



Citizens Advice Exeter

Business Development Plan

1 April 2017 – 31 March 2020

(Approved by the Trustee Board – 29th March 2017)

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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 workers and was consulted upon with key external stakeholders.

The Plan aims to tackle the twin themes of securing the future of existing 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 Charity may put at risk its existing services, whilst staying still is not an option for the Charity 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 Charity on a stable financial basis.

Whilst over the duration of this Plan there is little realistic possibility of the Charity 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, and to generate additional income.

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 further develop our 'Click then Call' approach to first contacts.

The Plan should be seen in the context of Government on-going 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 last year our volunteers received national recognition by receiving the Queen's Award for Voluntary Service. We must do all we can to build further on outstanding achievement as we enter our 70th year.

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 delivered or that changes made to it are justifiable and in the best interests of the charity,*
- *to progress any part of the plan that deals with research and campaigns,*
- *consider any effect of this plan on our range of 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 Charity 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 Charity will look if further monies are not secured*
- *Planning Committee agenda content*

Statement of Purpose

Citizens Advice Exeter aims:

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

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

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

- Citizens Advice Exeter 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 2018, 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/Priority	Output/ Outcome	Responsible
1. Ensure that we have capacity to manage change across the charity, including premises use, IT and client management systems, staffing, communications, working practices and financial systems	Year 1 and continuing High	The Leadership Team will take a 'project-based' approach to managing change and report to the Board on any resource implications	Leadership Team
2. Communicate the need for change internally so that all of the Charity workforce understand the impact and need for change	Year 1 and continuing High	Workers will have early input into any potential changes (subject to confidentiality issues) and the relevant managers will consider comments received	Leadership Team

3. Investigate an 'intranet' or similar tool, such as instant messaging, to improve internal communications with all workers	Year 2	A report will be prepared for the Leadership Team on the options available and any resource, or other, implications	Assistant Chief Executive
4. Use a cloud-based tool for trustee papers	Year 1 Medium	We will review the effectiveness of this approach with trustees and revise plans accordingly	Assistant Chief Executive
5. Implement the new Citizens Advice membership agreement requirements	Year 1 High	The Leadership Team will bring forward an Action Plan to the Board in relation to these developments	Leadership Team

Objective 2: Resources

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

Performance Measure:

By the 31st March 2018, we will:

- Maintain unrestricted cash reserves equivalent to at least three-months core running costs (the equivalent of some £70,000)
- Maintain local authority core funding at no more than half of total charity income

Action	Timescale/Priority	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 workers and clients will take place to identify any suggestions for improvements to the Dix's Field offices	Assistant Chief Executive
2. Increase the range and diversity of funders supporting the charity to further reduce dependence and risks	Year 1 and continuing High	All projects are fully funded from a range of funders, the Charity has moved away from over reliance on Exeter City Council and Devon County Council (Citizens Advice Devon) for core service funding.	Senior Management Team
3. Review opportunities for increasing unrestricted income through trading and other means	Year 1 High	Progress the proposals agreed by the Income Generation Group and report on progress to the Board	Chief Executive/ Income Generation Group

4. Participate in the implementation of the Casebook system as part of the initial pilot	Year 1 High	All staff and volunteers will have been trained in using the new Casebook system ahead of implementation on the 28 th April 2017	Assistant Chief Executive/ Team Leader/ Administrator
5. Re-design service delivery so that we maximise efficiencies and reduce costs	Year 1 High	A service mapping exercise will be completed and results reported to the Operations and Policy Committee	Leadership Team/Chair
6. Set up a new Risk Group to ascertain and mitigate risks across the Charity	Year 1 High	Terms of reference for the Group will be approved by the board, with quarterly reports submitted	Chief Executive/ Assistant Chief Executive

Objective 3: Impact

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

Performance Measure:

By the 31st March 2018, we will:

- Identify client financial gains totalling a minimum of £4.0m per annum
- Improve client health and well-being for at least 50% of clients completing our annual survey

Action	Timescale/Priority	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 1 Medium	Newsletter articles to include the offer of presentations, and up to four presentations per year held	Chief Executive/ Communications Plan Delivery Group
2. Continue to develop the website in line with new branding guidelines	Year 1 and continuing Medium	The website content will be kept up to date to ensure that it reflects current developments	Assistant Chief Executive/ Admin Assistant
3. Raise the profile of the Charity with the local community, partners and stakeholders in line with the Communications Strategy	Year 1 and continuing High	We will issue weekly advice columns, monthly advice trends press releases, quarterly newsletters, cover research and campaigns, use social media and report progress to the Trustee Board	Chief Executive/ Communications Plan Delivery Group

