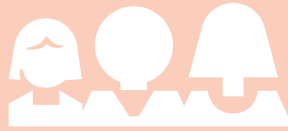



**citizens
advice**

Jersey




CITIZENS ADVICE JERSEY | Annual Report 2023

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



“I want to just thank Jess for helping me by making things clear for me regarding forms I had to fill in, she was lovely.”

Client



“How grateful I am for all your help when I needed it most. Things are looking up and I’m actually doing well thank you.”

Client



Telephone
01534 724942



Web
www.citizensadvice.je



Email
advice@cab.org.je



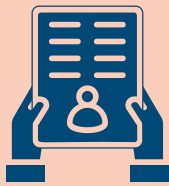
**St Paul’s Centre, New Street,
St Helier. JE2 3WP**

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INTRODUCTION



8 PAID STAFF



UP TO 24
VOLUNTEERS



HELPING 7,929
ISLANDERS WITH 19,056
ADVICE MATTERS



ASSISTING WITH
APROX. 322
APPLICATIONS



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

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

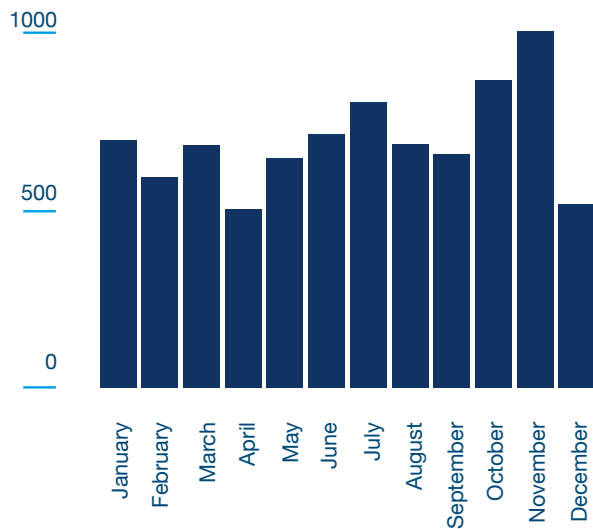
Our face to face advice service is available from Monday to Friday from 10.00am to 3.00pm at St Paul's Centre.

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



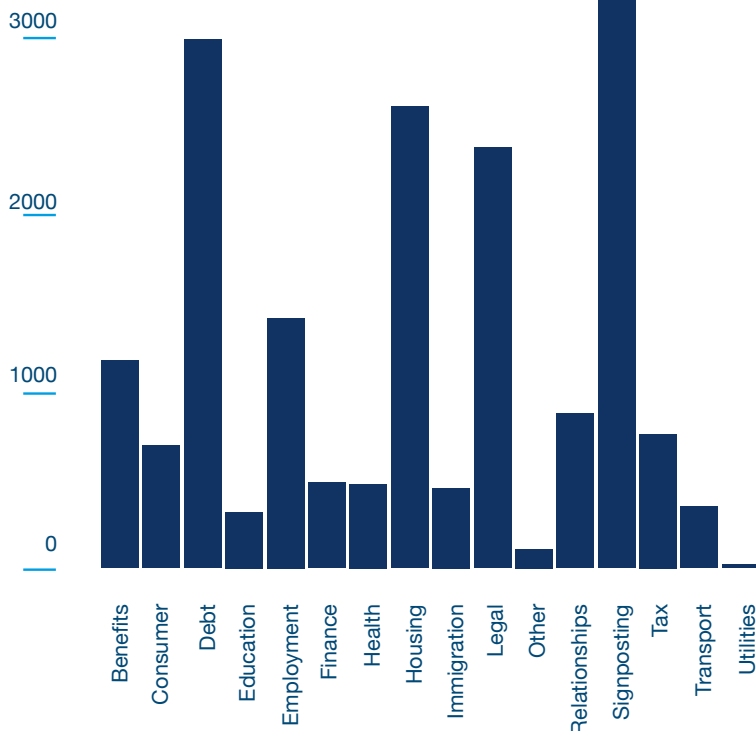
KEY FACTS & FIGURES

2023 TOTALS (INITIAL CLIENT CONTACT)



January	660
February	561
March	646
April	477
May	613
June	677
July	761
August	650
September	623
October	821
November	950
December	490
Total:	7929

