

**citizens
advice**

Jersey



CITIZENS ADVICE JERSEY | Annual Report 2024

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

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“I very rarely ask for help because there is very limited support that people can and want to offer to others. For the first time in many years, after having a conversation with you today, I felt that I was no longer alone. Wherever this will lead us, I would like to sincerely thank you for your approach”

Client

“I have never had the need to use your service before but unfortunately felt no other option this morning. Well, I can't thank you enough for the level of support, kindness and knowledge you showed me. I feel so much better.”

Client



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INTRODUCTION

KEY FACTS & FIGURES

 8 PAID STAFF	 OVER 30 VOLUNTEERS	 HELPING 8,678 ISLANDERS WITH 28,322 ADVICE MATTERS	 ASSISTING WITH APPROX. 273 APPLICATIONS
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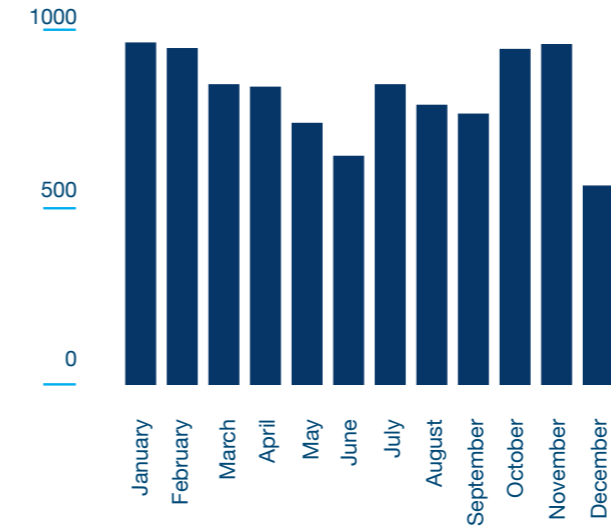
Citizens Advice Jersey is a charity that provides free, confidential and impartial advice to help people with the difficulties they face. Advice is available to everyone, on any issue, by visiting our offices at St Paul's Centre, New Street, St Helier.

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.

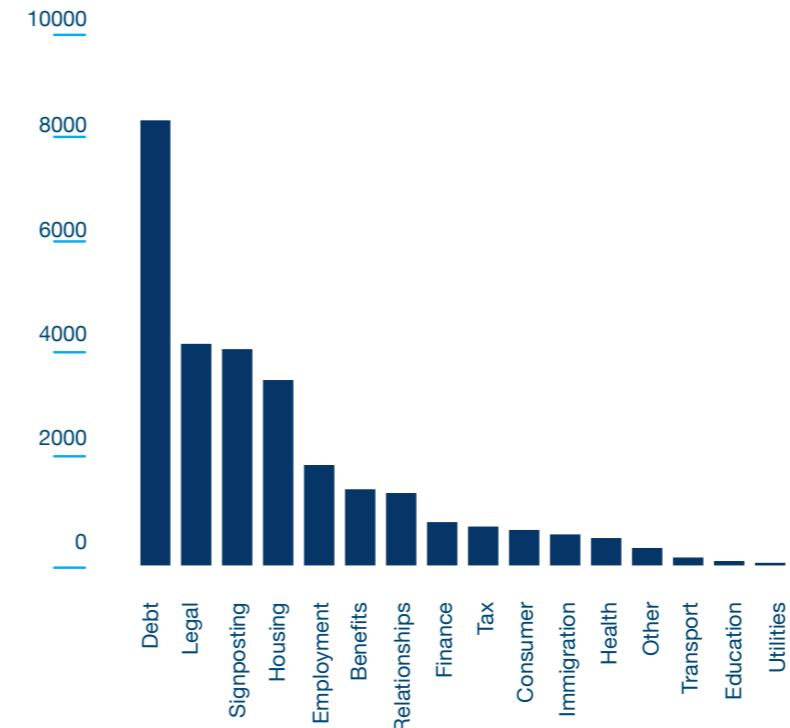
Our clients' case studies are recorded and frequently used anonymously to campaign for policy changes that benefit everyone. All Citizens Advice centres are members of Citizens Advice, the national organisation, which provides information systems, training and support.

