



We Got This!

SHOWING INITIATIVE

A lockdown initiative by a group of accountants saw them collaborating in the spirit of #GuernseyTogether. Jo Meerveld reports

“THE ISSUE WAS THAT THEY DIDN’T REALLY UNDERSTAND WHAT THEY GETTING OR WERE ENTITLED TO, AND SO RIGHT FROM THE START, WE TRIED TO READ AND INTERPRET ALL THE MEDIA BRIEFS ON THEIR BEHALF”

Those early weeks of lockdown back in March were a confusing and anxious time for business owners. Changing information and advice from government meant interpreting a whole new set of documentation and benefits leaving many feeling bewildered. An unlikely bunch of heroes emerged in the guise of a group of small business accountants, who took it upon themselves to help lead their clients, and each other through the confusion.



DIANE DE GARIS, DE GARIS ACCOUNTING LTD

We absolutely had that feel good factor thanks to Guernsey Together. The businesses that I look after are predominantly small to medium in size, local trading business, though some may still have an international client base. It seems that the big businesses, hotels and such, have had a bigger challenge and been the worst impacted. Actually the bigger the business, the bigger the impact and the harder it was for them to react quickly to what was happening.

Right from the start of the lockdown period, we found that our clients were experiencing a lot of fear and a huge amount of confusion especially in relation to the support that was being offered to their businesses. The issue was that they didn’t really understand what they getting or were entitled to, and so right from the start, we tried to read and interpret all the media briefs on their behalf, taking out the important parts for our clients. Things were changing daily, so what we were trying to do was to bring some clarity to the situation for everyone. I decided to get an email list together as a way of disseminating our findings and keeping in touch with clients, who were all working at home. We were just daily doing updates to try and be helpful but we all still had a lot of questions that were going unanswered; for example, what would happen in partnerships, who got the grant, who didn’t, would small businesses that were part time qualify under the 10? So we started reaching out to other accountants and we kind of grew like that into a group. It was something that pre-Covid just wouldn’t have happened and felt really ‘#Guernsey together’

We started with a small chat group and then we grew into a Facebook group which included Sarah Hancock (Brehon), Richard Stapely (Stapely Accounting), Andy Gill (A G Accounting), John Merrien (Books and Co), Gareth Nicolle (Collenette Jones), Miles Bishop White (MBW), Vicki Webster (Clelland), Dani Bennet (Nimbus), Rachel Ann, Chantelle le T (Kemp Le Tissier), Ad Machon (Machon Accounting). We were all just trying to help our clients through what was a very difficult and overwhelming time.

We said to clients throughout, ‘Please call us if you need help if you need help with your cash flows, with the business support grants, anything, and we always said the clock isn’t ticking’. I am very lucky to have a fantastic team that really wants to help and our

clients were so grateful. We felt that this was the least we could do, envisaging those on the front line putting their lives at risk daily.

Our cloud based accounting really paid dividends during the lockdown. We knew it was coming, but it was probably on us sooner than we had anticipated. Everyone in the office has laptops, so it was really easy to get people working from home. Our only hiccups were minor ones; someone needing a seat for home and a second screen, which they took from the office. We had thought we were ahead of the curve, but within two days we were locked down and had a lot of panicked clients on our hands. I would say I’ve never had such an engaged client base than in these last few months.



CHANTELLE LE TISSIER, KEMP LE TISSIER

When Diane reached out to me, I actually remember feeling a sense of relief and thinking, ‘That’s a really good idea’, and in the past I’ve often thought how good it would be if the smaller accountants did get together to share knowledge. When I was with Deloitte, you had a big support network and if you had an issue you could always contact somebody in the office,

but when you work by yourself, and you are solely responsible for say, tax issues, you don’t really have anybody to ask or bounce ideas off. Now we have the Facebook group set up by Diane, I may have a query on something or wonder if anybody else has experienced something and I put it on there, just to see if anyone else had come across something similar.