2023 TOTALS (CLIENT CONTACT AND FOLLOW-UPS)

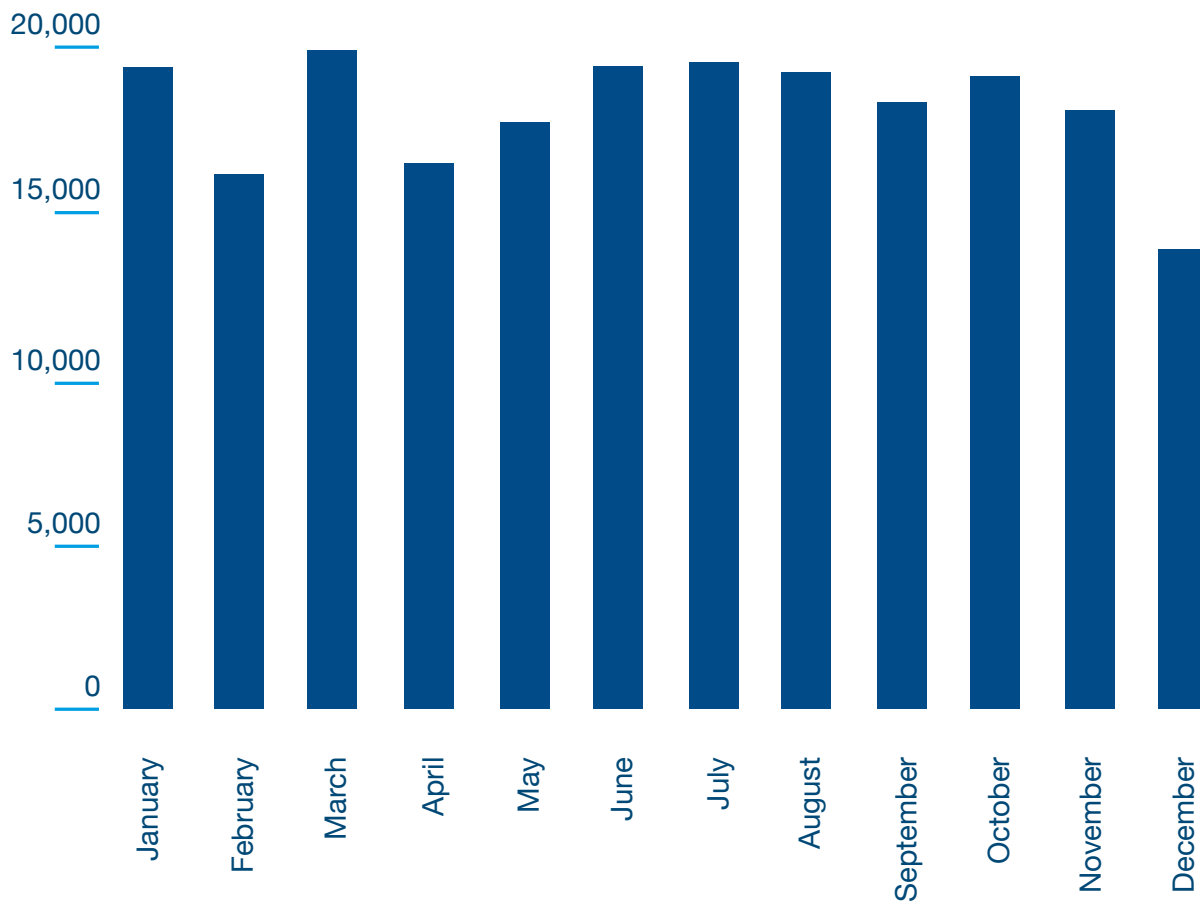


Benefits	1210
Consumer	716
Debt	3083
Education	329
Employment	1459
Finance	500
Health	492
Housing	2695
Immigration	469
Legal	2454
Other	113
Relationships	902
Signposting	3469
Tax	784
Transport	361
Utilities	20
Total:	19056

