



Citizens Advice Exeter

Business Development Plan

1 April 2021 – 31 March 2024

(Approved by the Trustee Board on 31/03/2021)

Charity Registration No. 1091143
Company Limited by Guarantee No. 4334063 England
Authorised and regulated by the Financial Conduct Authority. FRN: 617604

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Introduction

Little did we know when preparing our 2020/21 Business Development the challenges that would lie ahead from the worldwide Coronavirus pandemic. The World has faced an unprecedented health challenge from the pandemic, with many thousands losing their lives.

We owe it to the legacy of each and every family and individual affected by the pandemic to build a Business Development Plan that supports those most affected; be it through increased levels of debt, job loss, housing issues or in their relationships.

This Plan aims to make some sense of the challenges the Country faces as we come out of the immediate health crisis and enter a period of recovery and rebuilding.

We are also mindful of the challenges that our own people have faced over the last year, and this Business Development Plan aims to build on the lessons we have learned from a new model of service delivery over the last year, but to also recognise the emotional impact that remote working will have had on the health and well-being of our team. Their contributions over the last year have been simply incredible and we must do all we can to ensure that they are given 'space' to come to terms with the changing landscape as we start to return to some form of normality.

The Plan, therefore, aims to tackle the themes of

- Supporting our people,
- Securing the future of existing services, and
- Developing new services to meet the additional advice needs of our community as a result of the pandemic

With this in mind, trustees have designated some £100,000 of our reserves for Coronavirus recovery in the first year of this Business Development Plan.

Whilst the future remains uncertain, we are confident that the flexibility and 'can do' attitude demonstrated by our people over the last year, makes us well placed to respond to whatever challenges the future throws our way.

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,
- to support learning and development across the charity, and
- consider any effect of this plan on advice service volunteers

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

- to ensure within the resources 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
- to consider any effect of this plan on paid staff contracts and administrative volunteers

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

In addition, the charity has an additional 'committee' known as **the Governance Group**. The Governance Group reports to both Committees 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 Governance Group is responsible for

- To be responsible for financial controls
- To ensure that Health & Safety policies are in place and in line with current legislation
- To consider and make recommendations on matters relating to premises, facilities, IT and information assurance
- Together with the Chief Executive draw up the Charity's annual Business Development Plan and present this to the Trustee Board for approval
- To review the longer term strategy of the charity and to periodically review the financial status and organisational structure in the light of the changing circumstances and recommend to the Board (via the Committee structure) any changes felt to be appropriate
- Progress any cross-cutting issues that it is asked to consider by the Trustee Board
- To consider urgent issues which arise between the normal committee meeting timetable

- *Review and assist the Leadership Team with pursuing any alternative sources of income that may be available*
- *Develop with the Chief Executive an action plan for determining how the Charity will look if adequate funding is not secured*
- *Plan content for inclusion in Committee agendas*
- *Support the Chief Executive and Trustee rep to maintain effective engagement with and operation of Citizens Advice Devon*

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
- The quality of services offered to clients must remain demonstrably high
- The financial and structural viability of the organisation shall be considered when introducing any new services
- 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

Coronavirus

We will work with our clients, local partners and national Citizens Advice to ensure that our services meet the challenges and uncertainties and that our evidence is used to develop Government policy to support those affected by Coronavirus.

As part of our recovery planning, we will work with local partners to support with the predicted increase in the demand for our services and the increased complexity of the issues that clients present. We recognise that for many people, once the health emergency has diminished, the financial and employment related issues will last for many months afterwards.

This cross-cutting theme is embedded across the following strategic objectives:

1. **Advice:** We will improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.
2. **Advocacy:** We will be a stronger voice on the issues that matter most to the people who come to us for help
3. **Technology:** We will use technology to improve the experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.
4. **Sustainability:** We will secure our future as a service through a more collaborative and proactive approach to fundraising
5. **Culture:** We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion, and challenges discrimination.

2.0 Objectives

Objective 1: Advice

We will improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.