2024 TOTALS (INITIAL CLIENT CONTACT)



January	850
February	836
March	746
April	740
May	650
June	568
July	746
August	695
September	673
October	834
November	846
December	494
Total:	8678

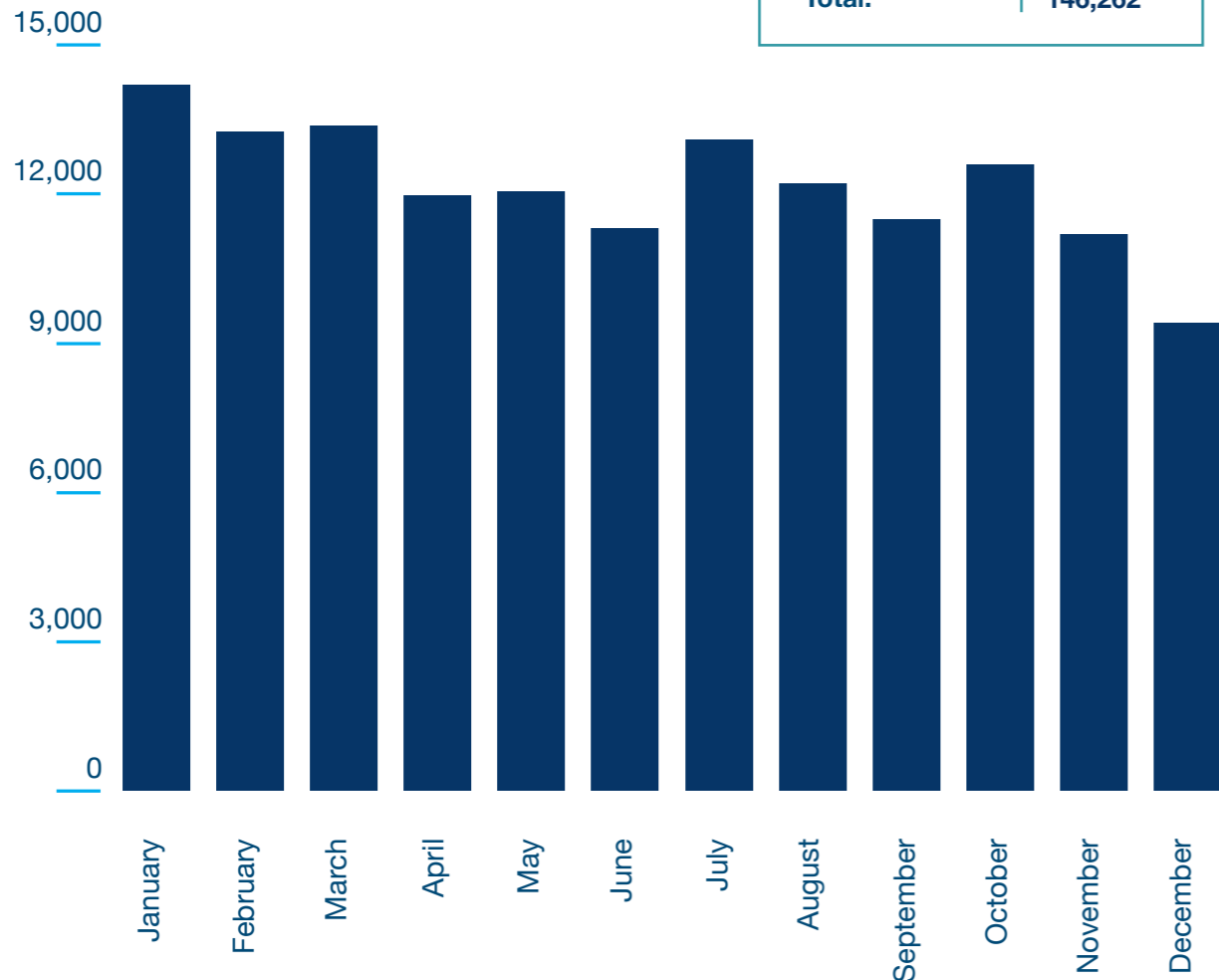
2024 TOTALS (CLIENT CONTACT AND FOLLOW-UPS)