WEBSITE STATISTICS

PAGE VIEWS 2023

January	12863
February	10703
March	13190
April	10938
May	11761
June	12882
July	12963
August	12749
September	12163
October	12675
November	11987
December	9209
Total:	244155



CHAIR'S REPORT - Nicola Adamson

2023 was a constructive year for CAJ. Throughout the year demand from clients was high – the after-effects of Covid and the increased cost of living saw enquiries particularly relating to money matters, housing issues, relationship matters, employment, signposting (by which we mean pointing a client where to go to resolve or progress the issue they face) and legal problems. We have continued to offer a monthly attendance at La Moye Prison to provide access to CAJ. We have participated in Closer to Home Sessions for community outreach

Our ambitious office refurbishment was completed and in May we moved back into our now special space. The refurbishment was conceived to offer attractive working space to staff and volunteers and additional meeting rooms conveniently located next to our reception which was also redesigned with a new waiting area; importantly we were also able to create our own in-house meeting room seating up to 8, which also serves as a disabled-access room. Our special thanks to Santander Work café and Ashburton CI for providing temporary office space and use of meeting facilities.

Nicola Bennett stood down as a Director at our 2023 AGM but continues to be involved as our Company Secretary. Susie Richardson Governor of La Moye Prison, our guest speaker at our 2023 AGM, gave a very informative insight into Prison services generally and our local prison.

Our Christmas Dinner was, as usual, the important coming together of all who make CAJ what it is - our staff, volunteers and directors. Now with the benefit of our new office layout and improved working space we had much to celebrate and be proud of our achievements. We know our skilled and committed team is working well and consistently together on our key mission of providing independent advice to all islanders.

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

In 2023 we drew on our reserves to carry out our refurbishment, which expenditure was fully budgeted for. We also have drawn on reserves in 2023 to fund staff salaries and increasing costs. This is an area we monitor closely and looking to the future we are incredibly grateful to those organisations whose generosity to us in 2024, 2025 and 2026 will allow us to continue servicing the increased client demand Claire Mulcahy, our CEO, has mentioned.

We have now in 2024, in response to an Association of Jersey Charities questionnaire, looked at the amount of support given by our committed volunteers and our Non-Executive Directors. We can share that CAJ benefits from over 6600 hours of volunteer time, a very impressive support to our organisation.

CHIEF EXECUTIVE'S REPORT - Claire Mulcahy

Through 2023, we saw the cost of living crisis impact the Islanders of Jersey, creating a living standards crisis for people on low incomes or those with fixed responsibilities, and found ourselves ever more needed by people struggling to make ends meet.

When we say we are here for everyone, we really do mean it. People rely on us because of our independence and impartiality.

By the end of 2023 it was clear that month on month the numbers of people needing support, broke our 2022 records by a 46% increase.

It transpired, on reflection, that our complete refurbishment from the new year to the successful reopening beginning of May came at the perfect time. Naturally undergoing such a historic project was a concern to ensure that our charitable services were accessible to the best of our abilities during the period. There were key issues and risks that could have affected our deliverables, which were mitigated with identification, assessment and management of those areas and with our strong communication and clear information on matters, we were in a position to support Islanders seamlessly.

The year exposed how delicate our Islanders' situations are. Household finances were feeling the strain, the proportion of debt clients being our second enquiry sitting only behind generalised signposting support.

Our charity itself had an incredible year of recognition within the community and professional environment. 6 Pride of Jersey nominations, 5 Institute of Directors

nominations with a finalist shortlisting for Equality, Diversity and inclusion. The proudest of all was our National Citizens Advice Audit revealing a 100% rate for both people agreeing they are treated with fairness and respect, as well as recommending Citizens Advice Jersey as a place to work or volunteer.

Our staff, board and volunteers work tirelessly, with dedication and empathy, but face evidenced growing demand that can strain any organisation, most of all a charity. We increased our volunteer numbers and exceptional retention rates, as well as expanded our paid staff.