Performance Measure:

By the 31st March 2022, we will:

- Deal with a minimum of 9000 welfare benefit and income maximisation issues
- Deal with a minimum of 4000 debt issues
- Resolve at least one third of initial contacts through assisted information
- Answer at least 2700 adviceline calls
- Identify client financial gains totalling a minimum of £3.5m per annum
- Achieve at least an 80% client experience satisfaction score from those completing our client survey

In year one of this Plan we will take the following actions.

Action	Output/ Outcome	Responsible
1.We will review our service model, based on the evidence gained during our pandemic response, from our people and client surveys, and bring forward options for enhancing our service model.	We will bring forward an options paper to the Operations and Policy Committee for approval	Operations Manager
2. We will join the national Citizens Adviceline service (Single Queue) in April 2021 and adopt the Advice Services Framework.	We will provide progress and performance reports to the Operations & Policy Committee	Operations Manager

<p>3. We will conduct a review of national Citizens Advice developments, including Debt Assessment Tool, new national debt line</p>	<p>We will have considered developments within the national Citizens Advice service and assessed these against our own local needs and evidence of advice trends and service delivery data</p>	<p>Operations Manager</p>
<p>4. In partnership with other agencies, deliver a programme of pop-up outreach services in the most deprived wards of our City</p>	<p>Deliver a minimum of four pop-up events each year</p>	<p>Operations Manager</p>
<p>5. Adopt a 'duty to refer' approach at the Exeter County Court outreach service for clients at risk of homelessness</p>	<p>We will implement internal procedures for identifying eligible clients and for gaining client consents.</p>	<p>Assistant Chief Executive</p>
<p>6. Deliver a programme of volunteer-led financial capability education and training for the local community</p> <p>High Priority only if funded activity</p>	<p>A series of financial capability and energy related workshops, courses and one-to-one coaching sessions will have been held</p>	<p>Chief Executive</p>

In years two and three of this plan we will consider the following actions and initiatives.

- Work with partners, including Citizens Advice Devon, to develop new, or complementary, services for the local community

- Empower other local organisations to deliver diagnostic assessments for their own clients
- 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

Objective 2: Advocacy

We will be a stronger voice on the issues that matter most to the people who come to us for help

Performance Measure:

By the 31st March 2022, we will:

- Produce evidence forms containing 450 advice issue codes

In year one of this Plan we will take the following actions.

Action	Output/ Outcome	Responsible
1. Complete an annual assessment of research and campaigns activity as part of the Citizens Advice Leadership self-assessment	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

In years two and three of this plan we will consider the following actions and initiatives.

- Use our client stories to highlight the real impact of policy and practice
- We will promote the outcomes of our work relating to inequality, discrimination and human rights

Objective 3: Technology

We will use technology to improve the experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Performance Measure:

By the 31st March 2022, we will:

- Have 10000 unique visitors to our website
- Have a social media (Facebook and Twitter) following of 2500 per quarter

In year one of this Plan we will take the following actions.

Action	Output/ Outcome	Responsible
1. Conduct a review of our website to ensure that it is user friendly and supports self-help	Reports made to Operations and Policy Committee on any recommended changes and to the Resources Committee on any budget implications	Leadership Team
2. Consider the role that a virtual adviser and/or chatbot technology could bring to our services	We will have achieved a 5% channel shift in favour of self-help	Leadership Team
3. Investigate an 'intranet' or similar tool, such as instant messaging or Facebook Workplace, to improve internal communications with all workers	A report will be prepared for the Leadership Team on the options available and any resource, or other, implications	Assistant Chief Executive

In years two and three of this plan we will consider the following actions and initiatives.

- 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

Objective 4: Sustainability

We will secure our future as a service through a more collaborative and proactive approach to fundraising

Performance Measure:

By the 31st March 2022, we will aim to have maintained 100 volunteers in the following roles:

- 27 Generalist Advisers
- 26 Gateway Assessors
- 15 Volunteer Information Guides (VIGs)
- 3 research and campaigns volunteers
- 3 business engagement / promoter
- 2 debt support workers
- 9 administrators
- 1 interpreter/translator
- 12 trustees
- 9 other roles

By the 31st March 2022, we will:

- Maintain unrestricted cash reserves equivalent to at least three-months core running costs
- Maintain local authority core funding at no more than half of total charity income

In year one of this Plan we will take the following actions.