Debt	8314
Legal	4132
Signposting	4032
Housing	3454
Employment	1864
Benefits	1410
Relationships	1340
Finance	795
Tax	713
Consumer	649
Immigration	566
Health	497
Other	312
Transport	134
Education	68
Utilities	34
Total:	28314

PAGE VIEWS 2024

January	14,210
February	13,258
March	13,378
April	11,984
May	12,065
June	11,326
July	13,107
August	12,225
September	11,495
October	12,602
November	11,191
December	9,421
Total:	146,262



As interim Chair for Citizens Advice Jersey (CAJ), I am pleased to present this summary of the charity's activities for 2024. This year has been one of challenges and achievements as we continued to provide essential advice services to the Jersey community during times of economic pressure.

After serving as Chair since 2020 and following 14 years of dedicated service, Nicola Adamson decided to step down from the Board in May 2025. On behalf of all at CAJ, I would like to express our profound gratitude for her exceptional leadership and the invaluable counsel she provided to the organisation and fellow board members.

In 2024, we welcomed two new directors to our Board: Adam Currie and Niraja Singh. Their expertise in fundraising, business management, and technology has been invaluable in strengthening our governance structure. These appointments reflect our commitment to maintaining a diverse and skilled Board capable of guiding CAJ through an increasingly complex landscape.

In the latter part of 2023, the Board commissioned an independent governance review by Viberts. The review affirmed CAJ's sound governance practices and, consistent with best practice, identified areas for continuous improvement that were implemented throughout 2024.

The completion of our office refurbishment provided a much-needed improved working environment and essential space to meet with clients. We extended the lease agreement with St Paul's Centre to ensure continuity of our operations, and we remain grateful to St Paul's for their ongoing support.

Alongside the physical working environment, we continued to invest in our digital infrastructure, obtaining Cyber Essentials certification to enhance our data protection capabilities, and enhancing the Business Continuity Plan.

The Board recognised early that additional funding would be needed to sustain the service as costs continued to rise beyond the rate of government funding increases. We established a fundraising target and are pleased to report significant success in this area.

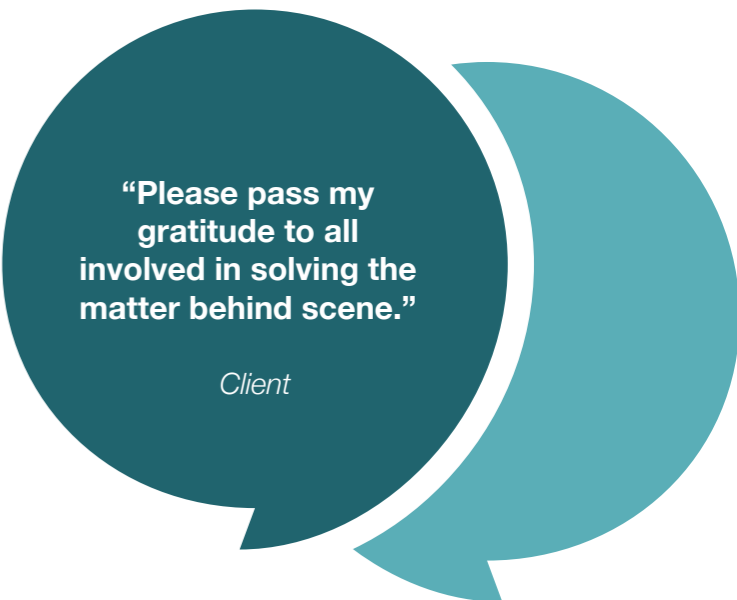
Notable achievements included securing multi-year funding commitments from several sources, including three-year and two-year funding to support the salaries of specific roles. These commitments, alongside support from organisations such as the Association of Jersey Charities and the Rotary Club, have strengthened our financial position.

