

# Citizens Advice Guernsey










The Queen's Award  
for Voluntary Service  
*The MBE for volunteer groups*

**citizens  
advice**

Annual Report  
June 2026



## 2025 Key Highlights

<p><b>3,043</b></p>		<p>Number of <b>Client contacts</b></p>
<p><b>5,692</b></p>		<p>Number of <b>Issues dealt with by our Advisers</b></p> <p><i>NB. Due to a new case recording system, data is not comparable to previous years.</i></p>
<p><b>88</b> <b>(21 new clients)</b></p>		<p>Number of <b>Clients helped by our Money Advice service</b></p>
<p><b>7</b></p>		<p>Number of <b>Clients helped by our Pro Bono Legal Advice service</b></p>
<p><b>6</b></p>		<p>Number of <b>Social Policy reports</b></p>
<p><b>10,100</b></p>		<p>Number of <b>Volunteer hours</b> to keep the advice service running</p>
<p><b>6,100</b></p>		<p>Number of <b>Friends' Committee &amp; Shop Volunteer hours</b> to help towards funding the service</p>



**GUERNSEY CITIZENS ADVICE**  
**ANNUAL REPORT 2025**  
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# **CITIZENS ADVICE GUERNSEY**

## **OUR AIMS AND PRINCIPLES**

### **our Vision**

It is our vision that every person in the Bailiwick of Guernsey has access to advice and support to make informed decisions.

### **Our Mission**

Putting our clients first, we provide access to free, confidential, independent, and impartial advice when we are needed most.

### **Our Aims**

- To empower our clients to make informed decisions about the problems they face.
- To campaign (using evidential statistics) for change in policy and legislation to improve the lives of Bailiwick residents.
- To reduce our client's stress, anxieties, and pressure, by supporting them to manage personal debt and poverty, to have a positive future.
- To raise sustainable funds to ensure we have sufficient resource to continue to meet the increasing complexity, improved accessibility and changing needs of our clients.

## **MANAGEMENT COMMITTEE MEMBERS – as at 31 December 2025**

Jonathan Dell	Chair
Maggie Thompson	Treasurer
David Beattie	Volunteers' Representative
Alison Vine	Fundraising Member
Oliver Duquemin	Member
David Chan	Member
Stuart Jehan	Company Secretary

## **CITIZENS ADVICE GUERNSEY 2025**

### **With Support From:**

Friends of Citizens Advice Guernsey  
Lloyds Bank Foundation  
Social Investment Fund  
States of Guernsey

### **Also from '100 Club' Members:**

A B Marine Ltd  
Brehon Ltd  
Chris Workman & Co Ltd  
Cooper Brouard Ltd  
Deloitte LLP  
Le Mont Saint Garage  
Mr and Mrs A Wills  
St Peters Trust Co Ltd

### **Also 'Help in Kind':**

BDO Limited  
Carey Olsen  
Diamond Guernsey  
IWS Guernsey Limited  
Mourant's  
Resolution IT  
Salvation Army  
Steve Elliott Window Cleaning

### **And with Thanks for Various Individual Donations:**

(Including but not limited to)

Carey Olsen  
Dame Mary Perkins  
Fuller Group Ltd  
Guernsey Bar Council  
Le Rocquettes Hotel  
Skipton International

Numerous bequests and donations in memory of the Late Liz Timms  
Various Clients & Volunteers

## **CHAIR'S REPORT**

2025 was an extremely positive transformational year for Citizens Advice Guernsey (CAG). After the move from The Bridge to the GROW Hub over Christmas 2024, 2025 was a period for bedding in, forging relationships with the management and crew of GROW and getting to know our co-locators. Being in the wonderful building at GROW has not only improved working conditions for our staff and volunteers but is a more welcoming environment for our clients. Furthermore, the added bonus of a coffee or delicious lunch at the GROW café or the opportunity to browse for plants adds to the positive experience for all.

2025 was also the year we migrated to the new client case recording system. This provides a more user-friendly system for the advisers, cutting down on administration time allowing for more time to be spent on dealing with the cases, which continue to grow more complex year on year. While the system supports and enhances the confidentiality and data protection which is so important to CAG, it also provides more comprehensive details of our client base and the issues faced, making statistical analysis for management functions and report writing more efficient than ever before.

Providing the general public, politicians, States departments and other stakeholders with reports to support their work and policy development remains an important workstream and in 2025 CAG produced reports on Discrimination, Harassment & Being Treated Differently; Homelessness; and Private Rental Deposits, plus on Mental Health, Sark and Alderney.

After a number of very financially uncertain and challenging years it was reassuring to start 2025 forecasting a profit (albeit a small one). Our CEO has worked tirelessly to shave back expenses but the increases in IT related costs are unavoidable and prove a challenge. We remain very grateful for the donations from The Friends of Citizens Advice Guernsey, the Social Investment Fund, the Committee for Employment and Social Security and the Lloyds Bank Foundation CI. This mixture of self-funding through the Friends and generous external funding allows CAG to invest in the future and support delivering this critical service for Islanders.

Among our plans for 2026 is the roll out of CAGs new website. For a number of years, we have been considering how we reach and serve more younger people. This remains an area of significant focus with us exploring better ways of using social media and how our delivery can be enhanced using AI.