Action	Output/ Outcome	Responsible
1.We will develop a volunteer plan to include re-induction planning for volunteers who have not been able to volunteer during the pandemic, re-training and recruitment	A report will be submitted to the Operations & Policy Committee setting our plans and key deliverables	Operations Manager

2. We will develop a premises and accommodation strategy	A report will be made to the Resources Committee and Operations & Policy Committee on the potential options and service delivery issues	Premises Group
3. Ensure that any service re-design maximises efficiencies and reduce costs	An exercise will be completed and results reported to the Resources Committee	Assistant Chief Executive
4. The Charity will hold a Strategy Planning Day in Autumn 2021 as a first step in preparing a new 5-year strategic plan and consult externally on the plan	The Governance Group will oversee the planning for the Strategy Planning Day	Governance Group

In years two and three of this plan we will consider the following actions and initiatives.

- Develop volunteering opportunities to assist with peer support, mentoring and supervision
- Promote the service to local businesses and attract more Corporate supporters
- Pursue and develop opportunities to work with Well-being Exeter and 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.
- The Charity will reduce its carbon footprint and support the City-wide carbon neutral ambitions

Objective 5: Culture

We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion, and challenges discrimination.

Performance Measure:

By the 31st March 2022, we will:

- Hold the Advice Quality Standard with casework in debt and welfare benefits
- Meet the Citizens Advice membership requirements, leadership standards and quality of advice standards
- We will be registered as a Hate Crime Reporting Centre

In year one of this Plan we will take the following actions.

Action	Output/ Outcome	Responsible
1. Ensure that our volunteer base, including trustees, is diverse and representative of the local community	Diversity audit completed and report made to Resources Committee	Chief Executive
2. Working with local minority community groups, recruit a more diverse trustee board	We will conduct a targeted recruitment campaign with local community groups	Chief Executive
3. Test measures to determine client behavioural change as a result of our services	Develop a methodology for testing the client behavioural changes where they have obtained a Debt relief Order	Operations Manager

4.Ensure that we have the appropriate number and skills in our staffing to meet the pressures they face	Complete a Leadership Team skills audit, and consider a workload capacity assessment	Governance Group
5. Review our internal communication planning	Conduct a survey of staff and volunteers to gather their views and then write an internal communication plan	Leadership Team/ Lead trustee
6.We will review our people policies, including things such as an organisational behaviours policy	Proposals will be brought forward to trustees for consideration	Leadership Team
7.We will consider the role that equality impact assessments could have on how we develop new services, or inform decisions about continuing services	Proposal will be brought forward to trustees for consideration	Leadership Team
8.Offer mental health awareness training to all paid staff, including line managers and supervisors	All paid staff will have been offered mental health awareness training	Operations Manager/ Training Officer
9.We will prepare a new trustee development programme, linked to annual self review process, to improve wider Board performance	The Chair of Trustees has submitted a report to the Board that has been approved.	Chair of Trustees

In years two and three of this plan we will consider the following actions and initiatives.

- In light of learning from our year one plans we will build on these initiatives and identify additional items for consideration in future years.

3.0 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.

We recognise the challenges of the pandemic on our people and will ensure that they are supported as we move into the recovery phase.

