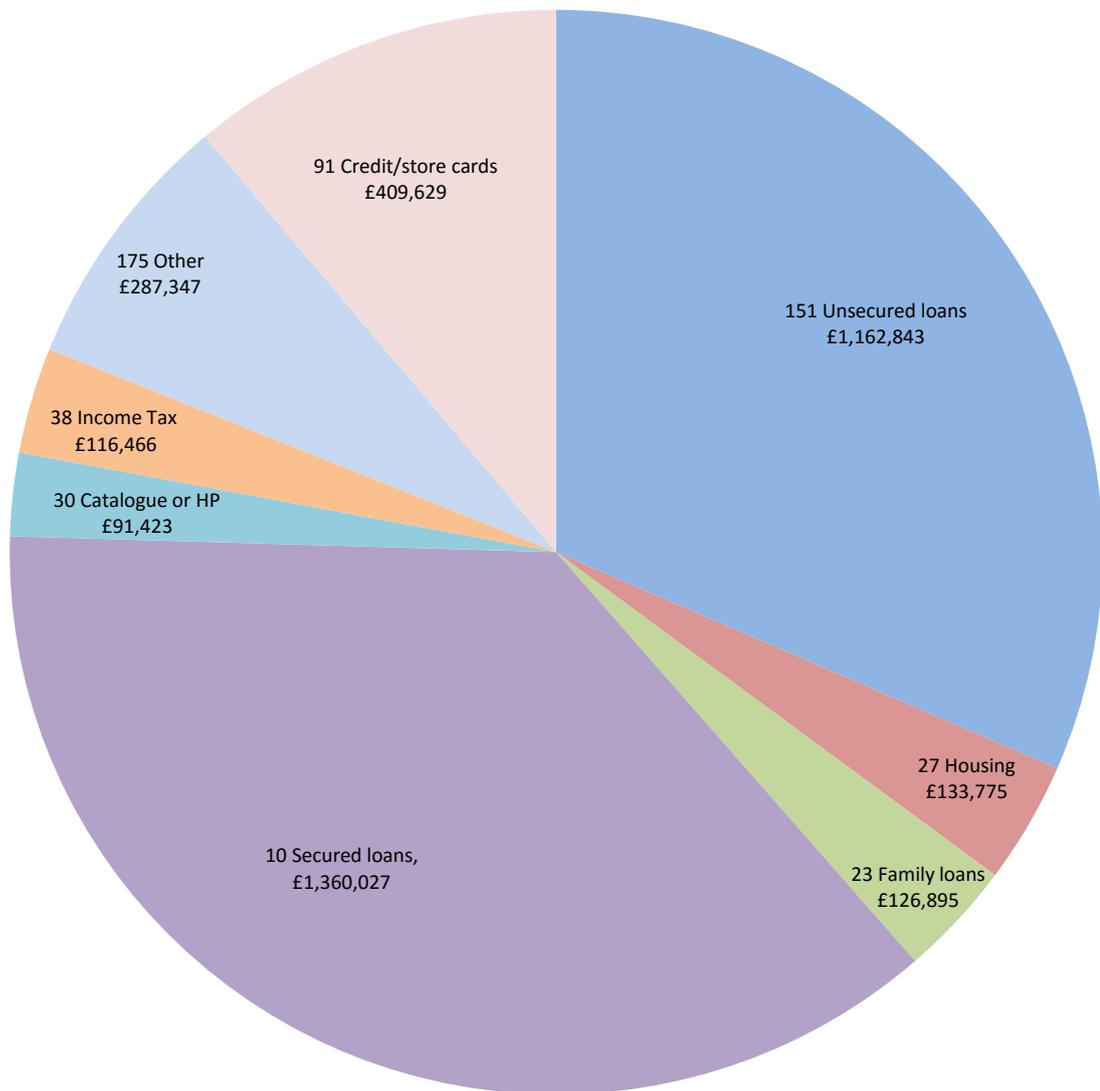
20% of the money advice clients were retired or had long-term sickness preventing them from working, meaning that their ability to pay off their debts is very limited. Another 15% were unemployed. Worryingly, there are over 80 dependent children living in households that are affected by the deprivation caused by unaffordable debt.