CAJ also hosted a successful fundraising event at the Grand Hotel, which not only raised funds but also increased the charity's profile within the community.

Strong relationships with Citizens Advice National continued throughout 2024, with closer collaboration allowing CAJ to leverage additional resources, particularly in debt management services. This reduced administrative burden on advisors and freed up valuable time to address other client needs.

Service delivery depends entirely upon dedicated staff and volunteers. The work of our volunteers deserves special recognition as they remain fundamental to CAJ's ability to serve the community. Throughout 2024, volunteers contributed invaluable service alongside our staff of 8, with long service awards presented for 15 years, 10 years, and 5 years of continuous service. Training new volunteers represents a significant commitment for the organisation, yet it is an investment that enables us to extend our reach and impact. Without this extraordinary dedication and the willingness of individuals to give up their time, we would not be able to support islanders in need.

On behalf of the Board, I extend sincere gratitude to funders, partners, staff, and volunteers, without whom CAJ could not continue serving the community's evolving needs and maintaining independence and commitment to providing impartial advice and support to all Jersey residents.



Citizens Advice Jersey remains one of the most recognised and trusted brand in Jersey. Our key differentiator is our high credibility, honesty, trust and visibility of our brand. But more importantly the belief on the part of Islanders that our advice may be trusted and is of consistent quality. Maintaining such a unparalleled reputation is reliant upon all our Volunteers, Board and Staff meeting the requirements and standards set by our National membership affiliation and our local relationships.

Our teams significant skills and expertise is directly measurable of the quality and delivery we provide to our community. The diversity within our team and lived experience is representative of our island life.

2024 has been a transformative and demanding year for Citizens Advice Jersey. As the cost of living continued to impact Islanders, the demand for our services reached record levels. By July, we had already handled 19,547 enquiries, compared to 10,337 at the same point in 2023 – a significant increase. This sharp rise illustrates the continued pressures faced by our community and how essential our service remains.

The most common enquiry areas were debt and financial hardship, housing, employment, relationship breakdown, and legal advice. Additionally, signposting remains an important part of our service, guiding clients to the appropriate agency or service when our remit ends.

We continued to offer outreach services, including our monthly attendance at La Moye Prison, where we ensure access to independent advice for those serving custodial sentences. Our participation in Closer to Home events has also grown this year, allowing us to connect directly with Islanders across the community and to promote financial education and early intervention.

2024 marked our first full year back in our refurbished workspace, and the benefits were tangible. The redesigned reception and meeting rooms have

significantly improved client flow, privacy, and the overall experience for both staff and visitors. Our in-house accessible meeting room has been invaluable for clients with mobility needs.

The modernised and welcoming office environment has helped boost volunteer engagement and staff morale. We are now attracting more skilled volunteers, and retention has improved, which is critical as demand on the service continues to increase.

Our team of advisers – both paid and voluntary – demonstrated exceptional professionalism, empathy and resilience under increasingly challenging conditions. In 2024, we reviewed the hours donated by volunteers and Non-Executive Directors in response to an Association of Jersey Charities questionnaire and I was proud to report that Citizens Advice Jersey benefited from over 6,600 hours of volunteer time – a remarkable testament to the dedication and value our volunteers bring.

We also welcomed new volunteers and undertook a successful recruitment and training initiative earlier this year, focusing on specialist areas such as debt and housing. The strength of our training model continues to be a vital part of our quality assurance and client outcomes.

As flagged in previous reports, we continued to draw on reserves in 2024 to help manage staff costs and maintain service levels. This is not a sustainable position, and securing long-term funding remains one of our key strategic priorities. However, we are extremely grateful to Customer and Local Services for their continued core support, and to all our generous donors and funding partners who have contributed to our work this year and pledged support into 2025 and beyond.