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 and contracts from Exeter City Council and Citizens Advice Devon (on behalf of Devon County Council) to cover core generalist advice and information services and Contracts and Projects for specific specialist advice services. Our estimated expenditure in Year One is

some £617,311. Of this, some £346,126 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, with a break clause on the 31st March 2022. Our IT audit confirms that the Charity's information technology is fit for purpose. We use the Citizens Advice Casebook client management system for client records. Our equipment is adequate for our needs. We continue to investigate new equipment where the costs involved deliver significant benefits, and will seek further investment to continue remote home working where this is the preferred method for staff or volunteers. 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. In early 2018 our telephone software was updated. 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 and General Data Protection Regulation (GDPR) requirements 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:

- **Pandemic recovery** With partners, we will develop plans to support those in our community most affected by the pandemic, and support our own people to respond to increased advice needs.
- **Collaboration** We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon, and through our partnership with Citizens Advice Torbay, 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.

- **Premises:** We will continue to engage with emerging plans from Exeter City Council for the re-development of the Civic Centre campus and plans for a Civic Hub. In addition, we will consider alternative options to maintain a City-Centre presence which is affordable and meets the needs of our clients and workforce.
- **Digital Services:** 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 Governance Group considers 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 GDPR, 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.

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:

- IT information kiosks
- Telephone access points
- 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 Supervisor (or equivalent) is present for advice sessions at all times. Our Operations Manager is 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 Executive Assistant and Administrative Assistant. The Executive Assistant also provides support across our operations. The Chief Executive line manages the Operations Manager and Assistant Chief Executive

Money advice service

Our debt work is managed by our Money and Energy Caseworker who has 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 member 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.

Social Security tribunal support

The core generalist advice service also supports some clients with social security tribunal appeals. Cases are progressed by a small number of highly motivated and competent advisers with an interest in this area of our work. Our Operations Manager oversees this area of our work.

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. The lead Team Leader supervises 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. Where these are operated from the Charity's premises, a 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. The lead 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 lead Team Leader. We are represented on the Citizens Advice Devon Research and Campaigns (DRAC) Cluster Group.

Specialist Project and Contracts

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

- Carers Covid Support Service
- Children's Centre Advice Service
- Exeter & District Kidney Patients' Association project
- Exeter & District MS Society Outreach
- Financial Capability services
- FORCE Cancer Charity Outreach
- Help to Claim Service
- Money and Pensions Service funded debt advice project

Carers Covid Support Service (ends 31st March 2022)

We act as lead for Citizens Advice Devon for the delivery of this contract, funded by Devon Carers. The service supports carers to maximise their household incomes. The service is delivered by a mixture of telephone access from our offices, supported by face-to-face appointments in local offices across Devon. Our part-time caseworker is line managed by the Assistant Chief Executive.

Children's Centre Advice Service (ends 31st March 2022)

This service provides advice on social welfare law issues to young families with young children in either the local Children's Centres, or in our own office. The part-time adviser is line managed by the Chief Executive.

Exeter & District Kidney Patients' Association (ends 31 March 2023)

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 2022)

Our adviser provides a one day per week welfare benefits service to people living with multiple sclerosis. The service is delivered from our own premises. 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.

FORCE Cancer Charity Outreach (ends 31 March 2022)

