



Exeter Citizens Advice Bureau

Business Development Plan

1 April 2015 – 31 March 2019

(Approved by Trustee Board – 25th March 2015)

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Introduction

This Plan builds on and extends the themes and actions of previous business development plans and strategies. The Strategic Plan that underpins this Business Development Plan was developed with all bureau workers and was consulted upon with key external stakeholders.

The Plan aims to tackle the twin themes of securing the future of existing Bureau services, whilst at the same time developing new services to meet unmet needs within the local community. Throughout the Plan we aim to balance these twin themes; with too rapid growth the Bureau may put at risk its existing services, whilst staying still is not an option for the Bureau given wider political, social and financial change.

As with most voluntary and community sector organisations, funding continues to be an area that is becoming more difficult as traditional funding sources face increased pressures. Therefore, over the duration of this Plan we must look to continue to develop more creative and innovative solutions to place the Bureau on a stable financial basis.

Whilst over the duration of this Plan there is little realistic possibility of the Bureau being self-financing, we must work to develop new partnerships that enable us to contribute to the delivery of many of our priorities at little or no additional financial cost.

We want to broaden our relationship with other local groups and organisations; and continue to have a strong internal management and governance structure. Moreover, where clients are able to help themselves we will work to provide the tools they need as we adopt a 'Click or Call' approach to first contacts.

The Plan should be seen in the context of Government reform of the welfare state; we are seeing the biggest change to the welfare system since it was introduced. We will continue to be prepared for the challenges this brings for our clients and for our workforce.

Finally, I am delighted to report that the charity passed its last independent organisational audit and quality of advice assessment. We must do all we can to build further on these excellent results.

Steve Barriball | Chief Executive

Role of the committees in relation to this Plan:

*It is the role of the **Operations and Policy Committee***

- *to ensure that this plan is carried out by the bureau or that changes made to it are justifiable and in the best interests of the organisation,*
- *to progress any part of the plan that deals with social policy,*
- *consider any effect of this plan on the core advice service, financial capability services and other services, and*
- *to support learning and development across the charity*

*It is the role of the **Resources Committee***

- *to ensure within resource availability that this Plan is financially supported and deliverable*
- *to oversee the preparation of the annual budget*
- *to consider costs for any proposal not already in the budget, and*
- *consider any effect of this plan on paid staff contracts or volunteers*

*Both committees report to the main **Trustee Board**.*

*In addition, the charity has an additional 'committee' known as **the Working Group**. The Working Group reports to the Resources Committee and can call for advice and assistance from any other party it sees fit to do so, whether they are from within the bureau or outside it. The Working Group is responsible for*

- *overseeing the longer term strategy of the charity*
- *Progressing any cross-cutting issues that it is asked to consider by the Trustee Board (e.g. Information Assurance)*
- *Considering urgent issues which arise between the normal committee meeting timetable*
- *Reviewing and pursuing any alternative sources of income that may be available*
- *Developing an action plan for determining how the bureau will look if further monies are not secured*
- *Planning Committee agenda content*

Statement of Purpose

The aims of Exeter Citizens Advice Bureau are:

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

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

In addition, Exeter CAB adopts the following principles in its work:

- Exeter CAB is a client-focussed organisation
- A client will be given as much time as he or she needs, but it is recognised that this may not be as much time as he or she wants
- Services will be targeted towards those who are most in need through the effects of social exclusion
- The quality of services offered to clients must remain demonstrably high
- The financial and structural viability of the organisation shall first be considered before any new services are introduced
- It is recognised that new services and initiatives should be directed primarily at strengthening the core of the service, either structurally or financially

1.0 Strategic Priorities

During the period covered by this Plan, we will look to deliver against the following six strategic priorities:

1. **Change:** manage change to maintain a culture of continuous improvement and development
2. **Resources:** achieve long term sustainability through best use of financial, and other, resources
3. **Impact:** tell people who we are and what we do
4. **Services:** develop new adaptable models of service delivery that empower clients and promote self-sufficiency, including working in partnership with other organisations
5. **People:** Ensure we have enough trained and flexible people in our team
6. **Policy:** pro-actively identify trends, and use the evidence of our clients to influence policy and prevent injustice

2.0 Objectives

Objective 1: Change

We will manage change to maintain a culture of continuous improvement and development.

Performance Measure:

By the 31st March 2016, we will:

- Hold the Advice Quality Standard with casework in debt and welfare benefits
- Meet the Citizens Advice membership audit and quality of advice assessment standards

Action	Timescale	Output/ Outcome	Responsible
1. Maintain high quality service standards, including Citizens Advice quality standards and Advice Quality Standard, across all Bureau services and projects	Year 1 and continuing	The Bureau holds the relevant quality marks and standards.	Chief Executive/ Team Leaders/ Project and contract staff
2. Ensure that the charity governance arrangements are fit for purpose in the context of changes in charity law	Year 1 and continuing	Any changes in legislation are reported to the board and relevant changes adopted	Chief Executive/ Trustee Board
3. Ensure that we have capacity to manage change across the charity, including premises use, IT and client	Year 1 and continuing	The Leadership Team will take a 'project-based' approach to managing change and report to the	Chief Executive/ Assistant Chief Executive/ Team

management systems, staffing, communications, working practices and financial systems		Board on any resource implications	Leaders
4. Communicate the need for change internally so that all of the bureau workforce understand the impact and need for change	Year 1 and continuing	Lnked to 5. below, bureau workers will have early input into any potential changes (subject to confidentiality issues) and the relevant managers will consider comments received	Chief Executive/ Assistant Chief Executive/ Team Leaders
5. Investigate an 'intranet' or similar tool to improve internal communications with all bureau workers	Year 1	A report will be prepared for the Leadership Team on the options available and any resource implications	Assistant Chief Executive

Objective 2: Resources

We will achieve long term sustainability through best use of financial, and other, resources.