The underlying cause of a third of indebtedness was poor budgeting, demonstrating that an ongoing need remains for the Money Skills project or an equivalent service.

Katherine Tetlow
Money Skills Coordinator

MONEY ADVICE CLIENTS

Breakdown of debts by frequency and value 2015



POLICY AND RESEARCH REPORT 2015

Social Policy issues are identified by our Advisors, or are apparent from the trends appearing in our statistics. Under the heading of Social Policy we have spoken up about policies and services in the island which cause our clients problems for many years.

Information was again sent out to the Chief Minister, the Ministers and the Chief Officers in respect of the level of activity experienced by Citizens Advice Guernsey and highlighting social issues where appropriate. In 2015 we expanded the distribution significantly to include other people and organisations and this list will be used from now on. We responded to a range of policy consultations and to the media regarding a variety of issues. We also attended many meetings with groups or individuals in pursuing our aims.

More recently we have prioritised those issues where we see that the opportunity for change is greatest and we have adopted more of a campaign approach. Thus firstly, in order to gain acceptance that there is a problem that requires legislation, we raise the issues regularly in our dealings with Deputies and the States, backed up by the evidence of our experience. If successful, we then work with the Department or Law Officers concerned, both to support their efforts generally and to help to address the problems we have identified.

Social Policy resources are very limited and our focus has to reflect that fact. In practice this means the majority of time is now spent on 1-3 live campaigns each of which may spread over a number of years.

In 2015 our long running objective to protect the interests of financial consumers came to fruition with the creation of a Financial Ombudsman service. The Channel Island Financial Ombudsman became operational in November and has wide powers to compensate clients with legitimate complaints. We have already had three meetings together and we will actively support the Ombudsman in 2016.

Perhaps our longest running objective has been a broader consumer protection law. It is clear that, at last, Deputies and the board of Commerce and Employment are persuaded of the need for action. As a result Trading Standards have the mandate to pursue this goal and commenced a consultation process in 2015 culminating in the preparation of draft legislation. To this end we were invited by Trading Standards to attend training on the new consolidated UK law on which ours will be based.

One of the largest projects for some time commenced in 2014 in respect of the problems of the Money Advice clients who are trapped at a level of debt which they are not foreseeably able to repay. Our campaign is aimed at the establishment of new laws which will provide a realistic option for personal debt relief or bankruptcy for deserving clients; such an outcome would inevitably take years not months. We continue to work with the Law Officers and the insolvency practitioners on the current phase of dealing with the response to the consultation on the need for change to the overall insolvency law in Guernsey.

In 2015 we carried out an analysis of a large sample of the legal enquiries we receive. We hope to be able to use this information to focus the support and information that advocates make available publicly into areas of greatest public need. We are actively following this up with legal representatives on the island. We continue to research and to provide information

and responses to interested parties in other social policy areas. We also continue to raise awareness of the public and of decision makers on a wide range of issues affecting our clients.

The unanimous approval in November 2013 by the States of the Guernsey Disability Strategy provided encouragement for the social policy discrimination agenda. Citizens Advice had provided responses and analysis to the Chief Minister on the subject and participated in the Disability & Inclusion Strategy meetings. With the approval of the strategy work the States can begin drafting anti-discrimination legislation with a view to having Guernsey sign up to the UN Convention on the Rights of Persons with Disabilities - the island is among the 5% of territories that have not signed it.

Following a consultation earlier in the year the States debated the introduction Union Civile for same-sex couples but in the event this was amended to same-sex marriage and approved. This is an issue which we covered in a report in 2013.

We were pleased to receive praise from the Citizens Advice service auditor who said he was "hugely impressed with the campaign and social policy work".