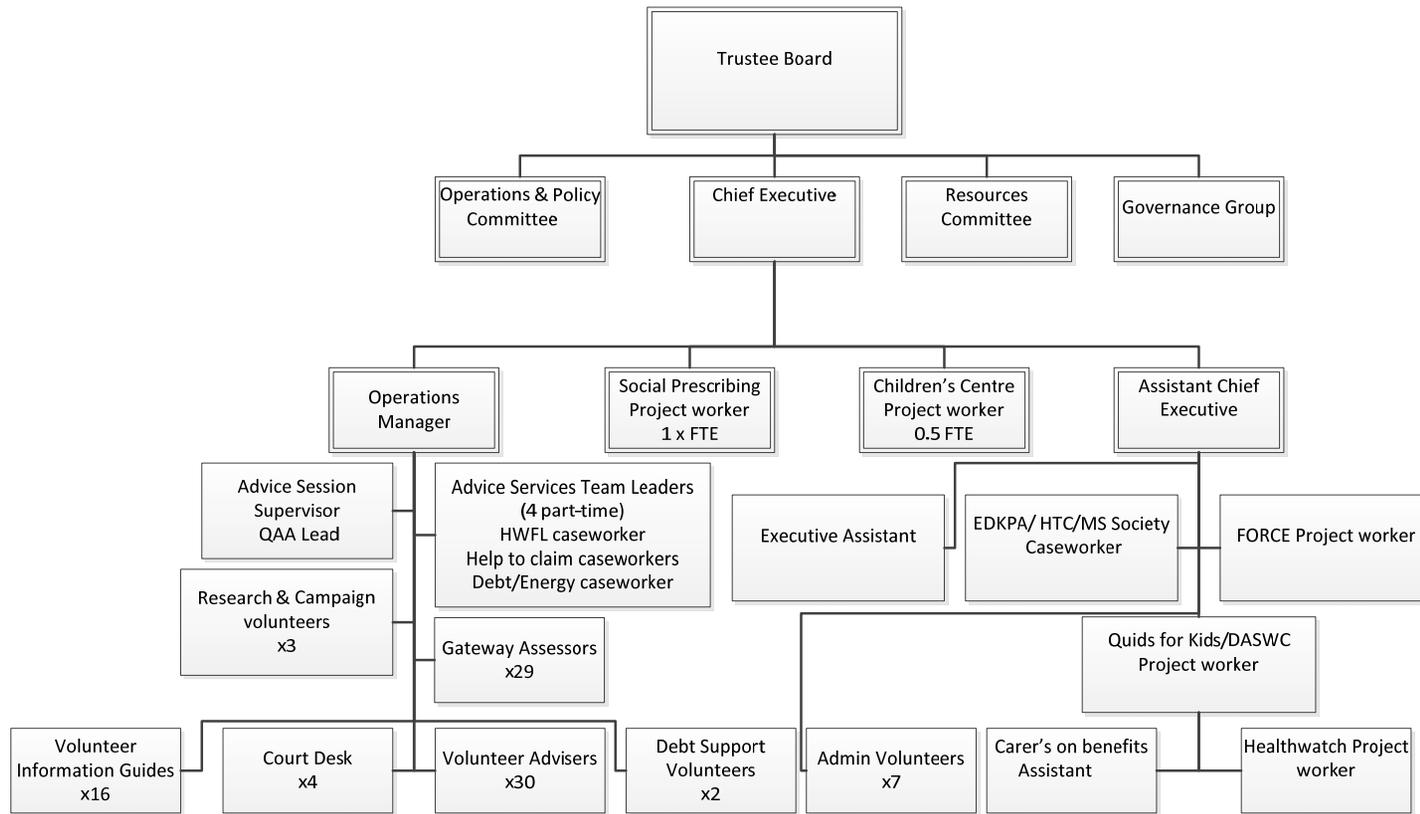
Our adviser provides a 3 days per week welfare benefits outreach service to people living with cancer. The outreach is based at FORCE Cancer Support Centre, Corner House, Barrack Road, Exeter, EX2 5DW. The adviser is line managed by the Assistant Chief Executive.

Help to Claim Service (ends 31s March 2022)

Our team of Help-to-Claim advisers support new Universal Credit claimants through the national telephone service and webchat function. Face-to-face delivery is currently postponed due to Coronavirus restrictions. Our Operations Manager has overall responsibility for the service

Money and Pensions Service funded debt advice project (ends 31st March 2022)

We have received funding from the Money and Pensions Service (Maps) to recruit and train a trainee debt adviser to provide much needed additional capacity to meet increased demand. Our lead Team Leader for Dent and Energy line manages our trainee.