Performance Measure:

By the 31st March 2016, we will:

- Maintain unrestricted cash reserves equivalent to at least three-months running costs (the equivalent of some £112,000)
- Maintain local authority core funding at no more than half of total charity income

Action	Timescale	Output/ Outcome	Responsible
1. Ensure that we operate from premises that are modern and meet the needs of both clients and our workforce	Year 2	A survey of bureau workers and clients will take place to identify any suggestions for improvements to the Dix's Field offices	Assistant Chief Executive
2. Consider participating in the emerging Citizens Advice Money Advice Strategy	Year 1	Remain vigilant to any opportunities that emerge and consider benefits from our involvement	Chief Executive
3. Increase the range and diversity of funders supporting Exeter CAB to further reduce dependence and risks	Year 1 and continuing	All projects are fully funded from a range of funders, the Bureau has moved away from over reliance on Exeter City Council and Devon County Council for core service funding.	Senior Management Team
4. Review opportunities for increasing un-restricted income through trading	Year 1	Progress the proposals agreed by the Advice Exeter Board and report on progress	Business Development Manager

5. Continue to use a full cost recovery model for costing projects/contracts	Year 1 and continuing	All project budgets will include management fees, governance costs and other full cost recovery items	Assistant Chief Executive
6. Investigate schemes for seeking client donations that are appropriate and mindful of a clients current financial situation	Year 1	Linked to 4. above. A report will be shared across the charity to seek comments and feedback and an agreed approach	Business Development Manager
7. Consider the environmental impact of our work and reduce our carbon footprint and energy use	Year 2	The Assistant Chief Executive will report, after the first full year of occupying Dix's Field, on energy usage to bureau workers and the Resources Committee	Assistant Chief Executive

Objective 3: Impact

We will tell people who we are and what we do.

Performance Measure:

By the 31st March 2016, we will:

- Identify client financial gains totalling a minimum of £2.5m per annum
- Improve client health and well-being for at least 50% of clients completing our annual survey

Action	Timescale	Output/ Outcome	Responsible
1. Develop a programme of presentations to local partners and stakeholders and continue to exploit networking opportunities across the City and wider area	Year 2	Newsletter articles to include the offer of presentations, and up to four presentations per year held	Chief Executive
2. Further improve systems for evaluating the outcome of our advice services, projects and contracts using the Citizens Advice outcomes toolkit	Year 1	We will investigate the opportunities available from Petra and report to Operations and Policy Committee	Assistant Chief Executive/ Team Leaders
3. Continue to develop the Bureau website	Year 1 and continuing	The Bureau website content will be kept up to date to ensure that it reflects current developments	Bureau Administrator
4. Raise the profile of the Bureau with the local community,	Year 1 and continuing	We will issue monthly advice columns, monthly advice trends press	Chief Executive

partners and stakeholders		releases, cover social policy campaigns, use social media and report progress to the Operations and Policy Committee	
5. Continue to produce our quarterly newsletter to raise our profile and mark our achievements	Year 1 and continuing	A quarterly newsletter will be circulated to key stakeholders and partners	Bureau Administrator
6. Review our external communications to ensure that it is clear that we are a charity and to ensure that people know who we are and what we do	Year 2	A review of all external communications will be undertaken and changes implemented to make our charitable status clear	Chief Executive
7. Promote the service to local businesses and attract more Corporate supporters	Year 1	Opportunities will be identified through the work of our Business Development Manager	Business Development Manager
8. Promote the CAB brand in line with national Citizens Advice developments and initiatives	Year 2	Once we have details from Citizens Advice of their plans we will implement any changes required	Chief Executive
9. Continue to improve client health and quality of life through provision of, for example, the services listed in Appendix i	Year 1	The results of our annual client survey will demonstrate a positive impact on client health and well-being.	Bureau Administrator

Objective 4: Services

We will develop new adaptable models of service delivery that empower clients and promote self-sufficiency, including working in partnership with other organisations.

Performance Measure:

By the 31st March 2016, we will:

- Assist a minimum of 5000 clients with their advice needs
- Have a minimum of 15000 client contacts
- Deal with a minimum of 15000 client problems
- Resolve at least 40% of enquiries through assisted information at gateway stage

Action	Timescale	Output/ Outcome	Responsible
1. Manage and develop advice services so that they are available in a range of community languages and BSL	Year 1 and continuing	Advice and information services are available to clients for whom English is a second language	Chief Executive/ Team Leaders
2. Deliver a programme of volunteer-led financial capability education and training for the local community	Year 1 and continuing	A series of financial capability workshops, courses and one-to-one coaching sessions will have been held	Training Officer/ Team Leaders
3. We will investigate the potential for wider use of IT technologies to support our advice and information giving, i.e. email, webchat, social networking, text messaging	Year 1	Report made to Operations and Policy Committee on the options and activities available and trialled	Chief Executive/ Team Leaders

4. Develop plans to deliver advice tailored to the individual needs and wants of clients, particularly the most vulnerable and those in greatest need	Year 2	A needs analysis of excluded groups will be completed and built into our approach to delivering advice services	Chief Executive/ Team Leaders
5. Review the efficiency and effectiveness of how we deliver services; such as email, home visits, appointments, or website. Recognise the impact of an increasing ageing population on our work	Year 2	Bureau will have considered Citizens Advice service developments and implemented elements that meet local needs	Team Leaders
6. Collaborate with CAB Devon to deliver the new 'Devon adviceline' service from 1 April 2015	Year 1	Contract targets will be met, or exceeded, and reported to the Operations & Policy Committee	Chief Executive
7. Working with others, deliver the Exeter Money Advice Partnership service	Year 1	Provide evidence to support the mainstreaming of EMAP into Council services during 2015/16	Chief Executive/ EMAP Staff
8. Work with partners, including CAB Devon and Advice Exeter, to develop new, or complementary, services for the local community	Year 1	As part of ASTF project, our 'Advice Exeter' approach will be adopted across partner organisations	Partnership Development Officer

9. Empower other local organisations to deliver 'triggers and clues' diagnostic assessments for their own clients	Year 1	As part of ASTF project, our 'Advice Exeter' approach will be adopted across partner organisations and other local community groups	Training Officer
10. Promote client self-sufficiency by providing resources and educational tools that empower clients to resolve their problems themselves, or take action earlier	Year 1	A review of the effectiveness of resources will be conducted and a report submitted to the Operations and Policy Committee	Team Leaders
11. Offer more diverse opening times and consider how other partners can use our premises to deliver complementary services to our client base, whilst maintaining our own services	Year 2	A review will be conducted about the needs of clients and availability of bureau workers/partner organisations and recommendations made to the Operations and Policy Committee	Chief Executive/ Team Leaders
12. Develop links with local law firms to offer a range of free legal clinics for CAB clients	Year 2	A review of local demand and client enquiries will have been completed and approaches made to a range of local law firms	Team Leaders
13. Develop links with local barristers chambers to offer free social security tribunal support to CAB clients	Year 2	A review of barristers chambers will have been conducted and approaches made to local chambers	Team Leaders

14. Further develop opportunities for joint working with Exeter University Law School	Year 2	Investigate best practice within the CAB service for working with law students in an advice-giving environment	Chief Executive/ Team Leaders/ Training Officer
15. Consider opportunities to work with GP commissioners for advice services	Year 2	Using the CAB 'prescribing advice' evidence report, we will promote CAB services to GP commissioning consortia	Chief Executive
16. Consider the benefits of providing additional support to clients with debt problems to ensure that such problems do not re-occur in the future	Year 1	Identify the opportunities available and learn from best practice elsewhere in the service	Team Leaders

Objective 5: People

We will ensure that we have enough trained and flexible people in our team.