We are constantly exploring new funding opportunities and partnerships to ensure we can continue meeting the Island's rising needs. The cost of simply "keeping the lights on" has increased, but so too has our efficiency, reach, and impact.

As we look to 2025, we do so with both caution and ambition. The external environment remains uncertain, yet we are in a strong position – thanks to our people, our reputation, and our shared mission – to meet this challenge.

I want to close by offering my heartfelt thanks to our staff, volunteers, Board, and supporters for your belief in what we do. Your commitment enables us to continue being a trusted, independent source of advice and support for thousands of Islanders when they need it most.

"I really appreciate you checking in on me, the work you do is truly amazing and it makes such a huge difference having such a Kind and friendly person to go to for advice."

Client

Examples of Citizens Advice Jersey meetings and engagements during 2024

- Compensation Awards for Employment and Discrimination Tribunal
- 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

I joined the board of Citizens Advice Jersey a little over a year ago. I had been looking for my first volunteer Non-Executive Director role for some time, but it had to be an organisation that resonated with me - where I understood their objective and I felt I could contribute towards achieving it.

Citizens Advice Jersey fitted that criteria perfectly. The goal is simple - provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. But what I've noticed since joining is how often we are the 'first port of call' - if you don't know who to ask for help, you call Citizens Advice. The benefit of this alone - especially to Islanders who may be vulnerable, confused, stressed or frustrated - is huge.

This simple goal doesn't convey the compassion and professionalism I have seen in our staff and volunteers. They all care deeply about the advice given, and helping our clients achieve the best possible outcomes for their own situations. The team are well supported with appropriate training, a wellbeing programme, and a highly capable CEO leading the operation. Claire deserves a special mention for her hard work, her caring approach

"Thank you for meeting Client X last week. On leaving the meeting, X shared her experience of the meeting saying "Jess explained things to me, and listened to what I had to say. It felt good to get her help". As you know, this is not a common experience for X and so I personally wanted to thank you for your flexibility and responsiveness."

Client

and the culture of positivity and team spirit that is so evident in the office.

I would also like to mention the relationship and support we have with National Citizens Advice. The tools and resources they provide to our local bureau reduce some of the administrative overhead but more importantly provide the supportive structure and framework we operate within.

2024 saw a 48% increase in the number of enquires Citizens Advice Jersey have dealt with, particularly in relation to debt. This is a huge increase and credit to the team for shouldering the additional workload over this time.

Lastly, I'd like to thank my fellow board members for welcoming me onto the team. There's a lot to take in as a new director and I couldn't have been made to feel more supported and welcome during my first year.

I believe we are well placed to face the future and adapt to the changing needs of Islanders with the vital service that we provide.

In 2024 from a financial perspective the Board and Management Team were conscious of the need to ensure additional fund raising was undertaken for this and future years, and the impact of this can be seen in the results for the year with the charity retaining a surplus for 2024 after the deficits seen in 2022 and 2023.

As previously noted financial pressures remained challenging for CAJ and our clients throughout the year, and for the charity this is coupled with the management of resources required for the ever increasing workloads.

CAJ has continued to experience the impact through the rising cost of goods and services, including rising staff costs. In the same way we saw in 2023 it is evident that economic factors continue to also effect Islanders whom we seek to assist, meaning an ever increasing number and complexity of cases we see. The Board has continued to be conscious that the challenging economic environment is unlikely to change for the foreseeable future. The CEO and Board have worked hard 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, staff and the funding we receive from all backers. In particular as mentioned earlier in this report the value of donated time which allows us to continuing to operate at the levels the charity does cannot be underestimated.

Our 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 2024 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 Associated of Jersey Charities, Roy

Overland Charitable Trust, Hawksford and Skipton, for the work done with the Rivington Fund, and the donations from a large number of the Island's Parishes.