In 2025 we were joined by a number of new volunteer faces (and sadly said goodbye to some who had been with us for a lot of years). We recruited and trained 4 advisers and have a pipeline of potential new advisers lined up for 2026. We welcomed 2 new committee members and 5 admin volunteers, including a new member of the office

team who will be focusing on the increasingly important area of social media and communications.

I thank Ali Marquis, her team, the volunteers, and the management committee for their continued hard work and support. In 2025, we helped 3043 clients with 5692 issues. We remain dedicated to providing a free, independent, confidential, and impartial service.

We also thank Sir Richard McMahon for his contribution to CAG as Patron during his period as Bailiff and wish him a long and happy retirement. We look forward to meeting our new Patron.

Jonathan Dell  
Chair

## **CHIEF EXECUTIVE OFFICER'S REPORT**

This year has been one of significant transition, growth and collaboration for Citizens Advice Guernsey (CAG). I am proud of what we have achieved together and grateful for the commitment of our staff, volunteers, partners and supporters who continue to enable Islanders to access independent, impartial, free advice when it is most needed.

### **A New Home at the Grow Community Hub**

One of the most positive developments this year has been our move to new premises at the Grow Community Hub. This relocation has provided us with a welcoming and accessible space and has delivered clear benefits through closer proximity to other third-sector organisations. Working alongside fellow charities has strengthened partnerships, encouraged shared learning, and enhanced joined-up support for our clients.

As part of this move, the cleaning of our offices became incorporated into the service payment made to Grow, so at the beginning of the year, we said goodbye to Maria Guille, who had been CAG's cleaner for nearly 20 years. We extend our sincere thanks to Maria for her long service and the care she showed towards the organisation over many years.

### **Strengthening Our Infrastructure, Data and Cyber Security**

This year marked the introduction of Casebook, the national Citizens Advice case-recording system. The move to Casebook was a significant change for staff and volunteers and required considerable learning, adaptation and resilience. The help and support from Annie Ashmead and Gill Robinson in ensuring that everyone was trained during our 2 weeks when we closed the office to move premises, was invaluable.

While this change means it is not completely possible to compare like-for-like data with previous years, the benefits of more automated systems have already proven positive for many administrative functions and will support improved data quality, reporting and service planning in the years ahead.

Alongside this work, and due to the hard work and dedication of Dee Hallett and Resolution IT, Citizens Advice Guernsey was successful in achieving the Cyber Essentials Certificate of Assurance. This is an important milestone, providing reassurance that we meet recognised cyber-security standards and that client data is protected appropriately.

## **Service Delivery, Demand and Client Contact**

During the year, our Generalist Advisers supported just over 3,000 clients, helping them to resolve around 5,700 issues across a wide range of advice areas. These figures reflect the continued and complex demand placed on our services.

In the Autumn, we conducted a client profile survey to analyse adviser client contact time. As anticipated, the survey showed that the mean average client contact time increased from 51 minutes in 2024 to 54 minutes in 2025. While an increase of three minutes may not initially appear significant, when multiplied by the average number of client contacts—just over 3,000 in 2025—this equates to approximately 150 additional hours of adviser time over the course of a year. This highlights the increasing complexity of client needs and the growing demand on our adviser resources.

Our Money Advisers supported 88 clients, of which 21 were new Money Advice clients during 2025. 7 clients attended our Honorary Legal Advice (HLA) clinics. We are extremely grateful to Mourant's and Carey Olsen, whose Advocates continue to provide invaluable legal support through these clinics. Their contribution enables some Islanders to access diagnostic legal advice that they would otherwise not have been able to obtain.

We continue to work closely to support the work of many States of Guernsey departments, particularly the Employment and Equal Opportunities Service, Housing, Social Security, and Population Management, Revenue Services helping Islanders navigate complex systems with clarity and confidence.

## **Volunteers, Staff and Farewells**

Our volunteers remain at the heart of Citizens Advice Guernsey, and we were delighted to welcome several new volunteers during the year:

- Peter Snell, Bookkeeper
- Ben Corbet, PR and Communications Support
- Carole Elliston, Denise Cohu and Janice Mancini, Generalist Advisers
- Christine Foster, Infosys Volunteer

At the same time, we were sorry to see some valued colleagues leave.

In particular, we extend our heartfelt thanks to Judy Barker, who not only undertook the role of Infosys Administrator, but also dedicated a further two half-days each week volunteering in Research and Campaigns. Judy had been with Citizens Advice Guernsey for 10 years and will be leaving the Island during 2026. We are extremely grateful for her commitment, expertise and long-standing contribution.

We also thank Jo Walker, another valued Research and Campaigns volunteer, who left CAG during the year.

Maria Guezo transferred to volunteer in The Friends Shop and has since moved into a paid role supporting the Shop Manager. We are delighted to see her continuing journey within the wider Citizens Advice family.

## **Governance and Leadership**

We were pleased to welcome Stuart Jehan to the Committee as Company Secretary, alongside Alison Antill, further strengthening the Committee's skills and experience.

The Committee also saw two resignations during 2025. Robert Breckon stepped down to take on the role of Chair of the Youth Commission, and Jacquie Hewitt, who had undertaken the role of Company Secretary, also resigned. We thank them both for their service and commitment.

I would like to place on record my sincere appreciation to Jonathan Dell and the rest of the Management Committee, who are always available to support me and who provide excellent leadership, guidance and governance to the service.