By the 31st March 2016, we will aim to have recruited 109 volunteers in the following roles:

- 30 generalist advisers (including trainees)
- 25 gateway assessors
- 18 volunteer information guides
- 10 administrative volunteers
- 4 financial capability volunteers
- 2 research and campaigns (social policy) volunteers
- 3 debt support workers
- 3 gateway supervisors/mentors
- 2 business engagement/promoter volunteers
- 12 trustees

Action	Timescale	Output/ Outcome	Responsible
1. Recruit and retain additional volunteers to meet the needs of our clients	Year 1 and continuing	Our Learning and Development Plan will confirm our recruitment and training plans, timescales and targets	Team Leaders/ Training Officer
2. Ensure that our volunteer base, including trustees, is diverse and representative of the local community	Year 1 and continuing	Bureau diversity audit completed and report made to Resources Committee	Chief Executive
3. Working with local minority community groups, recruit more volunteers	Year 2 and continuing	We will conduct a targeted recruitment campaign with local community groups	Chief Executive
4. Develop plans to offer a wider range of roles and opportunities for volunteers to use their existing skills	Year 1	A report will be made to trustees on the options available	Chief Executive/ Team Leaders

and experience			
5. Offer short-term volunteering opportunities that are meaningful and meet the needs of both clients and volunteers	Year 2	We will research initiatives from elsewhere in the service and consider the potential to introduce them	Team Leaders
6. Increase role flexibility amongst our workforce so that we can better respond to short-term changes in volunteer numbers	Year 2	Linked to 5. above. We will have a strategy in place to deal with short-term volunteering opportunities	Team Leaders
7. Develop volunteering opportunities to assist with peer support, mentoring and supervision	Year 1	We will develop roles for gateway mentors, thus reducing paid staff involvement, whilst maintaining quality	Team Leaders
8. Ensure that workforce IT skills are fit for purpose	Year 1	We will identify a system for workers to self assess their IT competence and arrange an IT improvement plan based on the results of the assessment	Assistant Chief Executive

Objective 6: Policy

We will pro-actively identify trends, and use the evidence of our clients to influence policy and prevent injustice.

Performance Measure:

By the 31st March 2016, we will:

- Produce 350 electronic bureau evidence forms (e-befs)
- Submit a minimum of 12 Local Action Report Forms (LARFs) to Citizens Advice

Action	Timescale	Output/ Outcome	Responsible
1. Continue to take a consistent approach to research and campaigns evidence gathering across our services and projects	Year 1	Research and campaigns will be an agenda item at all bureau worker meetings and Operations and Policy Committee meetings	Team Leaders
2. Continue to improve client health and quality of life through local, regional and national research and campaigns action	Year 1 and continuing	With the Devon Research and Campaigns (Social Policy) Group, a local campaign will have been developed	Team Leaders/ Research and Campaigns volunteer
3. Recruit additional volunteers to meet our research and campaigns goals.	Year 2	A review of capacity will be undertaken and, if appropriate, a recruitment campaign designed	Team Leaders
4. Be pro-active in identifying emerging trends and respond to proposals before they are implemented	Year 1	The Research and Campaigns Strategy Group will review local, regional and national evidence and agree priorities	Research and Campaigns Strategy Group

5. Use our client stories to highlight the real impact of policy and practice	Year 1 and continuing	Bureau workers will be pro-active in identifying clients willing to tell their story to the local media	All Bureau Workers
6. Complete an annual assessment of research and campaigns activity using the Citizens Advice template	Year 1 and continuing	A report from the Research and Campaigns Strategy Group will be made to the Operations and Policy Committee setting out social policy activity in the previous financial year	Research and Campaigns Strategy Group

Resources strategy

3.1 People

Exeter CAB values its people and will do all it can to provide support and supervision, using the standard Citizens Advice annual appraisal process and other systems. The Bureau recognises its responsibility to mainstream its service values in the way staff are employed and in the way they volunteer. Increasingly, we aim to balance work/life pressures through provision of flexible working practices such as home/remote working, where this is practical given our service values. We value diversity and will continue to make opportunities in the Bureau open to all through targeted recruitment advertising to under represented groups and through improvements to our premises and facilities.

3.2 Learning and Development

Exeter CAB recognises and promotes the benefits of a highly competent workforce which is motivated and is able to take advantage of learning and development opportunities.

We will:

- Prioritise resources to ensure that the bureau workforce is fully trained to meet the on-going demands of welfare reform
- Prioritise resources towards gateway supervision, generalist adviser, gateway assessor and volunteer information guide roles
- Link learning and development needs to annual appraisal meetings
- Allocate a dedicated budget for learning and development for volunteers and paid staff, and
- Produce an annual learning and development plan

The Trustee Board will be responsible for prioritising learning and development needs against the budget available.

3.3 Funding

Income comes from a mix of grants (from Exeter City Council and Devon County Council) to cover core advice and money/debt services and Contracts and Projects for specific specialist services. Our estimated expenditure in Year One is some £590,000. Of this, some £270,000 relates to core work (non Contract/Project funded activity).

A financial summary can be found at Appendix iii.

3.4 Fundraising Strategy

To ensure a mix of funding, and to reduce the risks of fluctuating income levels, the Bureau aims to increase the levels of unrestricted funds available through corporate and business support or sponsorship, trading activities and more traditional Trust and other grant project funding. A copy of our fundraising strategy can be found at Appendix xii.

3.5 Premises, IT, equipment

The Bureau operates from excellent new City Centre premises, held on a lease from Exeter City Council, ending on the 30 April 2032. Our IT audit confirms that Bureau information technology is fit for purpose. We use the Citizens Advice Petra client management system for client records. Bureau equipment is adequate for our needs. We continue to investigate new equipment where the costs involved deliver significant benefits. The new server, implemented in 2010 enhances Bureau IT capacity and capability. The Bureau holds a designated reserve fund equivalent to 50% of total IT replacement costs.

The Bureau has worked hard to comply with Information Assurance guidance and has implemented policies to protect client data, including encryption software and secure external email.

During the first year of this plan we will consider the options for better communication across the charity, including IT related tools.

4.0 External Factors

The main external factors that will impact upon the Bureau in the coming years are:

- **Universal Credit** With partners, including Exeter City Council, we will prepare clients and our workforce for the challenges they face from the introduction of Universal Credit, and provide intelligence at the national and local level on the developing impact of the reforms.
- **CAB Devon** We will continue to collaborate more widely with other Bureaux in Devon through CAB Devon to benefit from contracting arrangements in the future and to provide a client focussed service to the residents of Devon, particular through further development of the telephone adviceline.
- **Advice Exeter** We will collaborate with other advice agencies in the City to provide a client focussed service to local residents.