4. Promote the service to local businesses and attract more Corporate supporters	Year 1 High	Opportunities will be identified through the Income Generation Group	Chief Executive/ Income Generation group
5. Promote the Citizens Advice brand in line with national guidance	Year 1 High	Our physical premises, paperwork, IT and social media are compliant with the brand guidance	Chief Executive/ Communications Plan Delivery Group
6. Develop plans to mark our 70 th birthday in 2017/18	Year 1 High	Provide a report to the Trustee Board on plans and suggestions to mark this milestone, including opportunities as a designated Charity of the Year	Chief Executive
7. Raise the profile of the charity through greater attendance at events and conferences	Year 1 Medium	We will recruit a team of volunteer promoters or ambassadors and ensure we have the necessary resources for them to represent the charity at external events	Chief Executive/ Communications Plan Delivery Group

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 2018, we will:

- Through our range of services assist a minimum of 19000 clients with their advice needs
- Have a minimum of 21000 client contacts
- Deal with a minimum of 25000 client problems
- Resolve at least one third of initial contacts through assisted information
- Answer at least 3,500 adviceline calls

Action	Timescale/Priority	Output/ Outcome	Responsible
1. Deliver a programme of volunteer-led financial capability education and training for the local community	Year 1 and continuing High – where funded Medium – where not funded	A series of financial capability and energy related workshops, courses and one-to-one coaching sessions will have been held	External Training Officer
2. 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 High	Report made to Operations and Policy Committee on the options and activities available and trialled	Team Leaders
3. Review the efficiency and	Year 1 High	We will have considered Citizens	Team Leaders

effectiveness of how we deliver services; such as initial checks, email, home visits, appointments, or website. Recognise the impact of an increasing ageing population on our work		Advice service developments and implemented elements that meet local needs	
4. Work with partners, including Citizens Advice Devon, to develop new, or complementary, services for the local community	Year 2	As part of Citizens Advice Devon, and with others, we will identify opportunities for new services and for greater collaboration, where appropriate.	Chief Executive/ Team Leaders
5. Empower other local organisations to deliver diagnostic assessments for their own clients	Year 2	Our approach will be adopted across partner organisations and other local community groups	Team Leaders
6. 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 workers/partner organisations and recommendations made to the Operations and Policy Committee	Chief Executive/ Team Leaders
7. Pursue and develop opportunities to	Year 1 High	Citizens Advice research recognised and a programme of	Chief Executive

work with NEW Devon CCG to enhance the role of the voluntary sector in general and the Citizens Advice service in particular in the delivery of social prescribing and prescribing advice initiatives.		joint activity based on social prescribing and prescribing advice agreed with the CCG and , separately, selected GP practices in and around Exeter	
8.Implement our Martin Lewis Fund 'prescribing advice' project with a cluster of 3 local GP practices	Year 1 High	Share the emerging evidence with local commissioners and Citizens Advice to make the case for wider financial support	Chief Executive/ Project Worker
9.Consider the role that a new Quality Group could play in delivering the new Performance Quality Framework	Year 1 High	A report will be prepared and submitted to the Operations and Policy Committee for consideration	Leadership Team

Objective 5: People

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

By the 31st March 2018, we will aim to have recruited 109 volunteers in the following roles:

- 30 generalist advisers (224 hours per week)
- 25 gateway assessors (225 hours per week)
- 18 volunteer information guides (54 hours per week)
- 10 administrative volunteers
- 4 financial capability volunteers
- 2 research and campaigns volunteers (12 hours per week)
- 3 debt support workers (4 hours per week)
- 3 gateway supervisors/mentors
- 2 business engagement/promoter volunteers
- 12 trustees

Action	Timescale/Priority	Output/ Outcome	Responsible
1. Ensure that our volunteer base, including trustees, is diverse and representative of the local community	Year 1 and continuing High	Diversity audit completed and report made to Resources Committee	Chief Executive
2. 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
3. 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