## **Funding and Support**

We are deeply grateful for the continued financial support provided by the Committee for Employment and Social Security, The Friends of Citizens Advice, the Social Investment Fund, and the Lloyds Bank Foundation. Their ongoing commitment enables us to continue delivering essential advice services to Islanders.

In particular, I would like to thank The Friends of Citizens Advice, and Ali Vine especially, for organising the second Gala Ball, which raised valuable funds to support the Friends' work and, in turn, the continued delivery of Citizens Advice Guernsey's services.

## **Looking Ahead**

This year of change—marked by our move to the Grow Community Hub, the implementation of Casebook, increased client complexity and demand, and the achievement of Cyber Essentials certification—has placed Citizens Advice Guernsey on a stronger footing for the future. While transition brings challenge, it also brings opportunity, and the resilience and professionalism shown by staff, volunteers and supporters has been exceptional.

My sincere thanks go to everyone who has contributed to Citizens Advice Guernsey throughout the year. Together, we remain committed to ensuring that Islanders can access the advice, support and advocacy they need.

Ali Marquis  
Chief Executive Officer

# **CITIZENS ADVICE GUERNSEY - COMPLIANCE STATEMENT**

Citizens Advice Guernsey (“we”, “us” or “our”) is committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of The Data Protection (Bailiwick of Guernsey) Law, 2017.

## **Our principles**

Citizens Advice Guernsey takes the privacy and security of individuals and their personal information very seriously. Our principles for processing personal information are:

- We will process all personal information fairly and lawfully.
- We will only process personal information for specified and lawful purposes.
- Where practical, we will keep personal information up to date.
- We will not keep personal information for longer than is necessary.

## **Data Subjects Rights**

At Citizens Advice Guernsey, an individual can request information about:

- What personal information we hold about themselves.
- The categories of personal information we collect from individuals.
- The purposes for collecting and processing personal information from individuals.
- How long we plan to keep the personal information.
- The process we use to have incomplete or inaccurate personal information corrected or completed.
- Where applicable, the process for requesting erasure of personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us.

## **Our compliance plan**

Here is an overview of the steps that we are taking to ensure compliance with data protection at Citizens Advice Guernsey:

- We are in consultation with our IT provider to complete a data mapping inventory and analysis of collected personal information in our systems and records.
- We have established procedures and policies to restrict processing of personal information.
- We regularly review and update our procedures for data breaches and incident responses.
- We regularly review and update our Privacy Policy, Data Protection Policy and associated procedures.
- We reviewed all processing activities to identify the legal basis for processing personal information and to ensure that each basis is appropriate for the activity it relates to.
- We have achieved Cyber Essentials Certificate of Assurance.

### **Management Committee Compliance**

The Committee evaluate their performance on an annual basis against the criteria in the Committee self-appraisal set by Citizens Advice Leadership Self-Assessment standards.

## **TREASURER'S REPORT**

Citizens Advice Guernsey reported a surplus of £81,238 for the year ended 31 December 2025 (£10,269 in 2024) which far exceeded the Board's expectations. After a few years of financial instability, it is encouraging to see the Charity return to a more stable financial footing.

Total income for the period amounted to £329,417, derived primarily from grants and funding, donations, and interest income.

The Board are immensely grateful to the Committee for Employment and Social Security for their Annual Grant in 2025. Our team continues to build strong relationships with numerous States departments and provision of this funding reflects the value that is put on the essential service provided by Citizens Advice Guernsey to the Bailiwick's community.

We also thank the Social Investment Fund for their generous support towards our salary costs and computer expenses. We are lucky to have a committed and enthusiastic team of staff who support and enable our volunteers. But our service provision depends heavily on reliable information technology systems which ensure cyber and data security.

The Board are extremely grateful to the Lloyds Bank Foundation (LBFCI) who, in addition to a grant to support the salary of one of our staff, provided Citizens Advice Guernsey with £40,000 in unrestricted funding as part of a special grant programme to celebrate their 40<sup>th</sup> Anniversary.

The Board thank the committed and hard-working team at Friends of Citizens Advice Guernsey who contributed £45,080 during a year of challenging trading conditions.

During the reporting period, Citizens Advice Guernsey continued to manage its finances prudently, ensuring that funds were used effectively to support the delivery of advice services to the community. Total expenditure for the period was £248,179, reflecting the costs of service delivery, staffing, premises, and governance.

The charity's year-end reserves totalling £209,533 are considered appropriate to meet current operational needs and to provide a level of financial resilience in line with the charity's reserves policy.

I thank BDO Limited for reviewing and preparing the financial statements. I would like to record my personal thanks to Peter Snell who has diligently performed the role of bookkeeper and has been a huge help to me. Finally, I thank the staff, volunteers and

my fellow Trustees for their continued support and commitment – they are a fantastic team to work with.

Maggie Thompson  
Treasurer

## **CITIZENS ADVICE FUNDRAISING REPORT**

Thanks to our success in securing funding from the Social Investment Fund and Lloyds Bank Foundation CI in 2024 we started 2025 in a more financially stable position than had been the case for a number of years.

We remain extremely grateful to Friends of Citizens Advice Guernsey (Friends'), their staff and volunteers, for the contribution they made in 2025. The amount received from Friends was slightly less than the previous year due to Friends retaining funds to build a Contingency Reserve to provide greater financial resilience. It is important that CAG aims to self-fund (through Friends) as much as possible, and we work closely with Friends in this regard. However, with necessary staffing and rental costs the amount Friends can contribute represents a much smaller proportion of CAGs running costs than was the case pre COVID.