5.0 Risk management

The major risks, to which the charity is exposed, are reviewed annually and systems established to mitigate those risks, these include:

- A PEST and SWOT analysis
- Business Continuity Plan
- Staff redundancy costs
- Regular health and safety inspections
- Electrical systems checks
- Fire precautions,
- IT systems, including server, and
- Citizens Advice annual liaison visit – see Appendix ix
- Information Assurance

6.0 Review and monitoring

The Plan will be reviewed annually to determine Bureau performance, with quarterly reports made to the committees of the trustee board. It will also be updated and agreed by the Board at least annually. During year three, a further exercise will take place to ensure that latest developments are reflected and built into the planning within the Bureau and by the trustee board.

Description of Current Service

Core Bureau Service

The service is operated from ground floor premises in Dix's Field, Exeter, EX1 1QA.

The core Bureau generalist service is available through:

- Face-to-face drop-in (gateway assessment)
- Telephone gateway assessments (advice line)
- Advice appointments (telephone and face-to-face), and
- Limited home visit

Furthermore, we offer a range of self-help resources available during Bureau opening times, including:

- Information kiosk
- Telephone point
- Leaflets system, and
- Signposting to other agencies

Out of core service hours, the following additional services are available:

- Access to www.adviceguide.org.uk
- Recorded telephone advice service, and
- Web enquiry

The service opening times are as follows:

	Information services	Drop in assessments	Telephone assessments
Monday	10.00 - 15.30	10.00 - 13.00	09.30 - 16.00
Tuesday	10.00 - 15.30	10.00 - 13.00	09.30 - 16.00
Wednesday	10.00 - 13.00	Not Available	09.30 - 16.00
Thursday	10.00 - 15.30	10.00 - 13.00	09.30 - 16.00
Friday	10.00 - 15.30	10.00 - 13.00	09.30 - 16.00

A paid Team Leader (or equivalent) is present for advice sessions at all times. Our Team Leaders are responsible for the core service. An Advice Session Supervisor provides holiday and sickness cover for our Team Leaders. Our Assistant Chief Executive provides support to the core service, together with our team of Bureau Administrators/apprentices. The Bureau Administrators, and apprentices, also provide support to our project staff. The Chief Executive line manages the Team Leaders and Assistant Chief Executive

Money advice service

The money advice service is managed by our Team Leaders. All advisers undertake debt stage 1 interviews and generalist advisers, who have received the relevant training, undertake debt stage 2 and 3 interviews under the supervision of the Team Leaders. The money advice service is supported by administrative volunteer/s that are line managed by the Assistant Chief Executive. We have three volunteers and three paid staff qualified to process applications for Debt Relief Orders. We also provide one-to-one debt support sessions for clients facing financial difficulties, and follow-up checks with clients who have agreed token offers with their creditors.

County Court Outreach

The core service also operates a County Courts Outreach each Tuesday morning. This is staffed on a rota basis shared across trained volunteer advisers and paid staff. The Team Leaders supervise this outreach. The service is targeted at clients who have repossession hearings scheduled in the County Court on the day.

Legal clinics

Specialists from local firms offer regular advice sessions, by appointment, from the Bureau premises. A paid member of staff is present during each session.

Research and campaigns

Individual responsibility for research and campaigns work of the Bureau is mainstreamed across all Bureau services, projects and contracts. The Chief Executive has overall responsibility, co-ordinating and leading on publicity; such as press releases, corresponding with elected members, and wider national campaigning. A Strategic Research and Campaigns Group consisting of the lead trustee, lead Team Leader, Chief Executive and research and campaigns volunteer/s; considers local, regional and national intelligence and agrees over-arching social policy priorities for the charity.

One Team Leader has day-to-day responsibility for research and campaigns work. Bureau worker meetings ensure that local activity is based on local issues and involves workers in developing initiatives. A team of research and campaigns volunteers provide support to the Team Leader. The Bureau is represented on the Citizens Advice Devon Research and Campaigns (Social Policy) Group.

Bureau Project and Contracts

In addition to the core service described above, the Bureau has the following projects and contracts:

- Advice Services Transition Fund project
- Energy Best Deal projects
- Exeter Leukaemia Fund Project
- Exeter Money Advice Partnership
- Exeter & District Kidney Patients' Association project
- Exeter & District MS Society Outreach
- Financial Capability services
- FORCE Cancer Charity Outreach
- Healthwatch Devon
- Income Maximisation Project
- More Brighter Futures
- Working Age Carers Project

Advice Services Transition Fund - ends 31st August 2015

The project aims to achieve the following outcomes:

1. Advice organisations collaborate effectively with each other, and other agencies, to improve service outcomes for customers
2. Local advice services are resilient and well-equipped to meet future needs, with more modern and enterprising business models and more diverse sources of funding.

The Chief Executive line manages the Partnership Development Officer, Training Officer, Business Development Manager and PR Consultant.

Energy Best Deal projects – ends 31st October 2015

Our adviser provides personal advice and support with a debt, benefit or fuel/energy related matter that they are struggling to deal with on their own. The service is based at the CAB main offices. The adviser is line managed by the Assistant Chief Executive.

Exeter Leukaemia Fund – ends July 2015

Our adviser provides a 2 days per week welfare benefits service to people living with leukaemia. The service is based at the CAB main offices. The adviser is line managed by the Assistant Chief Executive. The service is due to end in July July 2015 following receipt of a contract termination notice form Exeter Leukaemia Fund

Exeter Money Advice Partnership - ends 31 March 2016

This service, in partnership with Homemaker Southwest, provides debt and welfare benefit advice to clients living in Exeter with a current debt to Exeter City Council or who are at risk of running into debt with Exeter City Council. The service is delivered from the Exeter City Council Customer Service Centre. Our two caseworkers are line managed by the Chief Executive

Exeter & District Kidney Patients' Association - ends 31 January 2016

This project provides a welfare benefits service for pre-dialysis, dialysis and transplant patients and their carers, delivered on an outreach basis one day per fortnight within the RD&E Hospital, Barrack Road, Exeter, EX2 5DW. The part-time adviser is line managed by the Assistant Chief Executive.

Exeter & District MS Society Outreach – ends 31 March 2018

Our adviser provides a one day per week welfare benefits outreach service to people living with multiple sclerosis. The outreach is based at The South West MS Centre, West Grange, Clyst Heath, Exeter, EX2 7EY. The adviser is line managed by the Assistant Chief Executive.