So, it really was like an example of Guernsey together in action. I think it came from that period of uncertainty. No one really knew what was going on. There were all these new things coming out that no one had ever heard of before; there was the payroll funding grant, the grant scheme, can you claim if you’ve got more than one business what if you only work part time in it. So, there were all these different questions that nobody knew the answers to.

Business Support did a great job but many of them were moved across from their day to day role, so they were really thrown in at the deep end as well. It really was a collection of people thrown together on both sides of the fence, trying to work their way through what was a completely new, untested system. On our side, we had a number of frustrated clients who were very worried and suddenly their income was slashed overnight, so it was just nice to have that place to go if you needed a bit of support. I think at one point I even asked if anyone else was struggling with working and home schooling! So it was not only a working group but also became a sort of friendship group. I also feel now that rather than being competitors, we’re more of a community, supporting local businesses, our clients and each other. I’m not out to pinch anyone else’s business from them, there’s enough business to go round and I definitely feel that change of emphasis has been a very positive one.

“WE WERE ALL DOING THIS WORK PRO BONO, WHICH WAS VERY MUCH IN THE SPIRIT OF #GUERNSEY TOGETHER.”



SARAH HANCOCK, BREHON

It all started when Richard & Carol Ann Stapley and I were invited to work with the CGI to provide them with feedback on our small business clients, and I was also working with an informal business feedback group set up by Chris Morris in the Business Support team at the States. We realised that there was a need to get information out to small businesses as soon as we could – and also a need to work together as accountants to help all of us

go through the learning curve. Every business is different and so there were lots of different scenarios to look at, advise on – and to feedback to Business Support.

We weren't quite sure what the best way of doing it was so I started a messenger group, then Diane de Garis came up with a closed Facebook group which was a much better solution. That allowed us to bounce ideas off each other, work together as a group and present a united front to our clients and the Business Support team.

There was a huge amount of uncertainty and fear at that time. No one knew how long the lockdown would last – and what the short term or long term impacts would be on our businesses. We all helped our clients to understand and claim for the initial £3,000 grants, and then we helped those that needed it to understand and claim the payroll support. We also worked with Business Support to help clients whose payments had been mislaid to get them their much needed support and assisted with applications for States backed loans – working closely with the banks and their bank managers to help our clients borrow funds to provide working capital to help their firms survive the Covid crisis.

GARETH NICOLLE, COLLENETTE JONES

We are a relatively small knit community here in Guernsey and among the accountants, we all know each other and see each other regularly. At the start of lockdown I was aware that a few of them

had been chatting together with Diane and a couple of them set up the group on Facebook which I then joined. Richard Stapeley and Sarah Hancock from Brehon were also doing something but initially we weren't coordinated as a group. Once the group was set up, it all came together fairly quickly and became an invaluable tool for many of us, especially the smaller accountants and sole practitioners. In a larger business like ours, you generally always have someone to bounce things off when you need to. There was a lot of new information coming out daily and the situation was constantly changing to the group was a great resource.



We all had clients who were getting frustrated with the State's team. People were confused and anxious about their businesses, their livelihoods, because they wanted 100% clarity, which was hard to provide, as like everybody else, we were all in at the deep end and trying to work out the rules that were being set and what it all meant.

Business Support did a great job but many of them were drafted in from other areas and were completely outside of their comfort zone and probably what they were used to dealing with. The leadership took a 'principles based' approach, because as soon as you try and legislate for anything. It'll never fit everybody's exact circumstances because you need to try and cover as many areas as possible. And then you get subjectivity and grey areas, and judgement and things like that. So that's really where I think that having this band of small accountants, committed to helping their clients worked well.

We were able to look at things a bit more objectively. 'One of the key issues that arose was how things would work for the self-employed. There was an awful lot of work around the Easter weekend of lobbying and deputies, and so on to let them know that the rules were completely inequitable for the self employed.

We were all doing this work pro bono, which was very much in the spirit of 'Guernsey together'.