We are doing all we can to help meet the demand and continue to receive very welcome donations and grants to help us support Islanders. Whilst these contributions are welcomed and put to immediate use, it's important to highlight that we face future financial needs from what is projected to be a testing 2024.

So knowing that it will be full of challenge as we continue to support those coming to us for help, the new year will present new opportunities to ensure that we remain a charity of change for individuals, and our Island now and in the future.

I'm exceptionally proud of the way our charitable service has responded to the challenges of recent years. I am confident that the charity will continue to rise to meet these new ones and that we will all be proud of what we achieve together in 2024.

Thank you,

Claire



Examples of Citizens Advice Jersey meetings and engagements during 2023

- Employment Law meetings
- Minimum Wage Forum
- Government Plan
- Employment Forum meetings
- Jersey Fiscal Policy
- Future Economy
- Consultation meetings
- Food and Nutrition Strategy
- Public Health
- Economic Development
- Home Affairs
- Immigration Policy
- Work Permit
- Welfare
- Various Scrutiny meetings
- Carpets in Andium properties
- Courts.je project
- Digital Economy
- Digital ID
- Rented Dwellings
- Education
- Disability and Inclusion
- End of Life Care
- Environmental, Housing and Infrastructure
- Fiscal Policy
- Multi-site Hospital Facilities
- Long Term Care
- Overpayment of Income Support
- Probate
- Pensions and Contributions
- Pension and Care Group
- Statistics User Group
- Suicide Prevention Strategy
- Telecoms Affordability
- Tree Protection
- Womens Health Needs
- Violence Against Women
- Arms Length Bodies – Partnership
- Childrens Day
- Closer to Home
- International Cultural Centre
- Storm Ciaran support
- Connect Me
- Consumer Credit Regime
- Disability Inclusion
- Living Wage
- Menopause Pledge
- Pride
- Equality, Diversity and Inclusion
- Mediation
- Financial Impact Action Group
- Financial Repair Café
- Fraud Prevention Forum
- Homelessness
- Health and Care Partnership
- Prison
- Prison – Well being
- Legal Clinics
- Lived Experience
- Mental Health Network
- Revenue Jersey Stakeholder Group
- Skills Jersey Traineeship Programme
- Citizens Advice Jersey charitable awareness presentations

VOLUNTEER REPRESENTATIVE AND RESEARCH AND CAMPAIGN LEAD REPORT - Lynda Taylor

I joined as a staff member in 2005 when we were still known as Jersey Citizens Advice Bureau. Since 2016, I have proudly been part of the Volunteer team at CAJ.

In many ways, the issues we assist Islanders with today remain similar to those I encountered when I first joined nearly 18 years ago. Common concerns such as financial difficulties, relationship breakdowns, health and housing challenges continued to be prevalent in 2023. While systems and legislation have evolved significantly, I fondly remember the days of hand-writing client case records - an unimaginable practice in today's digital world!

Currently, I serve as the Lead Adviser in the office for one day a week providing support to both staff and volunteer advisers on client matters. We welcome clients in person, over the phone, or electronically, always striving to find the best solutions for a wide range of issues. In addition to supervising advice sessions and assigning clients to advisers, I manage email enquiries from clients.

I also coordinate our Research & Campaigns initiatives at CAJ. Our goal is to responsibly influence the development of social policies and services. The insights we gain from helping individuals resolve their problems inform policymakers and service providers about the impact of existing policies and advocate for necessary changes. Our current focus includes issues such as discrimination based on disability and housing reform particularly concerning the Residential Tenancy Law. This year, we responded to several Government consultations including the Government's Fiscal Policy Panel inquiry into economic challenges experienced in Jersey's Housing market and the Corporate Services Scrutiny Panel regarding the Government plan

2024-27. Additionally, we conducted research on the cost of Will-Making services in Jersey & successfully negotiated affordable pricing from two local law firms for our clients.