In 2024 we were saddened by the death of Liz Timms who had led the Friends for decades helping raise over £1m towards the running costs of CAG. At the official opening of our new offices at GROW Hub we dedicated a room in honour of the great service Liz had provided. Liz kindly left CAG a legacy bequest and we were fortunate to receive other monies donated in Liz's memory.

As a charity which does not pull at the heart strings of the population (unlike, say, those dedicated to health, children or animals) the contributions we receive from the general public are very limited. This means we rely almost entirely on the generosity of charitable foundations and government funding through the Committee of Employment and Social Security. In addition to the awards we were granted or pledged in 2024 we were enormously grateful to receive a bonus award of £40,000 from the Lloyds Bank Foundation CI as part of their 40<sup>th</sup> anniversary funding programme.

We continue to be supported by the Channel Islands Cooperative, who offered to display our collection tins throughout their stores, island-wide, for 3 months. We were pleased with and grateful to the Co-op and for the generosity shown by the Co-op shoppers.

In 2025 Friends contributed £45,080 to Citizens Advice (2024 -£66,500).

Grants and donations included in income in 2025 were:

Committee for Employment and Social Security- £110,000 annual States Grant

Social Investment Fund - £ 88,393

Lloyds Bank Foundation CI - £60,350

Skipton International - £5,000 to support ongoing administration costs

Dame Mary Perkins - £1,500 for volunteers Christmas meal

Guernsey Bar Council - £500 for volunteers Christmas meal

Fuller Group -£500

Several donations of £100 each from members of the '100 Club'.

We are also extremely indebted to Resolution IT who provided pro bono services to securely and efficiently relocate our IT hardware and systems to GROW Hub.

Ali Vine

Fundraising Board Member

## **FRIENDS OF CITIZENS ADVICE GUERNSEY**

The latter half of 2025 saw a few changes in full-time personnel at the charity shop. We were sad to see Rob leave. Under Rob's management we have increased the hours the shop is open, making it accessible to a greater number of customers. He raised awareness of and created a successful identity for us in this location. We are grateful for Rob's great contribution to Friends and CAG.

We ended the 3<sup>rd</sup> quarter of the year on a high with Marie De La Mare (Maz) at the helm. Marie began her time at the shop as supervisor and stepped up into the role of manager with Rob's support. She has taken it in her stride and with the support of the volunteers she has settled in very well, making her mark on the shop by transforming it into a community hub including a food swap stall. Maz continues to focus on high quality second-hand furniture and household items (as well as the numerous other lines sold), and while we had a lot of donations, we would still welcome more. Maria became a permanent member of staff supporting Maz as supervisor.

My most heartfelt thanks to our loyal volunteers for supporting Maz and Maria, they are the most supportive team who go above and beyond for the shop and each other. The shop couldn't run without them. We have lost a few volunteers but also gained some returning which really shows the friendship and teamwork amongst the volunteers, which is priceless.

Our ability to focus on furniture is in no small part thanks to Jeff and his helpers who continue to pick up and deliver for us. We will be advertising a supplemental removal service so that we can deliver more than once a week and keep the furniture moving.

Citizens Advice Guernsey were the winners of the sponsorship raffle for the North Show and Friends were able to set up a stall right outside the entrance to the event tent. Friends also attended the Donkey Derby, Grow Halloween Market and the Round Table Christmas Fayre. All events were very enjoyable, helped raise awareness of the shop and were good fundraisers.

Friends 2025 Gala Ball was held on 4 October 2025 and it was a great success. We were extremely grateful to our main sponsors Carey Olsen and to The Farmhouse for hosting the event and to many, many more kind individuals and businesses who made it possible. The evening was a great success, and the next Gala "The Compass Ball" will take place on 3 October 2026.

The Board of Friends saw a lot of changes in 2025. Ali Vine sought her replacement for chair in myself, Eleanor Round, and I joined the Board in August 2025. Ali Vine resigned from the Friends board in December 2025 and I thank her for bringing me on board and for all her help in transitioning me into the post, her guidance has been invaluable.

Skills gaps had been identified and a recruitment drive to expand the board was undergone. 3 new appointments were made at the December 2025 meeting for Anna Carrington, Stuart Jehan and Anne Jacob. Mike Hancock advised his intention to resign as Treasurer and so a replacement was sought and found in Eugene Dowdney and he was appointed to the board in the March 2026 meeting.

In 2025 Friends contributed £45,080 to Citizens Advice (2024 - £66,500). Just shy of £20,000 was retained in Friends as contingency funds.

We are also extremely indebted to Resolution IT who continue to provide invaluable training, labour, equipment and support.

Eleanor Round

Chair – Friends of Citizens Advice Guernsey

## **SECRETARY'S REPORT**

Citizens Advice Guernsey is a company limited by guarantee (LBG), a structure commonly adopted by local charitable and not-for-profit organisations.

The Guernsey Charity Annual Submission and the Guernsey Company Registry Annual Validation for the year ended 31 December 2025 were both submitted before the statutory deadline of 28 February 2026.

The annual registration with the Office of the Data Protection Authority was also submitted before the deadline of 28 February 2026.

The statutory registers of the Company have been maintained throughout the year in accordance with the requirements of the Companies (Guernsey) Law, 2008, as amended.