On a positive note and building on the refurbishment work undertaken in 2023, CAB has agreed a new long term lease with our landlord as highlighted in our financial statements. This affords us continuity for staff and clients, helps in securing our future and continues the good and long relationship we have maintained with St Paul's Gate.

The Board is constantly mindful that much of our funding or donations are not guaranteed year on year. In 2024 we saw overall income increase by 35% allowing the charity to generate a surplus. Importantly this helps ensure we maintained sufficient reserves given we are fully aware that our costs are expected to continue to increase by potentially more than our income and inflation in future periods, having seen recurring costs during the year increased by approximately 19%.

The final results for 2024 show a net operating surplus of £43,672, compared to an operating deficit of £23,543 in the prior year. The Board has reviewed our reserves and financial position and whilst pleased with the surplus seen in the current year, given the previous deficits, are still mindful of the forecast increasing cost base going forward. We continue to therefore ensure we maintain cash reserves in net current assets sufficient to cover at least six months of operating expenditure.

The overall fundamentals of the Charity remain in a healthy position at year end due to the positive performance, reflecting in a cash balance of £314,500, overall reserves at £375,952, and net current assets of £294,779.

The Board will continue to work with the CEO and team to monitor funding and income levels, as without these continued additional levels of funding the charity will see an ongoing reduction in the overall reserve levels year on year.



VIEW FROM A STAFF MEMBER

“ With the beginning of 2024, Citizens Advice Jersey (CAJ) excelled on publicity as a Charity.

As in previous years, the Islanders are the main priority for the charity, and at the heart of everything we do, that’s why our outreach and events are of high importance to us to raise awareness. Some islanders may not even be aware of CAJ, or know the services provided are free of charge, and CAJ would like to make every effort to ensure all islanders can benefit where needed.

In September 2024, CAJ hosted it’s first ever public fundraising event, a 70’s & 80’s Disco night ! The team devoted hours of work into setting this up, as a lot of preparation was required to host such an event. Some of these things include, booking the hotel, organizing the raffle and reaching out for donations from organizations to be prizes in our raffle, creating tickets and posters, selling those tickets, decorations, ect. The team worked incredibly hard to make it happen and had unwavering support from the CEO, Claire Richards.

CAJ had around 60 people attend the event including staff members, Volunteers and Board members. We received great feedback from those who attended. There was music, food and drinks, and guests were provided with a welcome drink on arrival.

On the back of this success, CAJ would be looking to create and lead more events like this.

CAJ also held its annual Hot Chocolate sale in December 2024. This entails small donations of cakes and hot chocolate from other organizations. CAJ has a gazebo which was set up in Charring Cross. CAJ only ask for a donation at each islander’s sole discretion in return for a hot chocolate and cake for their choice in the cold weather. Similarly, we also had our gazebo set up in King Street for Halloween, where there were cakes and small toys to match the theme. As above, it was donations at the islanders sole discretion.

Another crucial point CAJ worked on in 2024, was the attention to clients in debt. CAJ changed its way of working to better help support these clients and enhance their independence. It encompasses encouraging direct communication between creditors and clients when it comes to reviews of circumstances. This also releases some of the heavier workload that can come with debt clients becoming too dependent. So far, this process has worked greatly for staff, creditors and clients.

Overall, I have found working at CAJ extremely rewarding to be able to assist all islanders with all types of enquires. Especially doing casework, this way you see the client all the way through their support from CAJ. The team and new structures in the way we work have proved efficiency and better services for all involved.



VIEW FROM A VOLUNTEER

“ Retirement is the start of a new journey from the workplace to a different style of life, leaving spare time to explore and enjoy new experiences. It had always been a desire of mine to do some form of voluntary work.

I applied to train as a general adviser some 7 years ago. The online training is an essential part of being able to learn how to become an adviser along with the tremendous help from a friendly team. At first it seemed quite a challenge but I could never have imagined how fulfilling it would become.