Consultations and responses

- Participation and meetings with Law Officers, Insolvency Practitioners, and Advocates in respect of Insolvency law consultation with extensive recommendations
- Participation and discussions with representatives of Scrutiny Committee in respect of review of Children's Law
- Completion of analysis of customer enquiries on tax issues and meeting with Income Tax Office
- Participation in customer Advisory Forum of the Income Tax Authorities and supporting analysis
- Participation and support of Domestic Abuse Strategy
- Participation in consultation groups with GFSC and supporting analysis e.g. on advice given by Guernsey financial advisors to customer
- Analysis and response to Commerce & Employment minimum wage consultation
- Response to Living Wage consultation by Policy Council
- Participation and meetings in consultation on possible consumer rights legislation
- Participation in a joint anti-scam campaign with Trading Standards, Police and GFSC
- Response to Immigration Department re types of enquiries

Meetings, correspondence and reports

- Production of annual statistics, trend reports and charts on client enquiries
- Individualised letters and statistics to Ministers and Chief Officers on trends of client enquiries
- Report and discussions with prison authorities about difficulties of opening basic bank accounts for prisoners and ex-prisoners.
- Investigations into health charge exemptions
- Ongoing meetings and correspondence regarding the identification and awareness of any discrimination issues
- Ongoing discussions and a meeting with head of Jersey Citizens Advice
- Analysis and report on data for MARAC

- Analysis of enquiries on looking after children and on care needs and disability and raising issues with HSSD
- Analysis of immigration enquiries intended for the benefit of Immigration Dept.
- Discussions with Malcom Ferey Jersey Citizens Advice re student loans

Media coverage

- Response to BBC re impact upon families of rising property prices
- Response to Radio Guernsey re tenants' rights and supporting analysis
- Response to BBC re concerns re addiction to scratch cards
- Response to the Guernsey Press about issues re liquidation of Carpet Selection Centre
- Press coverage on clients issues over Christmas
- Raising issue of loss of exemption for Guernsey pensioners previously residing in UK from health care charges in UK with HSSD and the media

David Hazell
Policy and Research Coordinator

VOLUNTEERS REPORT 2015

I usually finish my report by thanking Friends for all their efforts on our behalf in raising substantial funds enabling us to continue our work. This time I would like to start with a big thank you, we can never take this income for granted but despite plans recently revealed for Leales Yard, it seems that the charity shop is well placed to continue its good work at the moment. We really do appreciate the efforts of all the Friends who run this operation which we know can be extremely hard work.

At the time of writing this report, plans formulated in 2015 to refurbish and soundproof both front rooms effectively giving us another useable meeting room have been completed. The result which incorporates new heating and air management in the refurbished meeting rooms, decoration and new carpeting in the reception area is a great improvement, and will make life easier and more pleasant for the advisors and our clients.

2015 has been the year of long service awards which illustrates a staff retention rate that any public or private employer would “give their eye teeth” for. One particular name stands out and that is Liz who has completed 30 years working for Citizens Advice. Thank you Liz for all those years of dedicated service. Katherine A has been with us for 15 years; Ed, Ellen, Jan, Jane and Phyllis have completed 10 years’ service, many thanks to you all. Phyllis has now retired as a money advisor and we owe a great deal to her for her steadfast efforts in helping many of our clients who have been going through a difficult financial time.

Gavin, Michelle and Sarah have completed all their training and are now well established advisors. trainees Anne, Caroline M, Caroline R and Vicki are now advising on their own, and Heidi commenced training as a money advisor in addition to her generalist advising role. Brenda has moved from advising to assisting David H with Policy & Research.

Without a competent, stable workforce and efficient management, Citizens Advice could not exist. We are so fortunate to have not only competent staff, but staff who “go the extra mile” for our clients and enjoy doing so. The future for the organisation in Guernsey has never looked brighter.

Peter Hyde
Volunteers’ Representative



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Opening Hours

9.30am - 4.00pm on Mondays, Tuesdays and Thursdays

9.30am - 6.30pm on Wednesdays

9.30am - 12.30pm on Fridays