During 2025, Guernsey Company Registry were notified of the appointments of Stuart Jehan (Secretary), and the resignation of Robert Breckon (Member).

The number of members recorded on the register currently stands at 71.

Members are entitled to vote at the Annual General Meeting and at any Special General Meeting of Citizens Advice Guernsey. Members are also entitled to propose individuals for election to the Management Committee in accordance with the Articles of Incorporation.

Notice of the Annual General Meeting has been circulated to members in accordance with the Articles of Incorporation.

During the year, the Management Committee continued to review the organisation's governance and compliance arrangements to ensure that Citizens Advice Guernsey continues to meet its statutory and regulatory obligations.

I would like to take this opportunity to thank the members of the Management Committee, the staff, and the volunteers for their continued commitment and support throughout the year.

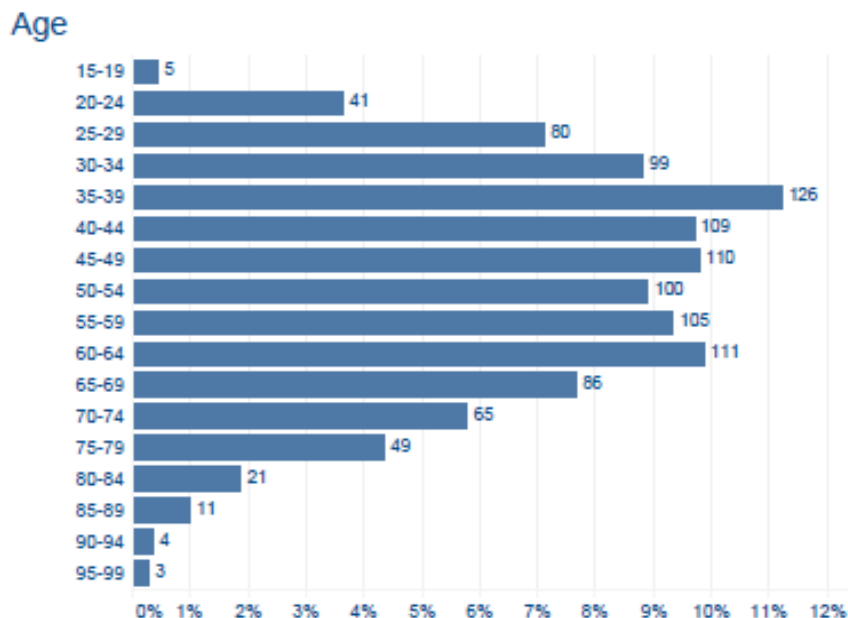
Stuart Jehan  
Board Member & Chartered Secretary

## CLIENT ENQUIRY AREAS

	Individual clients	Client contacts	Issues
Clients	1,670	2,636	5,280
Quick client contacts <sup>1</sup>	407	407	412
<b>Totals</b>	<b>2,077</b>	<b>3,043</b>	<b>5,692</b>

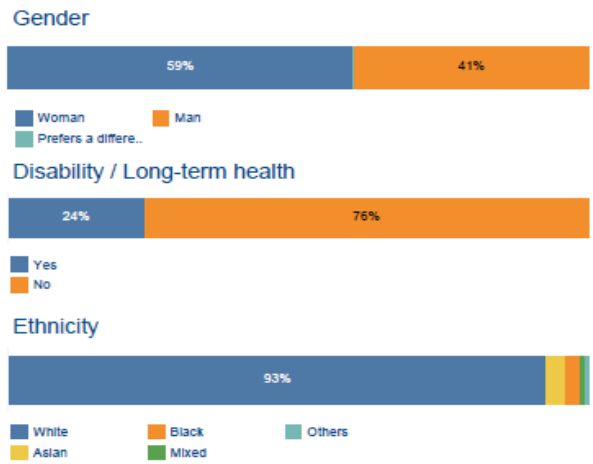
There were over 3,000 client contacts in 2025 with one or more issues. This continues to represent a sizeable proportion of Guernsey's 25,289<sup>2</sup> households that benefit from our services and provides an interesting barometer of the social issues concerning islanders.

### Client profile: Age, Gender, Disability / Long-term health and Ethnicity



<sup>1</sup> A quick client contact refers to a “Simple Query” when someone has a straightforward, often one-off question that can be resolved without needing tailored advice, for example asking for the contact details for the tax office.

<sup>2</sup> See page 20 of Guernsey Annual Electronic Census Report 2023 [CHttpHandler.ashx \(gov.gg\)](http://www.guernsey.gov.gg/CHttpHandler.ashx)