Financial summary [Available on Request]

CLIENT PROFILE

Age Range

15-24	6.1%
25-29	7.8%
30-34	10.5%
35-39	9.3%
40-44	9.0%
45-49	8.7%
50-54	10.7%
55-59	11.1%
60-64	9.7%
65-69	6.3%
70-74	4.8%
75-79	3.1%
80+	2.8%

Gender

Female	59.8%
Male	40.0%
Prefer different term	0.2%

Ethnicity

Asian or Asian British	2.1%
Black or Black British	1.8%
Mixed Race	1.7%
Other ethnic group	1.1%
White - British	73.6%
White - Other	4.6%
Not known/prefer not to say	15.1%

Disability

Disabled	6.0%
Long-Term Health Condition	40.0%
Not disabled/no health problems	49.0%
Not known/prefer not to say	5.0%

Occupation

Employed – 30 or more hours per week	20.0%
Employed – less than 16 hours per week	6.0%
Employed between 16 and 29 hours per week	7.0%

Self Employed	5.0%
Unemployed - seeking paid employment	13.0%
Carer - Children	7.0%
Carer - Elderly/Disabled	5.0%
Looking After Home	2.0%
Permanently Sick/Disabled	19.0%
Retired	5.0%
Student	1.0%
Other	10.0%

Reason for Contact

Benefits & tax credits	55.6%
Consumer goods & services	2.3%
Debt	11.8%
Discrimination	0.5%
Education	0.2%
Employment	6.0%
Financial services & capability	1.4%
Health & community care	1.5%
Housing	4.6%
Immigration & asylum	0.7%
Legal	1.3%
Other	5.4%
Relationships & family	3.3%
Tax	0.6%
Travel & transport	1.0%
Utilities & communications	3.8%

Client location

Alphington	6.9%
Duryard and St James	4.7%
Exwick	9.1%
Heavitree	5.8%
Mincinglake and Whipton	9.5%
Newtown and St Leonard's	8.0%
Pennsylvania	6.1%
Pinhoe	7.2%
Priory	9.3%
St David's	10.9%
St Loyes	6.7%
St Thomas	9.1%
Topsham	6.7%

Client Nationality

Afghanistan	0.19%
Albania	0.06%
Algeria	0.13%
Antigua and Barbuda	0.06%
Australia/New Zealand	0.06%
Bangladesh	0.13%
Bosnia and Herzegovina	0.06%
Brazil	0.06%
Bulgaria	0.13%
Canada	0.25%
China	0.32%
Colombia	0.06%
Cuba	0.06%
Czech Republic	0.06%
Ethiopia	0.06%
France	0.13%
Germany	0.13%
Ghana	0.13%
Hungary	0.25%
India	0.38%
Iran	0.13%
Iraq	0.06%
Ireland	0.32%
Italy	0.45%
Jamaica	0.13%
Japan	0.13%
Jordan	0.06%
Latvia	0.13%
Lithuania	0.19%
Malta	0.06%
Mauritius	0.13%
Mongolia	0.06%
Netherlands	0.13%
New Zealand	0.06%
Nigeria	0.13%
Other Africa	0.32%
Other America	0.06%
Other Asia	0.19%
Other Europe EU	0.45%

Other Europe non-EU	0.13%
Other West Indies	0.06%
Pakistan	0.19%
Philippines	0.13%
Poland	1.78%
Portugal	0.25%
Romania	0.96%
Saudi Arabia	0.06%
Senegal	0.06%
Slovakia	0.25%
Somalia	0.06%
South Africa	0.19%
Spain	0.64%
Sudan	0.13%
Switzerland	0.06%
Syria	0.13%
Taiwan (Province of China)	0.06%
Tanzania	0.06%
Thailand	0.06%
Turkey	0.13%
UK - British	88.60%
Zimbabwe	0.06%

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 (source: www.nomisweb.co.uk)

	Exeter	South West
Economic activity rate	76.6%	77.8%
Claimant Count rate	4.2%	3.8%

Average Annual Income (source: www.nomisweb.co.uk)

	Exeter	South West
Gross full-time earnings	£29,380	£28,605

House Prices (source: www.landregistry.data.gov.uk)

	Exeter	South West
Average house price	£277,012	£285,459
Ratio (salary/house price)	9.4	9.9

COMMUNITY ADVICE NEEDS

Historically, the Charity has served a wider travel-to-work area. Around two-thirds of the population of Devon lives within a 45 minutes commuting distance from Exeter, and this range is expanding as the City economy continues to grow. Many clients come from outside the City boundaries, largely from East Devon, Mid Devon and Teignbridge. Many work within the Exeter area and find accessing our services easier than from the local office closest to where they live.