Financial Capability services

The Bureau recruits volunteers to provide income generating education and training to frontline workers and end users. Our services are helping educate local people about the issues of debt and how to avoid it. Our Training Officer supervises this area of our work and reports to the Chief Executive.

FORCE Cancer Charity Outreach – ends 31 March 2018

Our adviser provides a 4 days per week welfare benefits outreach service to people living with cancer. The outreach is based at FORCE Cancer Support Centre, Corner House, Barrack Road, Exeter, EX2 5DW. The adviser is line managed by the Assistant Chief Executive.

Healthwatch Devon - ends 31 March 2016

We have received funding through CAB Devon and have a Healthwatch Champion in the Bureau. The adviser is employed for one day per week and is line managed by the Assistant Chief Executive

Income Maximisation Project – ends 30th September 2016

As part of our More Brighter Futures project (see below) our full-time specialist debt and welfare benefits caseworker helps clients maximise their income and to deal with financial difficulties. The Chief Executive line managers the caseworker.

More Brighter Futures – 30th September 2018

The project, funded by the Big Lottery Fund Reaching Communities programme, aims to recruit additional volunteers to provide additional advice to clients. The project delivery is mainstreamed through the core Bureau service. The Chief Executive is responsible for monitoring the delivery of the project.

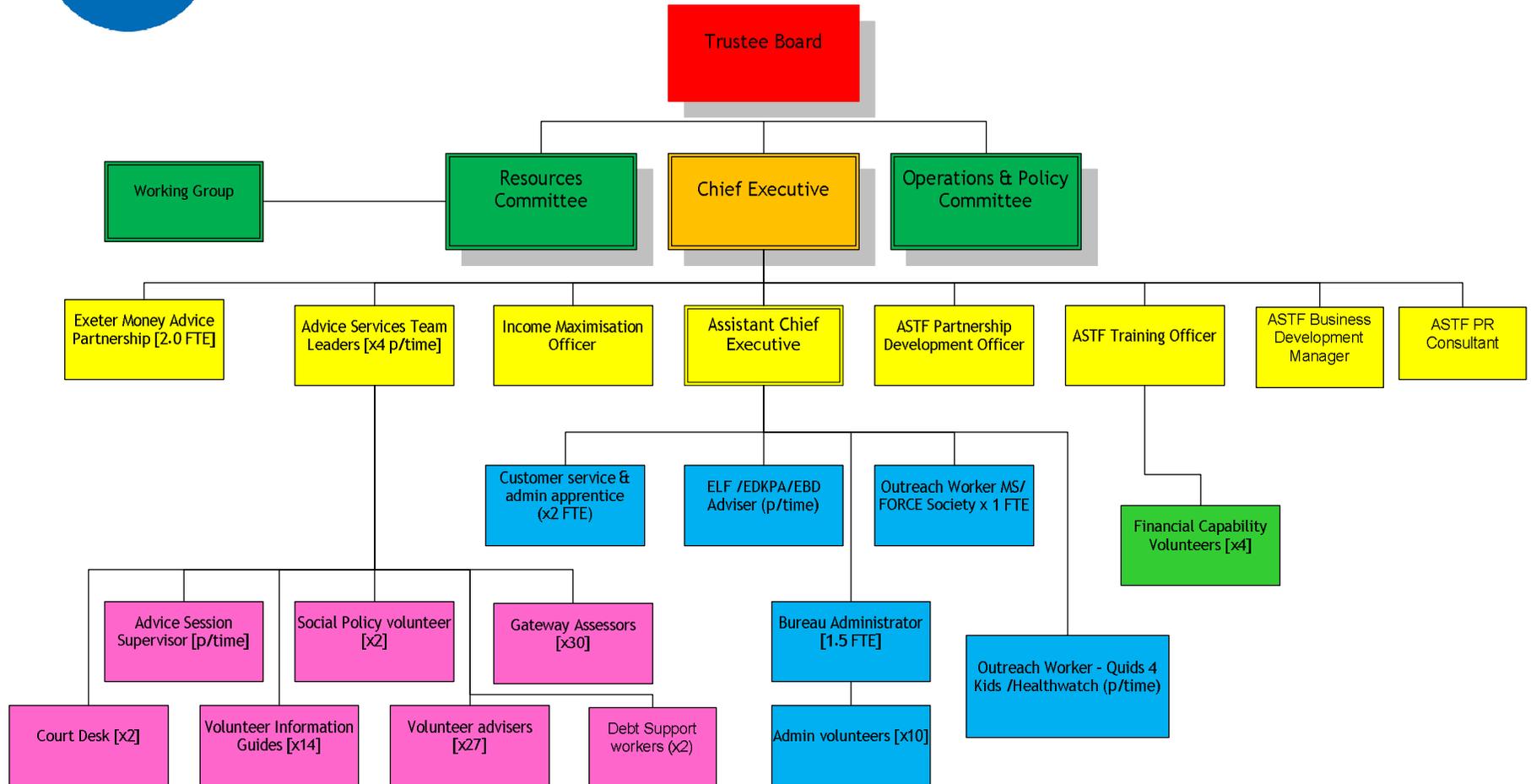
Quids for Kids Project – ends March 2016

The Bureau has a contract to provide welfare benefits advice to families with disabled children. The service operates on a largely home visiting basis across the Exeter area for 2.5 days per week. The adviser is line managed by the Assistant Chief Executive



Exeter CAB staffing structure

Updated: 01.04.2015



Appendix iii

Financial summary

Over the next three years the Bureau estimates the following costs of delivering the services outlined in this Plan.

£0,000's

Budget item	Yr 1	Yr 2	Yr 3
Core Service	270	270	270
FORCE	40	41	42.5
MS Project	16	16.5	17
More Brighter Futures (incl IMO)	88	45.5	47
Exeter Leukaemia Fund	7	-	-
Quids for Kids	16	-	-
Financial capability projects	18	-	-
Healthwatch Devon	6.5	-	-
Exeter Money Advice P/ship	69	-	-
ASTF	54	-	-
Exeter Kidney Patients	5.5	-	-
TOTAL	590	373	376.5

Year 2 and 3 predictions reflect current contract/project expiry dates. No assessment has been made in this modelling for future contract renewal. Inflation is assumed at 3% year on year, where applicable

CLIENT PROFILE

Age Range

Clients fall into the following age ranges;

Under 20 years of age	1.2%
20 – 24 years of age	6.8%
25 – 29 years of age	9.9%
30 – 34 years of age	9.5%
35 – 39 years of age	9.5%
40 – 44 years of age	10.5%
45 – 49 years of age	11.5%
50 – 54 years of age	10.7%
55 – 59 years of age	8.5%
60 – 64 years of age	6.1%
65 years of age or over	10.0%
No response	5.8%