In 2023, volunteers experienced a return to normality compared to the pandemic restrictions of 2020 to 2022. The primary challenge was the temporary closure of our premises for refurbishment at the beginning of the year, requiring us to operate from temporary accommodations. Thanks to the careful management and unwavering dedication of our team, including our volunteers, we continued to provide vital services to islanders during the transition. Essential communication and training for volunteers remained a priority throughout this period. Upon returning to our newly refurbished office, the transformation was immediately appreciated by our volunteers. The larger, open, workspace creates a more collaborative environment, complemented by additional interview rooms, a meeting room, and updated facilities. Clients now benefit from a more inviting and professional atmosphere in the public areas.

New Volunteer Advisers that have joined us this year have undergone mandatory National Citizens Advice online training. Following this, they shadowed experienced advisers until proficient & are qualified to see clients. Qualified advisers are then prompted from time to time to complete further repeat training modules through Skillbook, the Citizens Advice online training platform.

As volunteer representative, I regularly attend CAJ Management Board meetings and I am able to raise any matters on behalf of the volunteers. I also report back to volunteers on future plans, key developments and strategies.



TREASURER'S REPORT - Paul Devitt

2023 has seen the much needed and successful refurbishment of CAJ office. The costs associated with this are reflected in this year's accounts. What does not show in the Financial Statements is the management time and the willingness to be flexible which allowed our staff and volunteers to go on delivering our usual service to clients. Financial pressures remained challenging for CAJ and our clients throughout the year.

CAJ continues to experience impact through the rising cost of goods and services, including rising staff costs. It is evident that economic factors continue to effect Islanders whom we seek to assist, meaning a continuing increase in the number and complexity of cases being brought to us, driven in part by but not solely attributed to Interest rates levels which remained elevated throughout the year. As was the case last year the Board is conscious that the challenging economic environment is likely to remain for the next few years. With this in mind we need to ensure we remain sufficiently staffed with both full time staff and volunteers to continue to deal with the case numbers which we expect to remain at high levels.

CAJ continues to operate thanks to the support from our dedicated volunteers , directors and staff and the funding we receive from all backers. Thanks go to our core funder, the Customer and Local Services Department upon whose backing we remain very reliant. We could not manage without the support of our other donors, notably in 2023 continued grants from the Jersey Community Foundation and the Social Security Department and a donation for the work CAJ does with the Tenants' Deposit Scheme. Finally, we are grateful for the donations received in the year from the National Citizens Advise Bureau, the Channel Island Cooperative Society, Community Connector, Private Individuals, Trusts and a large number of the Island's Parishes.

The Board is constantly mindful that much of our funding or donations is not guaranteed year on year. In 2023, overall income increased by 2.2% or £7,921 compared to 2022. Costs however increased by £21,193 (including one off costs related to the refurbishment of £9,480). The overall impact of this was CAJ suffered a net operating loss of £23,543 for the year, compared to a loss of £10,721 in the prior year. The Board has reviewed our reserves and financial position given current operating conditions, and although the losses from 2022 and this year are unwelcome but unavoidable they reflect the situation facing us. We have resolved to maintain cash reserves of a minimum of 6 months operating expenditure.

The overall fundamentals of the Charity remained positive at year end, with a cash balance of £263,945 and overall reserves at £332,280.

The Board is also conscious that with the continued expectation of further cost increases, without additional levels of funding CAJ will see an ongoing reduction in the overall reserve levels year on year.

VIEW FROM A VOLUNTEER

“

I was asked why I started working at CAJ and how I felt about them, now that I have been here a little while.

I started working at CAJ around October 2022. This was after losing both my parents within a short period of time of each other. I had been their carer for a number of years.

I felt I needed to fill that gap, what better way than CAJ's.

It helps get me out, helping and meeting new people. I have also been able to help with my experiences, e.g. with LPA, wills, empathy, and just listening, and being there.

We have a great friendly, supportive team, that work hard together, covering so many different things. Finance, housing, legal ect.

I wish I had known about them years ago.

”

VIEW FROM A STAFF MEMBER

“

As the beginning of 2023 dawned, a wave of change and excitement swept through Citizens Advice Jersey (CAJ), heralding a much-anticipated refurbishment project. Our offices were in dire need of a fresh look, and while the renovation was underway, we found ourselves temporarily relocating with the gracious assistance of Ashburton.