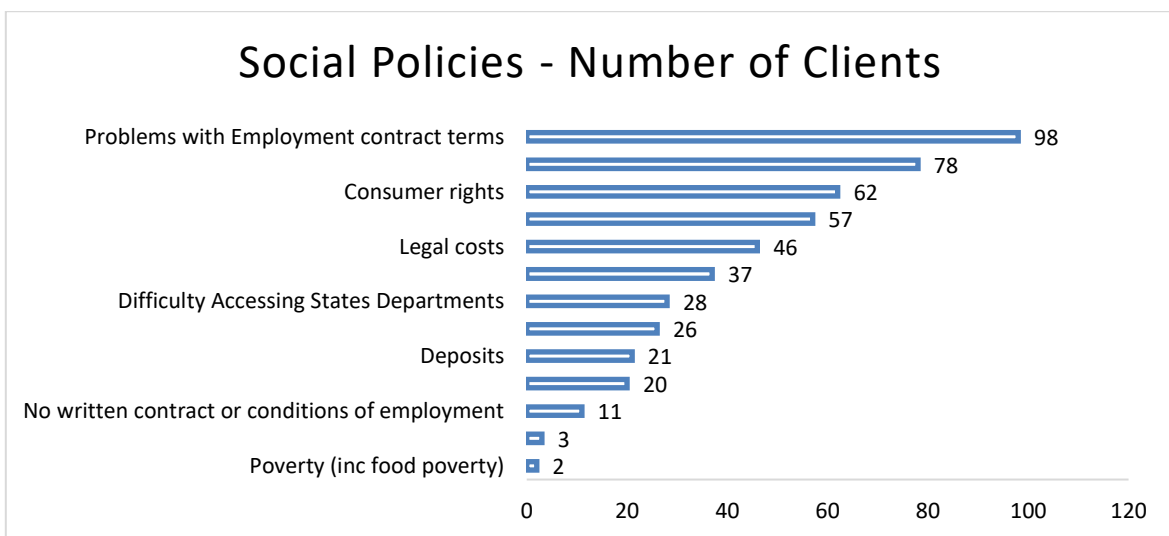
## Social Policy Cases

In 2025 CAG’s completed reports (based on data from 2024) included: *Discrimination, Harassment & Being Treated Differently; Homelessness; and Private Rental Deposits*. All reports were sent to the relevant States Committees, and other relevant organisations and stakeholders. In addition, the team published reports on *Mental Health, Sark and Alderney*.

Each year CAG selects the Social Policy areas for analysis based on client issue prevalence<sup>3</sup> and Citizens Advice UK membership requirements.

Due to moving premises and adopting the Citizens Advice national Casebook system it was decided to continue with the social policies as had been selected for 2024.

## Social Policies – Ranked from highest to lowest



<sup>3</sup> For example, if several clients report having an issue with their employment contract, then that issue may become a Social Policy category.

While the difference in the 2 systems mean that no direct comparisons can be made with the previous year, by ranking according to number of clients, it does enable broad trends to be identified<sup>4</sup>.

See points to note **(P1 – P4)** below the table on the next page.

Social Policy – Ranking <b>(P1)</b>	2024	2025
Problems with Employment contract terms	2	1
Access to Affordable Housing	3	2
Consumer rights <b>(P2)</b>	1	3
Guest Workers <b>(P3)</b>	9	4
Legal costs	4	5
Housing Conditions	8	6
Difficulty Accessing States Departments	7	7
Discrimination	6	8
Deposits	10=	9
Domestic Abuse	5	10
No written contract or conditions of employment	10=	11
Rising Energy Costs <b>(P4)</b>	12	12
Poverty (including food poverty) <b>(P4)</b>	13	13

### Points to note

1. The 3 Social Policy categories with the highest number of clients: *Problems with Employment Contract terms*, *Access to Affordable Housing* and *Consumer Rights*, remain the same – though the order has changed.
2. *Consumer Rights* having gone from first to third position, would appear to indicate that the introduction of consumer legislation<sup>5</sup> is having a positive impact. However, some clients still face consumer issues outside current legislation, such as private sales, business to business contracts, and cases involving Alderney and Sark residents.

<sup>4</sup> N.B. In Casebook, social policies are identified through ‘tags’ – which requires more conscious inputting by the user compared to the previous system. Therefore, during the process of learning how to use Casebook it is likely that some Social Policy tags were not always added and so the numbers could be underreported.

<sup>5</sup> **The Trading Standards (Fair Trading) (Guernsey) Ordinance, 2023** came into force on 2<sup>nd</sup> October 2023.

3. *Guest Workers* issues have risen significantly in ranking. CAG will publish a detailed report once 2025 data analysis is complete.
4. *Rising Energy Costs* and *Poverty (including food poverty)* while involving fewer clients compared to other social policy categories, remain serious issues that need addressing and affect far more people in our community than these figures suggest.

## Issues - Analysis

Due to the difference between the former Access database system and the new Casebook system it is not possible to directly compare the data. For example, there are now 17 issue categories, when previously there were only 13. The coding has also changed, from *lines of enquiry* to *issue codes*<sup>6</sup>. In addition, whereas previously each client contact generated a new case sheet which included all the areas of enquiry (issue codes) resulting in multiple enquiries in the same area. With Casebook when a client has 2 or more contacts with CAG concerning the same issue, a quick note is added to their original case note, without repeating the issue codes. As a result, the number of 'issues' through using Casebook is nearly half to that of the previous system. Therefore, while the numbers cannot be directly compared, the ranking, to some extent, can be.

## Advice Issue trends for 2025 compared with 2024

See points to note (**P1 - P7**) below the table.

Issues ( <b>P1</b> )	Ranking		No. of Issues	No. of Clients
	2024	2025	2025	2025
Housing	2	<b>1</b>	1081	474
Employment	3	<b>2</b>	996	363
Legal	1	<b>3</b>	855	522
Relationships & Family	4	<b>4</b>	704	360
Health & Community Care	7	<b>5</b>	370	170
Consumer Goods & Services	5	<b>6</b>	353	195
Debt ( <b>P2</b> )	6	<b>7</b>	312	97
Tax	9	<b>8</b>	255	45
Financial Services & Capability ( <b>P2</b> )		<b>9</b>	217	150
Benefits & Tax Credits	8	<b>10</b>	216	134
Charitable Support & Food Banks ( <b>P3</b> )		<b>11</b>	67	34

<sup>6</sup> Although many of the issue codes are only relevant to the UK; a number of extra codes specific to Guernsey legislation have been added to the system.