Gender

Client gender is as follows:

Female	55.1%
Male	41.7%
No response	3.2%

Ethnicity

Client ethnicity is as follows:

Asian/Asian British	2.5%
Black/Black British	1.2%
Chinese/ other ethnic group	1.2%
Mixed Race	1.4%
White – non British	6.3%
White British	77.3%
No response	10.1%

Disability

Client disability is as follows:

Disabled	7.7%
Long term health condition	23.8%
Not Disabled	40.3%
No response	28.2%

Occupation

Client occupations are as follows:

Carer	16.6%
Employed	35.4%
Other	2.9%
Permanently sick/disabled	17.3%
Retired	7.6%
Self employed	5.5%
Student	1.8%
Unemployed	12.7%
Volunteer	0.2%

Reason for Contact

Client contacts fall across the following enquiry areas:

Benefits	37.9%
Consumer	2.3%
Debt	32.7%
Discrimination	0.2%
Education	0.3%
Employment	6.3%
Finance	1.5%
Health	1.2%
Housing	7.1%
Immigration	0.9%
Legal	2.8%
Other	1.6%
Relationships	3.5%
Tax	0.6%
Travel	0.3%
Utilities	0.8%

Client Nationality

Afghanistan	0.29%
Algeria	0.04%
Angola	0.04%
Australia/New Zealand	0.04%
Bangladesh	0.19%
Brazil	0.04%
British	86.49%
Bulgaria	0.29%
Canada	0.14%
China	0.53%
Congo	0.04%
Czech Republic	0.04%
Egypt	0.04%
Estonia	0.04%
France	0.48%
Germany	0.29%
Greece	0.04%
Hungary	0.43%
India	0.29%
Iran	0.09%
Iraq	0.14%
Ireland (Eire)	0.09%
Italy	0.29%
Kenya	0.09%
Latvia	0.24%
Lithuania	0.80%
Morocco	0.04%
Netherlands	0.04%
Nigeria	0.19%
Other Africa	0.53%
Other Americas	0.14%
Other Asia	0.40%
Other Eur EU	0.97%
Other Eur non-EU	0.09%
Other Middle East	0.14%
Philippines	0.14%
Poland	2.63%
Portugal	0.24%
Romania	0.94%
Russia	0.14%
Saudi Arabia	0.04%
Slovakia	0.24%

Slovenia	0.14%
South Africa	0.09%
Spain	0.83%
Thailand	0.14%
Turkey	0.14%
Ukraine	0.04%
United States	0.19%

COMMUNITY PROFILE

The Census and associated other data provide the following statistical analysis of the community of Exeter. For comparison purposes, where available, data is also provided for a travel to work area know as Exeter and Heart of Devon (EHOD) covering Exeter, East Devon, Mid Devon and Teignbridge.

Population (2011 Census)

Exeter	117,800
EHOD	452,300

Age Range (2011 Census)

	Exeter	EHOD
Under 16 years of age	15.9%	16.4%
Working age	68.6%	61.4%
Retirement age	15.5%	22.2%

Gender (2011 Census)

	Exeter	EHOD
Female	51.4%	51.4%
Male	48.6%	48.6%

Ethnicity (2011 Census)

	Exeter	EHOD
Asian/Asian British	3.9%	1.1%
Black/Black British	0.5%	0.6%
Chinese/other ethnic group	0.9%	1.0%
Mixed Race	1.6%	0.9%
White British	88.3%	93.2%
White Other	4.7%	3.2%

Disability (2011 Census)

There is no direct comparison within the Census data available, but 16.7% of people classed themselves as having a "limiting long term illness".

Employment

(ONS Claimant Count January 2013/ONS Annual Population Survey September 2013)

	Exeter	EHOD
Economic activity rate	75.8%	79.0%
Claimant Count rate	1.8%	1.5%

Median Annual Income (ONS Annual Survey of Earnings 2013)

	Exeter	EHOD
Full-time earnings (residence-based)	£23,700	£24,100

House Prices (Land Registry June 2013)

	Exeter	EHOD
Average house price	£207,200	£225,400
Ratio (salary/house price)	8.7	9.4

COMMUNITY ADVICE NEEDS

There are several districts to Exeter itself but also the Bureau serves a wider travel-to-work area. Around two-thirds of the population of Devon lives within a 45 minutes commuting distance from Exeter. Around one third of our clients come from outside the City boundaries, largely from East Devon, Mid Devon and Teignbridge.

There are several districts of Exeter where advice needs are greater because of the greater levels of social exclusion faced by the people living there. Indicators are levels of benefits claimed, amount of social housing and private rented accommodation in the area and levels of unemployment, disability and educational attainment.

The wards in Exeter where advice needs are greater than normal are Priory, St David's, Exwick, Mincinglake, parts of Pinhoe and Whipton Barton. This is consistently proved by the indices of deprivation and an Exeter City Council analysis of Super Output Areas (www.exeter.gov.uk).

There are also advice needs in the wealthier districts of Exeter. If poverty is relative then the networks that informally grow in poorer areas do not grow in the wealthier ones and the experiences of those in poverty can be more marked and subsequently more difficult to address. With an ageing population and caring requirements, this may be as relevant in the most deprived communities as it is in affluent areas. Whilst there is little justification for a fully fledged outreach in Topsham or St Leonards or Pinhoe but these areas may be better served by a home visiting service that was target advertised. There is also the potential for linking with other groups who may work to a greater or lesser extent with this client group and raise their awareness of the services available to them.

One way of meeting community advice needs in the future is by rolling out our 'triggers and clues' training programme through our Advice Exeter partnership via other local community organisations and venues. We aim to open an 'on line' advice referral to these organisations where they determine that the client has an advice need. This, of course, will require resources to implement, monitor and manage the service after our Advice Exeter funding ends.

A further issue is the Cranbrook development to the east of Exeter. Rightly, a significant proportion of the development is dedicated to social housing and is likely to attract tenants who will need CAB services. Whilst the location of the homes falls into East Devon, resulting in East Devon CAB client demand, a significant proportion of those living in the development will work in Exeter and may prefer to take CAB services from Exeter CAB.

In addition there is the wider travel to work area. Average incomes are below the national average in Devon and there are many low paid workers who have an increasing number of advice needs. The bureau can only provide a service to this group if they take time off work or try and utilise electronic means of access. This is often unsatisfactory as many problems are best solved by face-to-face advice.