4. Increase role flexibility amongst our workforce so that we can better respond to short-term changes in volunteer numbers	Year 2	Linked to 3. above. We will have a strategy in place to deal with short-term volunteering opportunities	Team Leaders
5. Develop volunteering opportunities to assist with peer support, mentoring and supervision	Year 1 High	We will develop volunteer 'mentor' roles, thus reducing paid staff involvement, whilst maintaining quality	Team Leaders
6. Ensure that workforce IT skills are fit for purpose	Year 1 High	As part of Casebook implementation we will use the new 'driving licence' so that workers can self-assess their IT competence. We will arrange an IT improvement plan based on the results of the self-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 2018, 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/Priority	Output/ Outcome	Responsible
1. Be pro-active in identifying emerging trends and respond to proposals before they are implemented	Year 1 Medium	The Research and Campaigns Strategy Group will review local, regional and national evidence and agree priorities	Research and Campaigns Strategy Group
2. Use our client stories to highlight the real impact of policy and practice	Year 1 High	Workers will be pro-active in identifying clients willing to tell their story to the local media. Consider a workers training event.	Chief Executive/ All Workers/ Comms Delivery Group
3. Complete an annual assessment of research and campaigns activity as part of the Citizens Advice Leadership self-assessment	Year 1 and continuing High	A report from the Research and Campaigns Strategy Group will be made to the Operations and Policy Committee setting out activity in the previous quarter and future plans	Research and Campaigns Strategy Group

Resources strategy

3.1 People

Citizens Advice Exeter 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 Charity 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 and life pressures through provision of flexible working practices such as home or remote working, where this is practical given our service values. We value diversity and will continue to make opportunities with the Charity open to all through targeted recruitment advertising to under-represented groups and through improvements to our premises and facilities.

3.2 Learning and Development

Citizens Advice Exeter 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 workforce is fully trained to meet the on-going demands of welfare reform
- Prioritise resources towards generalist adviser, gateway assessor and volunteer information guide roles
- Link learning and development needs to annual appraisals
- 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 Citizens Advice Devon on behalf of Devon County Council) to cover core generalist advice services and Contracts and Projects for specific specialist advice services. Our estimated expenditure in Year One is some £497,522. Of this, some £264,400 relates to core generalist advice 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 Charity 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 and equipment

The Charity operates from excellent City Centre premises, held on a lease from Exeter City Council, ending on the 30 April 2032. Our IT audit confirms that the Charity's information technology is fit for purpose. We will implement the new Citizens Advice Casebook client management system for client records as part of an initial pilot of ten local offices. Our equipment is adequate for our needs. We continue to investigate new equipment where the costs involved deliver significant benefits. Our server, implemented in 2015, enhances our IT capacity and capability. In addition, the introduction of Office 365 software has provided increased opportunities for secure remote-working. The Charity holds a designated reserve fund equivalent to one-third of total IT replacement costs.

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

4.0 External Factors

The main external factors that will impact upon the Charity 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.
- **Collaboration** We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon and with other local advice agencies 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 our telephone helpline service (Adviceline).
- **Click then Call** We will promote on-line and telephone helpline services as our preferred methods for first contact in order to maintain more intensive services for those clients in greatest need or with the most complex situations

5.0 Risk management

Our Risk Group will consider the major risks to which the charity is exposed and review these each quarter and establish systems 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,
- Annual risk assessment – see Appendix ix
- Information Assurance, and
- Financial procedures

6.0 Review and monitoring

The Plan will be reviewed annually to determine 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 two, a further exercise will take place to ensure that latest developments are reflected and built into the planning within the Charity and by the trustee board.

Description of Current Service

Core Generalist Advice Service

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

The core 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 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.citizensadvice.org.uk

The service opening times are as follows:

	Information services	Drop in assessments	Helpline
Monday	10.00 - 15.30	10.00 - 13.00	09.00 - 16.00
Tuesday	10.00 - 15.30	10.00 - 13.00	09.00 - 16.00
Wednesday	10.00 - 13.00	Not Available	09.00 - 16.00
Thursday	10.00 - 15.30	10.00 - 13.00	09.00 - 16.00
Friday	10.00 - 15.30	10.00 - 13.00	09.00 - 16.00

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

Money advice service

Our debt work is managed by our Team Leaders with one appointed as having overall oversight of the debt files. All volunteer advisers are trained to see clients for an initial debt appointment (Debt Exploration) and to deal with any emergencies. In addition more experienced advisers who have completed additional training see clients for Debt Options interviews. All advisers are supported by experienced supervisors. The money advice system is supported by admin volunteers who are line managed by the Assistant Chief Executive. There are 3 volunteers and 2 paid staff that are qualified as Debt Relief Order intermediaries. As part of the debt process we have debt support workers who help clients to accurately complete income and expenditure forms.