Immigration & Asylum	11	<b>12</b>	66	44
Utilities & Communications <b>(P4)</b>		<b>13</b>	56	32
Other <b>(P3)</b>		<b>14</b>	51	21
Travel & Transport <b>(P4)</b>		<b>15</b>	40	27
GVA <sup>7</sup> & Hate Crime <b>(P3)</b>		<b>16</b>	36	29
Education	13	<b>17</b>	17	7
Totals			5,692	2,709 <b>(P7)</b>

## Points to note

1. In Casebook there are 17 issue categories; the previous system had only 13.
2. *Debt* and *Financial Services & Capability* are separate issue categories. Previously they were both part of *Debt & Money*.
3. *Charitable Support & Food Banks* (previously part of *Law & Rights*), *GVA & Hate Crime* (previously part of *Discrimination (P5)*) and *Other* (including *Discrimination*, *Modern Slavery* and *Other*) are now separate issue categories.
4. *Utilities & Communications* and *Travel & Transport* are separate issue categories to *Consumer goods & services (P6)*. Previously they were all part of *Consumer*.
5. *Discrimination* is no longer a separate category, instead any discrimination issues are identified through each individual issue category except for: *Charitable support & food banks* and *GVA & hate crime*.
6. *Local Leisure* was previously a separate category; it is now part of *Consumer goods & services*.
7. The **3,043** client contacts CAG had during 2025. Of those, 407 were quick client contacts, with 1,670 clients seeking advice on 2 or more issues, i.e. a client's situation could involve *Employment* and *Housing*. As a result, that client appears twice in the table above. Hence why the total number of clients in the above table is 2,709.

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<sup>7</sup> GVA stands for Gender-based Violence, Domestic Abuse & Sexual Violence.

## **MONEY ADVICE SERVICE REPORT**

Our Money Advice Service continues to provide specialised casework offering individual budgeting advice, individual repayment plans and negotiation with creditors.

During 2025, there were 312 enquiries on money-related issues to the generalist advisers including banking services, insurance, pensions, credit, and liability for debt. In addition, we continued to provide a dedicated money advice to new and existing clients.

There were around 88 clients who benefitted from the money advice service. This included clients from previous years and 21 new clients.

There were three money advisers available to see clients one session each week but frequently come in more often to keep on top of their caseload. The largest amounts were, understandably, secured, and unsecured loans totalling just under £1 million for just the new clients registered during 2025; with credit and store cards, tax bills, hire purchase, catalogues and family loans also being common.

The main underlying causes of indebtedness, remains consistent as previous years, being relationship breakdown or loss of partner; health issues; low income or pay with debts; job loss or business failure; poor budgeting; and other reasons including, legal fees, income tax bill, rent arrears, being scammed and gambling.

It is anticipated that with the continuing cost-of-living crisis, this is going to impact further on those who are already struggling, as well as those who have just managed to survive thus far. With that in mind, we will no doubt see a continuing need for our dedicated Money Advice service over the coming year.

Ali Marquis  
Chief Executive Officer

## **RESEARCH AND CAMPAIGNS REPORT**

Research and Campaigns activity aims to improve the policies and practices in the islands by influencing decision makers and public opinion. Citizens Advice Guernsey (CAG) is active in this area and work is concentrated on areas of regular concern to clients. The output is primarily evidence-based using the statistics from client case notes. The approach is to influence local politicians, States' Departments, other agencies, and local media by providing reports and data, participating in influence/focus groups, and responding to requests for information. The Research and Campaigns Team is proactive in responding to current local issues.

In the first quarter of the year, a memorandum with the summary of all the social policy cases, enquiries, and trends over the last few years, was compiled and sent to all the States Deputies; thereby covering all the relevant States Committees, Authorities, Commission and Boards; as well as all the local media. At the same time, all recipients were invited to contact us for a more detailed breakdown of the enquiries relating to a particular area as required.

### **Annual Social Policy categories**

Specific social policy issues of current concern are identified in January each year and are added to the case recording system. These are based on the prevalence of issues raised by our clients, as well as the standard social policies we always gather data on, in line with Citizens Advice UK membership requirements.

These cases are reviewed and, where there is sufficient evidence, we create and submit a report to relevant States Committees and other agencies. We then work with them, both to support their efforts in policy development generally and to help to address the problems we have identified.

The majority of reports are also sent to all the local media, including the Guernsey Press, BBC Television and Radio Guernsey, Bailiwick Express Online, Island FM and Channel Television. This also helps ensure Citizens Advice Guernsey has a strong media presence and we are often called by the various local media for our input on various social policy issues.

### **Research and Campaigns Team reports and meetings**

Research and Social Policy resources are very limited, which means time is spent on a small number of live campaigns, each of which may spread over one or more years.

In 2025 Citizens Advice Guernsey's completed reports included: *Discrimination, Harassment & Being Treated Differently; Homelessness; and Private Rental Deposits*. All

reports were sent to the relevant States Committees, and other relevant organisations and stakeholders and in some instances, to the media. In addition, the team published reports on *Mental Health, Sark and Alderney*.