Much national work has taken place trying to identify "hard to reach" groups. These are potential clients who through reasons of age, disability, ethnicity, language barriers, learning barriers, sexuality or other forms of social exclusion find it difficult to access mainstream services. There is no indication that national factors do not apply in Exeter and therefore the bureau should put some of its resources in trying to access these hard-to-reach groups and offer an appropriate level of service. It is recognised that much of this work would need to be project funded. The advice needs of BME and disabled individuals are highlighted in our social policy report – an analysis of discrimination advice 2007. The gateway approach to service delivery supports us in supporting those in greatest need, and potentially hard to reach.

Through the promotion of self help resources for clients who are able to resolve their problems with limited CAB intervention, we will develop a 'Click or Call' approach to first contact, thus aiming to ensure that those clients 'in greatest need' are able to access the services appropriate to their needs or the complexity of their problems.

Welfare reform is producing significant financial challenges to people of working age, both in and out of work. We must do all we can to raise awareness of the implications of the reforms and reassure clients of the resources and options available to them.

Finally, with a significant proportion of the workforce in Exeter being in the public sector, the impact of the Government austerity measures will continue to produce a new client base with little or no previous

advice needs. There is work to be done to continue to promote our services to this new client group, particularly in the areas of debt and money problems, welfare benefit and tax credit entitlements and employment rights.

CLIENT SATISFACTION

Our surveys of clients in 2015 confirmed the following:

All clients

- 98.7% of clients would **recommend our services** to someone else
- 87.4% very satisfied/12.6% fairly satisfied with **access to the service**
- 81.5% very satisfied/18.5% fairly satisfied with the **advice and information provided**
- 74.4% very satisfied/14.0% fairly satisfied with the **service provided**

Other results

- 33.7% of clients find out about us from friends, with a further 41.6% from public information, and 16.9% from other services
- 100% of clients would use the service again
- 100% said that they had been treated fairly
- 88.0% said that they were very happy with how Reception works, 10.0% were fairly happy, 1.0% were unhappy, and 0% were very unhappy
- 75.3% were very happy about how long they had to wait, 22.3% were fairly happy, 1.2% were unhappy, and 1.2% were very unhappy

Wider impact of our services

- 73.8% of respondents felt less anxious or stressed
- 52.9% of respondents felt that they will/would have better life chances
- 50.0% of respondents felt that their general health and well-being had improved
- 33.3% of respondents felt that their financial situation had/would improve

Summary

This Plan aims to continue or improve on the high levels of client satisfaction, whilst also aiming to develop services that are tailored to the needs of individual clients who have widespread variances in their preferred advice methods.

SWOT ANALYSIS

<p>Strengths</p> <ul style="list-style-type: none"> ▪ Paid Staff ▪ Volunteers ▪ High quality advice ▪ Information system ▪ Reputation for quality ▪ Diversity of expertise ▪ Relationship with core funders ▪ Provides value for money ▪ Trustee Board and governance structure ▪ New premises ▪ Willingness to tackle issues ▪ Time/respect given to clients ▪ Projects and contracts ▪ Dedicated telephone access via adviceline ▪ Admin resources ▪ Self help resources - VIGs 	<p>Weaknesses</p> <ul style="list-style-type: none"> ▪ Performance management capacity ▪ Retaining volunteers and advisers ▪ Financial uncertainty ▪ Reputation for inaccessibility ▪ Outcome monitoring ▪ Lack of clients who are willing to tell their stories to the media ▪ Tribunal assistance ▪
<p>Opportunities</p> <ul style="list-style-type: none"> ▪ Trading ▪ Working in partnership – Advice Exeter, CAB Devon, University ▪ Building capacity to increase income ▪ Working with private sector ▪ Changes to CAB Devon volunteer training programme ▪ Tendering for services ▪ Economic and social impact of advice ▪ Ability to recruit good quality paid staff and volunteers ▪ Gateway approach to service delivery and client advice appointments ▪ More client advice provided by telephone appointments ▪ Access for public – opening hours ▪ Email and webchat channels ▪ Social media ▪ Preventative services ▪ Adviceline performance 	<p>Threats</p> <ul style="list-style-type: none"> ▪ Tendering agenda/ Contracts culture ▪ Unrealistic expectations/ monitoring requirements of funders ▪ Unpredictability of funding sources ▪ Volunteers leaving for paid work ▪ Welfare reforms ▪ Competition from other not-for-profit/commercial advice providers ▪ Centralisation of service delivery ▪ Reduced lottery, trust and LA funding ▪ Three-year CAB Devon funding agreement with Devon County Council – funding levels

PEST ANALYSIS

Political

- **Government policy** in relation to contracting with the third sector via large prime providers to deliver policies
- **Citizens Advice** under pressure from Government to deliver savings and a 'national service' – risk to individual Bureau
- **Big Society** places the third sector as an equal partner in the delivery of services
- **Partnership working** seen as the major development for service providers – dilutes potential for single organisations to take risks or innovate
- **Government austerity measures** will see even deeper public sector funding cuts and potential change/enhanced role for the advice sector

Economic

- **Local authority funding** is under pressure given budget settlements and removal of some ring fencing of monies
- **Economy** leading to a reduction in returns on savings, greater recovery targets for creditors against 'bad' debts and public sector funding pressures
- **Lottery funding** under pressure meaning more targeted funding from limited budget
- **Trusts and Foundations** only fund once in a two - three year period. Income related endowments under-performing resulting in less funds to distribute

Social

- **Job insecurity and welfare reform** means that we are likely to see demand for core advice services continue to remain high
- **Emphasis on moving from benefits to work** puts vulnerable clients at risk of unsuitable remedies
- **Urban regeneration** means that the 'client base' for urban Bureaux increases with no corresponding funding change
- **Customer choice agenda** means that clients want individual tailored services that does not fit a one size fits all approach

Technological

- **Email/webchat advice** needs of clients out pace available Bureau resources or expertise
- **Centralised Citizens Advice reporting** takes away local ownership of performance and places data at hands length from Bureau
- **Website** means that more people will be able to access self help materials and information about the Bureau
- **Client IT/telephone access in Reception** provides greater opportunities for client self help supported by trained information guides
- **IT server and cloud based solutions** provide opportunities for more efficient communication and diary sharing across the charity

EXETER CAB: 2014 RISK ASSESSMENT GRID

12TH JUNE 2014

Risk Category	Identified key risks and issues	Net risk rating
Finance	Core Funding Budget Reserves Projects Financial controls Pensions Social Enterprise	Low
Governance	Board structure Board engagement with the planning process	Low
Management	Management Structure Staff engagement Staffing issues	Low
Service delivery	Service delivery methods Quality Business Continuity Equality and diversity Client perception Service development	Low

Premises	Security of tenure Suitability	Low
Social policy	Priority Campaigning Communication	Low
Stakeholder relations	Stakeholder engagement Communication with Stakeholders Profile	Low
Engagement with the wider service	Engagement with other CABx and Citizens Advice Support from Citizens Advice Service	Low
ICT/Systems	Client management system Hardware / systems Support Security Information assurance	Low
Equalities, Diversity and Dignity at Work	Access Addressing need	Low

Overall Risk rating	Low
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STAND UP FOR EQUALITY

Stand up for Equality is our new equality and diversity strategy. It's a call for action for us to close key gaps we've identified in our advice and advocacy work and what we do as an employer. Closing these gaps will help us truly live our core principles of challenging discrimination, promoting equality and valuing diversity.