County Court Outreach

The core generalist advice 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.

Specialist clinics

Specialists from local legal and other firms offer regular specialist advice sessions, by appointment, from the Charity's premises. At least one paid member of staff is present during each session.

Research and campaigns

Individual responsibility for research and campaigns work of the Charity is mainstreamed across all 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 research and campaigns priorities for the charity. One Team Leader has day-to-

day responsibility for research and campaigns work. 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 Charity is represented on the Citizens Advice Devon Research and Campaigns (DRAC) Group.

Specialist Project and Contracts

In addition to the core generalist advice service described above, the Charity has the following specialist projects and contracts:

- Budgeting and Money Management Support project
- Devon Advice Service for Working Age Carers Project
- Energy Best Deal extra project
- Exeter & District Kidney Patients' Association project
- Exeter & District MS Society Outreach
- Financial Capability services
- FORCE Cancer Charity Outreach
- Healthwatch Devon
- Homelessness Prevention Trailblazer Project
- Martin Lewis Fund prescribing advice project
- More Brighter Futures
- Quids for Kids

Budgeting and Money Management Support project (ends 31 December 2018)

We have a full-time debt and benefits worker co-located with City Council staff to deliver an income maximisation and budgeting service from the Civic Centre. The adviser is line managed by the Chief Executive.

Devon Advice Service for Working Age Carers - ends 31 March 2018

We act as lead for Citizens Advice Devon for the delivery of this contract. The service supports carers to make informed decisions about staying in work, or changing their working hours. The service is delivered by telephone only, with referrals from Devon Carers. Delivery is through three local Citizens Advice offices. Our part-time caseworker is line managed by the Assistant Chief Executive.

Energy Best Deal extra project – ends 31st October 2017

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 our main offices. The adviser is line managed by the Assistant Chief Executive.

Exeter & District Kidney Patients' Association - ends 31 January 2020

This project provides a welfare benefits service for pre-dialysis, dialysis and transplant patients and their carers, delivered from our own premises. 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 and energy services

The Charity 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, as well as issues with energy usage and costs. Our External 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 2020

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

Homelessness Prevention Trailblazer Project (ends 31 March 2019)

We have been awarded funding from Exeter City Council's homelessness prevention funding, to develop key life event advice guides, and an on-line portal. The Chief executive line manages the delivery of this project.

Martin Lewis Fund prescribing advice project – ends 31st March 2018

Our part-time adviser works with a cluster of three GP surgeries to assist with direct referrals and to ascertain the savings accrued from reduced prescription costs. The Chief Executive line managers the adviser.

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 generalist service. The Chief Executive is responsible for monitoring the delivery of the project.