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 ward areas in Exeter where advice needs are highest are St David's, Mincinglake, Whipton, Priory, Exwick, and Newtown. 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; 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 training programme via other local community organisations and venues, supported by an 'on line' advice referral where they determine that the client has an advice need. This, of course, will require resources to implement, monitor and manage the service. In addition, we are developing plans for community 'pop-up' events and services in the most deprived areas of our City.

A further issue is the number of housing developments on the outskirts of Exeter in neighbouring Districts. 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 neighbouring Citizens Advice districts, a significant proportion of those living in the developments may work in Exeter and prefer to take services from Citizens Advice Exeter. In addition there is a wide travel to work area. In these areas, average incomes are below the Devon average there are many low paid workers who have an increasing number of advice needs.

The charity can only provide a service to those in work if they take time off work or try and utilise electronic means of access.

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 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 ‘digital services and plans for a ‘virtual adviser’; 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.

The pandemic will have affected many households which don’t necessarily feature in deprivation data or other indicators. It is role to give these clients a voice when it comes to the issues that may hamper a recovery for many of them.

CLIENT SATISFACTION

Our latest survey of clients confirmed the following (previous year in brackets):

All clients

- **Access**
 - 81.2% (62.9%) very satisfied with access to the service
 - 11.9% (37.1%) fairly satisfied with access to the service
- **Service**
 - 76.4% (83.3%) very happy with the service provided
 - 11.5% (16.7%) fairly happy with the service provided
- **Advice and information**
 - 62.4% (84.6%) very satisfied with the advice and information provided
 - 17.0% (15.4%) fairly satisfied with the advice and information provided
- 91.6% (100.0%) of clients would **recommend our services** to someone else.

Wider impact of our services

- 6 in 10 of respondents felt **less stressed, depressed or anxious**
- 6 in 10 of respondents found it **easier to manage day-to-day**
- Over 4 in 10 of respondents felt they had **better relationships with others**
- Over 4 in 10 of respondents had a **more secure housing situation**
- Around 4 in 10 of respondents had **more money or better control of their finances**

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 [Available on Request]

Appendix viii

PEST ANALYSIS [Available on Request]

CITIZENS ADVICE EXETER: RISK ASSESSMENT [Available on Request]

EQUALITY, DIVERSITY AND INCLUSION

In accordance with the national Citizens Advice Future of Advice strategic framework, our Equality, Diversity and Inclusion goals are that:

- Our **advice** services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive
- Our **advocacy** services will speak up for those who face intense disadvantage, detriment or harm to their wellbeing and we will improve how we identify and consider those needs
- Our **technology** will respond to user needs and will improve access to our services, including face to face
- In terms of **sustainability**, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm
- Our **culture** will be more inclusive and we will continue to make our whole service more diverse with better equality of opportunity for all

Our Equality, Diversity and Inclusion Group leads on this area of our work.

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. The total unrestricted reserves (excluding the premises depreciation designated fund) at 31 March 2021 was £305,785. In this regard, our policy is to set aside funds only for known or probable liabilities.

When considering the level of reserves the Charity takes into account:-

- the prevailing economic climate
- the increasing move from Core funding to short term project funding
- forecasts of future income, the reliability and sustainability of each source of income and prospects for obtaining income from new sources
- forecasts of future expenditure, based on planned activity
- analysis of future requirements, opportunities, contingencies (e.g. redundancy and other contractual obligations such as maternity leave) or risks which are unlikely to be covered by income if and when they arise
- analysis of the likelihood of such risks arising and the consequences to the charity if they cannot be dealt with.

Investment powers

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The charity currently holds £79,905 in a 1 year fixed term bond and £52,935 in a 3-month deposit account.

CITIZENS ADVICE EXETER

2021/22 FUNDRAISING STRATEGY [Available on Request]