Much of what we do is critical for our clients. We all have a role to play in making the strategy a success through delivery of specific activities in this Plan; and through how we do our day-to-day work.

Working with Citizens Advice, we will:

1. **Challenge discrimination through advice** There will be programmes of work to take forward the projects on discrimination advice, the gender based violence and abuse routine screening question, and hate reporting centres.
2. **Promote equality through advocacy** Help build the evidence base, by monitoring our clients' demographic details, and submit electronic Bureau Evidence Forms (e-BEFs) and Local Action Report Forms (LARFs) on topics relating to the target areas of the strategy.
3. **Value diversity as an employer, volunteer agency and contractor** We will develop equality competencies for key job roles in the CAB service to help people know what the equality 'bit' of their job is and how to do it.

Furthermore, in 'Standing up for Equality' we take action by:

Being Fair

- **Demonstrating leadership and managing diversity** by talking about the importance of diversity, encouraging open discussion and learning, setting clear expectations and tackling problems
- **Making reasonable adjustments** by ensuring that any staff exercising their right to request adjustments for needs related to caring responsibilities, disability or religious practices, or other reasons, are taken seriously.

- **Clients** receive advice and information services which are non-judgemental and address their needs; as well as for those clients who face persistent inequality.

Being Accessible

- **Creating a culture of respect** by making sure there is a positive working environment for all bureau workers which is free from hostile or offensive behaviour or comments
- **Including work place diversity monitoring in our business plan** and ensuring that plans are followed and acted upon.
- **Clients** are able to access our services in a way that is appropriate to their needs and from accessible premises

Being Inclusive

- **Recruiting from a wide pool** by being clear in adverts and staff involved in recruitment that we welcome applications from all sections of the community and by advertising where different groups will see our adverts and making sure community groups know about vacancies.
- **Taking positive action** by supporting people who may face barriers to working in the Bureau and encouraging staff from groups under-represented in the bureau workforce
- **Applying equality principles to volunteers** by applying the spirit of the law in the way they are recruited and managed.
- **Clients** from all communities are able to access our services and we develop specific services for minority, or isolated, groups

Being Relevant

- **Celebrating diversity** by placing posters in public areas and partnerships with other organisations
- **Knowing the law** by accessing up-to-date information on our duties as an employer under employment law and having policies and practices in place.
- **Clients** are able to access services which are relevant to their needs
- **Advocate** using our client data to influence public authorities to provide services appropriate to the community

RESERVES POLICY AND INVESTMENT POWERS

Reserves policy

The charity, being mindful of Charity Commission guidance, aims to maximise the use of available funds for the benefit of the citizens of Exeter and the surrounding area so far as is commensurate with a prudent level of unrestricted reserves, equivalent to at least three month's running costs. In this regard, our policy is to set aside funds only for known or probable liabilities.

Investment powers

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The charity currently holds £85,000 in a 1 year fixed term bond.

EXETER CITIZENS ADVICE BUREAU

2015/16 FUNDRAISING STRATEGY

Purpose

The purpose of this document is to set out the wider fundraising principles and strategy over the coming financial year (2015/16).

Background

During the coming year a major focus of our efforts will be directed at ensuring that we are able to meet the advice needs of clients affected by the welfare reforms. Moreover, whilst we have been successful in building up unrestricted reserves these resources will become ever more important given other funding uncertainties.

This year, the Bureau is predicting that it will operate a balanced budget. However, this can only be achieved by drawing on designated funds from our balances to deliver further help with addressing the advice needs of clients affected by welfare reforms.

Throughout this year we will progress the following areas in order to minimise the call on our designated funds:

- raising additional income,
- ending certain time limited projects, and
- reducing overheads.

All of this activity should be seen in the context of wider economic pressures and pressures on the public funding purse that will make fundraising more competitive and challenging over coming years.

Priorities

On the basis outlined above, our fundraising efforts are concentrated in the following areas (in priority order):

1. Meeting the additional costs of advising on the welfare reforms
2. Securing funding for projects and contracts due to cease at the end of the financial year
3. Capital and premises

Our approach and proposals

We will approach this in the following ways:

1. Meeting the additional costs of advising on the welfare reforms

Trustees have designated £18,000 of unrestricted reserves to retain specialist services and to maintain levels of support to volunteers. However, we will aim to raise sufficient income to limit the call on these funds.

There remain a small number of funders who will make grants to cover core costs. In particular:

- IT equipment and software,
- Staffing costs, and
- Training

We will develop a list of trusts and foundations and target these early in the process. We will continue to provide demonstratable benefits and outcomes for existing funders to secure existing income and to build relationships for potential continuation of funding. Our Corporate Friends scheme will provide cash or gifts in-kind which reduce Bureau costs and contribute to unrestricted reserves. We will carry out a review of our marketing and viability of increasing trading income. We will also consider how we can promote legacy giving and client donations.

Furthermore, some larger companies are keen to place staff with charities under their Corporate Responsibility policy.

We will also progress our budget saving plan by:

- **Developing volunteering:** consider new volunteer roles, to provide back up to paid staff roles.
- **Learning and development:** review costs as part of the 2015/16 Needs Analysis
- **Business and corporate support:** target businesses where there is a synergy between the work that they undertake and the work of Exeter CAB, with a view to reducing Bureau out-goings.
- **Contractual obligations:** review existing contracts to ensure that the charity gains the best value for money from service providers.

2. Securing funding for projects and contracts due to end

Our Exeter Money Advice Partnership agreement with Exeter City Council and Homemaker Southwest is due to end 2015/16. We will continue to provide evidence of the impact of the service throughout the final year of the agreement and lobby for the service to be mainstreamed through the development of the 'One View of Debt' approach to City Council debtors.

Our Advice Exeter funding from the Advice Services Transition Fund ceases on 31 July 2015. We will investigate potential funding opportunities to continue the core of the project around partnership working, community access points, and joint referral systems. We will aim to continue with our training offer by raising grant income and charging for courses.

3. Capital and premises

One-off funding can sometimes be easier to secure and we will investigate current opportunities. We will aim to raise up to an additional £5,000 to reduce the call on our core funding.

Approved by Trustee Board: 25th March 2015