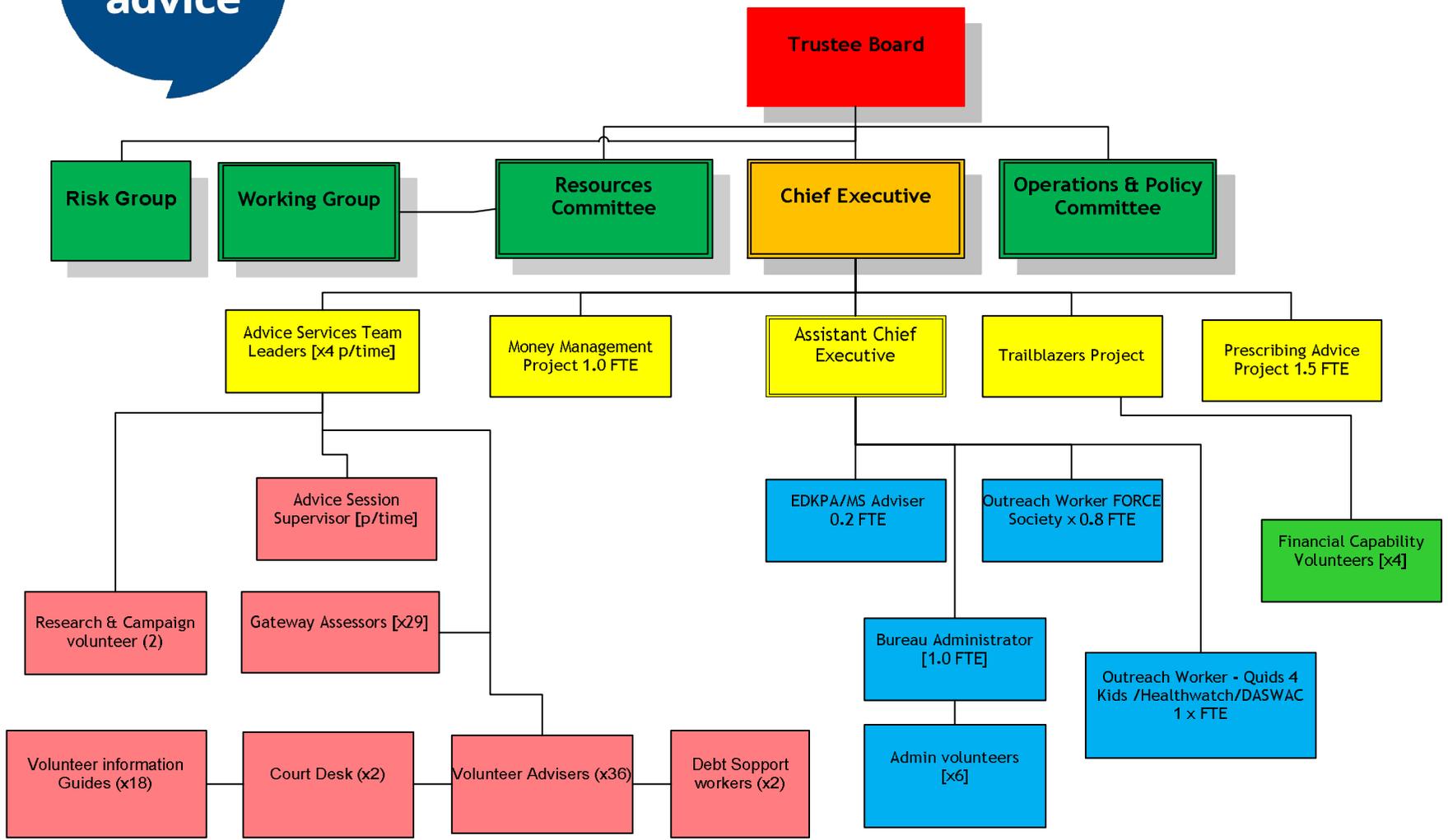
Quids for Kids Project – ends March 2017

The Charity 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



Staffing structure

Updated:



Financial summary

Over the next three years the Charity 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	264	277	290
Devon Advice Service for Working Age Carers	18	18	18
FORCE	41	42	43
MS Project	17	17.5	18
More Brighter Futures	45.5	22	
Quids for Kids	18.5	-	
Financial capability projects	15	-	
Healthwatch Devon	6	-	
Money Management	35	17.5	-
Exeter Kidney Patients	4.5	4.5	5.0
Martin Lewis Fund	25		
Trailblazers	43	6	
TOTAL	532.5	404.5	374

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 1.0% year on year, where applicable

CLIENT PROFILE

Age Range

Clients fall into the following age ranges;

Under 20 years of age	1.1%
20 – 24 years of age	5.9%
25 – 29 years of age	9.4%
30 – 34 years of age	9.8%
35 – 39 years of age	8.8%
40 – 44 years of age	9.2%
45 – 49 years of age	10.8%
50 – 54 years of age	11.9%
55 – 59 years of age	10.0%
60 – 64 years of age	7.8%
65 years of age or over	11.2%
No response	4.1%

Gender

Client gender is as follows:

Female	56.7%
Male	39.1%
Transgender	0.2%
No response	4.0%

Ethnicity

Client ethnicity is as follows:

Asian/Asian British	1.4%
Black/Black British	1.0%
Chinese/ other ethnic group	1.8%
Mixed Race	1.5%
White – non British	5.3%
White British	78.1%
No response	10.9%

Disability

Client disability is as follows:

Disabled	8.7%
Long term health condition	28.7%
Not Disabled	39.7%
No response	22.9%

Occupation

Client occupations are as follows:

Employed	32.0%
Permanently sick/disabled	18.0%
Carer	15.0%
Unemployed/Seeking Work	12.0%
Retired	8.0%
Self employed	6.0%
Student	1.0%
Other	8.0%

Reason for Contact

Client contacts fall across the following enquiry areas:

Benefits	44.4%
Consumer	2.3%
Debt	24.1%
Discrimination	0.5%
Education	0.3%
Employment	6.1%
Finance	1.5%
Health	1.2%
Housing	6.3%
Immigration	1.2%
Legal	2.6%
Other	3.5%
Relationships	3.9%
Tax	0.7%
Travel	0.6%
Utilities	0.8%

Client location

Alphington – 3.1%
Duryard and St James – 3.3%
Exwick – 7.0%
Heavitree – 3.5%
Mincinglake and Whipton – 6.8%
Newtown and St Leonard's – 5.8%
Pennsylvania – 4.9%
Pinhoe – 3.1%
Priory – 6.7%
St David's – 8.4%
St Loyes – 4.4%
St Thomas – 5.6%
Topsham – 4.4%
Other – 33.0%

Client Nationality

Afghanistan	0.15%
Algeria	0.03%
Angola	0.03%
Australia/New Zealand	0.03%
Bangladesh	0.11%
British	88.08%
Bulgaria	0.31%
Canada	0.19%
China	0.35%
Congo, Republic of the	0.03%
Croatia	0.03%
Czech Republic	0.03%
Egypt	0.07%
Eire (Republic of Ireland)	0.11%
France	0.43%
Germany	0.19%
Ghana	0.11%
Greece	0.11%
Hungary	0.51%
India	0.03%
Iraq	0.03%
Iran	0.03%
Italy	0.31%
Latvia	0.23%
Lithuania	0.59%
Morocco	0.03%
Nepal	0.03%
Netherlands	0.07%
Nigeria	0.19%
Other Africa	0.27%
Other America	0.03%
Other Asia	0.35%
Other Eur EU	0.90%
Other Eur non-EU	0.03%
Other Middle East	0.11%
Pakistan	0.03%
Philippines	0.07%
Poland	2.72%
Portugal	0.15%
Romania	1.06%
Russia	0.03%

Saudi Arabia	0.03%
Singapore	0.03%
Slovakia	0.30%
Slovenia	0.03%
South Africa	0.20%
Spain	0.60%
Thailand	0.07%
Turkey	0.20%
Ukraine	0.03%
United States	0.07%
Zimbabwe	0.03%

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 known 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

	Exeter	EHOD
Economic activity rate	76.7%	82.1%
Claimant Count rate	1.1%	1.1%

Average Annual Income

	Exeter	EHOD
Full-time earnings (residence-based)	£27,372	£26,009

House Prices

	Exeter	EHOD
Average house price	£240,473	£242,054
Ratio (salary/house price)	8.7	9.3

COMMUNITY ADVICE NEEDS

There are several districts to Exeter itself but also the Charity 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 a 'triggers and clues' training programme 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.

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 Citizens Advice services. Whilst the location of the homes falls into East Devon, resulting in Citizens Advice East

Devon client demand, a significant proportion of those living in the development will work in Exeter and may prefer to take services from Citizens Advice Exeter. A similar situation applies with the proposed development on the Exeter/Teignbridge border near Exminster, with Citizens Advice services in Exeter being closer than those based in Teignbridge, but with a significant number of the households being in the Teignbridge District.

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 charity 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 Charity 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 intervention, we will further develop our ‘Click then 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 latest survey of clients confirmed the following:

All clients

- 98.9% of clients would **recommend our services** to someone else
- 85.1% very satisfied/12.7% fairly satisfied with **access to the service**
- 82.2% very satisfied/14.9% fairly satisfied with the **advice and information provided**
- 59.8% very satisfied/29.9% fairly satisfied with the **service provided**

Other results

- 31.5% of clients find out about us from friends or relatives, with a further 47.2% from public information, 15.7% from other services, and 5.6% from somewhere else
- 98.9% of clients would use the service again
- 98.9% said that they had been treated fairly
- 85.1% said that they were very happy with how Reception works, 11.5% were fairly happy, 1.1% were unhappy, and 2.3% were very unhappy
- 75.0% were very happy about how long they had to wait, 21.6% were fairly happy, 1.1% were unhappy, and 2.3% were very unhappy