In January 2025, the States' Committee for Employment and Social Security (ESS) requested Citizens Advice Guernsey's input regarding the proposals for the minimum wage level. The Research and Campaigns Team provided a Minimum Wage report focussing on the evidence from our database for people seeking our help during the year 2024. Our report was well received with a response from the ESS Policy and Legislation Team thanking us and advising that they would ensure it was presented to the ESS Committee at the end of the consultation period.

In February 2025, the latest report on Mental Health was sent to the Policy and Resources Head of Corporate Operations, Health and Social Care Operations Business Manager, and Public Health Services along with Guernsey Mind, Healthy Minds, Health Connections and Care Watch. The Vice President, for the Committee for Health and Social Care responded thanking Citizens Advice Guernsey for the report and stating that he had asked for it to be added to the next Mental Health and Wellbeing Strategy Technical Team agenda for discussion.

In April, the latest updated report on Homelessness was sent to the Operational Heads for Housing, Employment and Social Security, Environment and Infrastructure, Health and Social Care and Policy and Resources for their review, prior to being sent to the relevant States Deputies and Charitable organisations: Action for Children, At Home in Guernsey, Maison St Pierre, Caritas and Guernsey Caring for Ex-Offenders.

Further to the interim report on Discrimination, Harassment and being Treated Differently which was sent to the Disability Officer at the Office of the Committee for Employment and Social Security (ESS), the more detailed final report was sent to various decision makers at the States of Guernsey including deputies on the Committee for ESS, Employment and Equal Opportunities Service, Policy and Resources, the Disability Officer at States of Guernsey for ESS, Senior Advisor – Employment Law and Social Inclusion and the Guernsey Disability Alliance.

In 2025, the Citizens Advice Manifesto and the Summary of Social Policy Cases, Enquiries and Trends from 2024 were sent to all prospective candidates for the office of People's Deputy and there was a very positive response from many of the would-be candidates.

Below are a few of the comments from those who were successfully elected:



## Media coverage

Citizens Advice Guernsey was involved in 60 media and publicity events during 2025, many of which the Research and Campaigns Team assisted with by collating and providing data and statistics. A few of these are listed below:

- Citizens Advice Manifesto and Summary of Social Policy cases, Enquiries and Trends in the Guernsey Press; Guernsey Press online, Bailiwick Express, BBC Guernsey Television and Radio.
- Increase in Discrimination cases at Citizens advice Guernsey, reported in the Bailiwick Express.
- Cost of Living discussion with Super Savvy Savers with the BBC.
- Housing Conditions: BBC Television and Radio; Guernsey Press; Bailiwick Express and Island FM.

During 2025, volunteer Generalist Advisers have given presentations on behalf of Citizens Advice Guernsey at the Office of the Data Protection Authority and organisations such as Victim Support and the Women's Institute.

In addition, some volunteer Advisers, and members of staff represented Citizens Advice Guernsey on various advisory groups such as the Guernsey Electricity Customer Support Forum and others attended one-off consultations or meetings on our behalf.

Our involvement in this area remains a high priority for all those involved with Citizens Advice Guernsey.

We are, as ever, extremely grateful to our dedicated and enthusiastic team who continue to produce excellent detailed reports.

We would like to thank Annie Ashmead for leading the Research and Campaigns Team during 2025 and wish her well in her future endeavours.

Tracey Baudains  
Policy and Research Coordinator

## **VOLUNTEERS' REPRESENTATIVE'S REPORT**

2025 was a busy year for all volunteer staff. Feedback from clients, surveyed on a random basis, continued to show a high level of satisfaction with the service received. As in previous years private rental housing has been a particularly difficult area for our clients, along with a chronic shortage of social housing. We have also had a large number of employment and family problems to deal with. Divorce and separation often add to the housing shortage, because the separated couple need two homes.

At the beginning of 2025 we had moved from our old offices on the Bridge to a new office at Grow Limited. The new office has been welcomed by all staff. We only have one dedicated interview room to see clients, so we introduced a booking system, which seems to be working well. We can often still accept clients dropping in if the interview room is available, and if not, we are grateful to the other Community Hub charities and Grow for allowing us to use their rooms.

These days, client problems seem more complex. We seem to have had an increase in clients coming in, which normally takes longer than dealing over the phone.

Our Casebook system has been received well by all, and our volunteers have come to grips with the new system really well. The new system is paperless, which requires an increase in time on the computer. The changes have altered the workload of Support staff, and two of our generalist advisors were trained to do support work, which has helped. We welcome to the generalist team, Carole, Janice and Denise who have successfully completed their training in record time.

During the past three years, we have recruited and trained a number of very good generalist advisors, who like everyone else at CAG, are a real pleasure to work with.

There are also a number of volunteers who have completed over 20 years' service and a few nearing the 30-year milestone. This is an indication of how much our volunteers enjoy working with such a dedicated team.

I would like to thank all volunteers for their sterling work, and for being a great team to work with. Good luck to you all in 2026.

David Beattie  
Volunteers Representative



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@GuernseyAdvice

### Opening Hours

9.30am - 4.00pm Monday, Tuesday, Thursday

9.30am - 6.30pm Wednesday

9.30am - 12.30pm Friday



**The Queen's Award  
for Voluntary Service**

*The MBE for volunteer groups*