The enquiries are so varied and at times challenging. The team are always on hand for help when required. It has opened up a whole new perspective on the difficult situations in life that clients come to CAJ for assistance.

It can involve research that has upped my IT skills not to mention the knowledge I have gained in so many aspects, by being a volunteer.

Helping a client is a two-way system, in that the best possible advice is given to them, but the better part is the reward and feel-good factor for being able to assist a client. Listening and helping them sort through their enquiry and giving a way forward by good advice and or signposting them.

My background is from Finance and Human Resources but becoming an adviser at CAJ has been a wonderful experience. In my working life if I would have worked part time, in retrospect It would have been an excellent opportunity to volunteer for CAJ sooner than I did.



VOLUNTEERS in service as at 31st December 2024

Generalist Advisers:

Andy Pemberton, Annette Payne, Claire Tattan, Dave Lanyon, Gio Pollano, Graham Taylor, Jan Jackson, Jean Le Feuvre, Jenny Rogerson, Jo Falla, Laura Bayman, Lynda Taylor, Mark Lewis, Michael Haines, Nicola Santos-Costa, Ruth Cunningham, Stephen Whale

Receptionists:

Mehtab Jamali, Kim Lock, Yvonne Turner, Tina Richards, Tess Bewhay, Sue Ambler

Research and Campaigns Co-ordinator

Lynda Taylor

MANAGEMENT BOARD as at 31 December, 2024

Chair: Nicola Adamson

Vice-Chair: David Wood

Company Secretary: Nicola Bennett

Treasurer: Paul Devitt

Tino Perestrelo, Kate Jeggo, Julie Garbutt, Niraja Singh, Adam Currie

Volunteer Representative: Lynda Taylor

THANK YOU

THANK YOU TO OUR FUNDERS AND SUPPORTERS DURING 2024

What Citizens Advice does for our island is only possible with the support and generosity of our funders. It costs us over £52 for every Islander who comes to us for support, and in 2024 we assisted 8,678 individuals with 28,314 enquiries.

- Customer and Local Services
- The Social Security Department
- Rivington Fund
- Roy Overland Fund
- Skipton
- The Association of Jersey Charities
- Tenants Deposit Scheme
- Community Connector
- Lloyds Bank Foundation
- Parish of St Brelade
- Parish of St Clement
- Parish of St Ouen
- Parish of St John
- Parish of St Saviour
- Alex Picot Chartered Accountants
- Corbett Le Quesne (Jersey Lawyers)
- Donations gratefully received from a number of private individuals, Settlements and Trusts
- Staff Fundraising
- Rotary



SUMMARY OF INCOME & EXPENDITURE

This is a summary of our income and expenditure in 2024 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
Customer and Local Services Department	292,565
Jersey Community Foundation	27,500
Social Security Department	12,456
Tenants Deposit Scheme	11,250
Association of Jersey Charities	30,000
Roy Overland Charitable Trust	46,553
Hawksford Annual Donation	33,666
Skipton Annual Donation	5,000
Rivington Fund	8,300
Bank deposit interest	7,759
Donations	19,787
Net Fund-Raising Income	626
Total	495,462

EXPENDITURE

EXPENDITURE	AMOUNT
Wages and social security	307,962
Staff Benefits	4,239
Professional and Staff Subscriptions	505
Rent and rates	42,033
Insurance	663
NACAB Subscription	2,171
Heat, light and water	4,961
Telephone	6,123
Advertising	1,750
Printing, stationery and postage	1,735
Cleaning	141
Maintenance of equipment and premises	679
Computer maintenance	20,320
Meeting and event costs	5,217
AGM expenses	1,574
Professional fees	12,787
Audit fees	7,230
Travel expenses	2,024
Training costs	3,342
JoD costs	9,000
Sundries	1,045
Bank fees	58
Provision for non-recoverable	613
Depreciation	15,618
TOTAL	451,790

**citizens
advice**

Jersey

HOW TO CONTACT US

VISIT US AT:

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



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



@CABJersey

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