Wider impact of our services

- 70.3% of respondents felt less anxious or stressed
- 80.4% of respondents felt that they will/would have better life chances
- 47.1% of respondents felt that their general health and well-being had improved
- 51.3% 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 ▪ Premises ▪ Willingness to tackle issues ▪ Time/respect given to clients ▪ Projects and contracts ▪ Dedicated telephone access via adviceline ▪ Admin quality ▪ Volunteer Information Guide role ▪ Brand/Name recognition ▪ Tribunal/Court assistance and outcomes achieved 	<p>Weaknesses</p> <ul style="list-style-type: none"> ▪ Performance management capacity ▪ Retaining volunteers and advisers ▪ Financial uncertainty ▪ Reputation for inaccessibility to the service ▪ Waiting times and Adviceline answer rate ▪ Outcome monitoring ▪ Lack of clients who are willing to tell their stories to the media ▪ Resourcing tribunal assistance ▪ Admin resources
<p>Opportunities</p> <ul style="list-style-type: none"> ▪ Self help resources ▪ Initial checks ▪ Trading ▪ Working in partnership – Advice Exeter, CAB Devon, University, Competitors ▪ Building capacity to increase income ▪ Working with private sector ▪ Changes to Citizens Advice 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 (where appropriate) ▪ 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 ▪ Safety of workforce from vulnerable clients ▪ Capacity and demand issues ▪ Project and Contracts

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 local Citizens Advice
- **Shared 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 local Citizens Advice services increase 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 resources or expertise and hit face-to-face and/or telephone performance
- **Centralised Citizens Advice reporting** risks taking away local ownership of performance and places data at hands length from local Citizens Advice offices
- **Website** means that more people will be able to access self-help materials and information about the Charity and our services
- **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

CITIZENS ADVICE EXETER: ANNUAL RISK ASSESSMENT

14TH DECEMBER 2016

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

	Service development	
Premises	Security of tenure Suitability	Low/Medium
Research and Campaigns	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/Medium
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/Medium
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STAND UP FOR EQUALITY

Stand up for Equality is our 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 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 **A**ccessible

- **Creating a culture of respect** by making sure there is a positive working environment for all Charity workers which is free from hostile or offensive behaviour or comments
- **Including work place diversity monitoring in our business development 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 **I**nclusive

- **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 or volunteering with the Charity and encouraging people from groups under-represented in the 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 **R**elevant

- **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 £75,000 in a 1 year fixed term bond, and £50,000 in a 3-month deposit account.

CITIZENS ADVICE EXETER

2017/18 FUNDRAISING STRATEGY

Purpose

The purpose of this document is to set out the wider fundraising principles and strategy over the coming financial year (2017/18).

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 Charity is predicting that it will operate a balanced budget. However, this can only be achieved by drawing on some £14,000 of designated funds from our balances to deliver further help with addressing the advice needs of our clients.

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. Reducing demand on designated funds
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. Reducing demand on designated funds

Trustees have designated some £14,000 of unrestricted reserves to maintain levels of support to our clients and to support 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 provides cash or gifts in-kind which reduce our costs and contribute to un-restricted reserves. We implement a digital by default approach to service delivery designed to reduce our overhead costs (printing, copying, postage and stationery). We will also consider how we can promote legacy giving.

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 2017/18 Needs Analysis
- **Business and corporate support:** target businesses where there is a synergy between the work that they undertake and the work of the Charity, with a view to reducing out-goings.
- **Contractual obligations:** review existing contracts to ensure that the charity gains the best value for money from service providers.
- **Implement our digital by default** approach to service delivery

2. Securing funding for projects and contracts due to end

We will work closely with colleagues in Citizens Advice Devon to secure funding for contracts that they fund us to deliver, namely:

- Quids for Kids
- Healthwatch
- Devon Advice Service for Working Age Carers

Our contracts with FORCE Cancer Charity and Exeter & District MS Society are due for renewal from 1 April 2018 and we are already having earlier discussion about future contracting arrangements.

Our Prescribing Advice Project funding from the Citizens Advice Martin Lewis Fund ends on the 31st March 2018, and we will explore potential alternative funding opportunities in the last six-months of this project.

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 £5,000 to reduce the call on our core funding.

Approved by Trustee Board: 29th March 2017