During this transition period, our dedicated paid staff carried out client appointments with unwavering professionalism at the Santander work café. It was a testament to their flexibility and commitment to serving our community.

In May 2023, we finally returned to our newly-refurbished offices, greeted by a space that not only sparkled with newness but also boasted additional rooms for both volunteers and paid staff. The expansion included two extra interview rooms, a valuable asset in our mission to provide quality support to islanders seeking our assistance.

Throughout the year, our team of paid staff grew in response to increasing client demands. While we experienced some losses and gains in volunteer numbers, the unwavering support and dedication of both staff and volunteers remained a cornerstone of our operations. The collaborative spirit among team members infused each day with fresh energy, creating an environment where learning and growth thrived.

At CAJ, every day presented an opportunity to acquire new knowledge and skills, enriching our ability to assist islanders with a diverse range of issues, no matter how big or small. As January marked a milestone for me, celebrating a decade of service at CAJ, I reflected on the profound journey of learning and growth that each day brings. Witnessing the evolution of CAJ over the years has been a privilege, and I look forward to another decade of making a positive impact alongside my dedicated colleagues and volunteers.

Here's to the next chapter in our shared journey of service and support to the community.

”



STAFF as at 31 December, 2023

Chief Executive – Claire Mulcahy

Casework Manager - Anita De Andrade

Advice Services Manager - Amelia Blackie

Senior Money Advisor – Rachel Cesar

Money Advisor – Lee Pinglaux

Advice Services – Jessica Carr

Administration – Laura Bayman

Social Media Administration and Nationality Advisor – Jade Hutchinson

VOLUNTEERS in service as at 31st December 2023

Generalist Advisers:

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

Receptionists:

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

Research and Campaigns Co-ordinator

Lynda Taylor

MANAGEMENT BOARD as at 31 December, 2023

Chair: Nicola Adamson

Vice-Chair: David Wood

Company Secretary: Nicola Bennett

Treasurer: Paul Devitt

Tino Perestrelo, Kate Jeggo, Julie Garbutt

Volunteer Representative: Lynda Taylor



Telephone
01534 724942



Web
www.citizensadvice.je



Email
advice@cab.org.je



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

THANK YOU

THANK YOU TO OUR FUNDERS AND SUPPORTERS DURING 2023

What Citizens Advice does for our island is only possible with the support and generosity of our funders. It costs us nearly £50 for every enquiry that we receive, and in 2023 we assisted in excess of 7,900 individuals with over 19,000 enquiries.

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



SUMMARY OF INCOME & EXPENDITURE

This is a summary of our income and expenditure in 2023 extracted from our audited accounts prepared by Alex Picot, Chartered Accountants. The full set of accounts can be viewed on our website www.citizensadvice.je

INCOME

INCOME	AMOUNT
Health and Community Services Department	281,855
Jersey Community Foundaton	26,250
Social Security	12,000
Tenants Deposit Scheme	10,500
Bank deposit interest	5,848
Donations	29,920
Total	366,373

EXPENDITURE

EXPENDITURE	AMOUNT
Wages and social security	251,148
Staff Benefits	2,564
Professional and Staff Subscriptions	579
Rent and rates	37,983
Insurance	544
NACAB Subscription	2,243
Heat, light and water	921
Telephone	5,098
Advertising	731
Printing and stationery	3,456
Postage	209
Cleaning	22
Maintenance of equipment and premises	1,307
Computer maintenance	18,942
Meeting and event costs	3,270
AGM expenses	1,270
Professional fees	18,595
Audit fees	7,465
Travel expenses	1,120
Training costs	1,953
JoD costs	8,533
Sundries	2,914
Bank fees	23
Refurbishment costs	6,885
Loss / Gain on disposal of assets	2,595
Depreciation	9,755
TOTAL	389,916



HOW TO CONTACT US

VISIT US AT:

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



Call us free
0800 735 0249



Call our office
01534 724492

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



advice@cab.org.je



[@cab.jersey](https://www.facebook.com/cab.jersey)



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**JERSEY CHARITY
COMMISSIONER**

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