

Citizens Advice East Herts Strategic Business and Development Plan 2019 - 2022

Introduction

1. Purpose

East Herts Citizen Advice Service, known as Citizens Advice East Herts, provide free, independent, impartial and confidential advice on any subject. We are an independent, local charity and part of the Citizens Advice network across England and Wales. We share the vision, mission and values of national Citizens Advice of which we are a member.

Vision (Where we want to get to)

Everyone will be able to access free advice to find a way forward.

Mission (How we get there)

We provide free, confidential advice to help people overcome their problems and campaign on big issues when their voices need to be heard.

How we act (Our Values)

- Informed and honest (we're responsible).
- Compassionate and collaborative (we're generous).
- Problem-solving and forward-thinking (we're inventive).

2. Service delivery

East Herts is the largest district in Hertfordshire covering 184 sq. miles. The District is 88% rural with over 100 villages and hamlets alongside the five towns of Hertford, Bishop's Stortford, Ware, Buntingford and Sawbridgeworth. There are a significant number of residents in isolated communities compared to the rest of Hertfordshire.

Our general service operates 4 days a week at 3 main advice centres (Bishop's Stortford, Hertford and Buntingford) and is delivered face-to face by local volunteers, supported by a paid supervisor. The volunteer model means our services are locally delivered by and for members of the community, directly at the point of need.

We also provide telephone advice 5 days a week, an email service and outreach services in 2 other locations. We provide on-going casework where required and run specialist advice services funded by partners.

In 2017 / 18 we helped 5,037 unique clients (many requiring more than one appointment) with 11,125 issues. Often resolving the client's issue will require a number of meetings and activities (letter writing, emails, telephone calls etc.). Many clients need

help with several issues that are inter-related. There is a high demand for our telephone advice service 'Adviceline'. 6,412 East Herts clients tried to call us in 2017/18, which is the highest in the Adviceline group, but we were only able to meet 34% of this demand.

The clients we help include those most in need - they are 5 times as likely to live on low incomes than the UK average. They are less likely to be in employment, more likely to be disabled or have a long-term health problem and are less likely to own their own home. 33% of our clients come from the 5 most deprived East Herts wards.

58% of our clients are female and 42% male. 39% of our clients state that they are disabled or have a long term health condition.

Advice-needs cut across all areas of life, so a holistic approach is needed. We are the only organisation in the local area who carries out free, face-to face debt casework.

As an organisation we are well placed to meet demand:

- a) We are a trusted part of the community, because the service is delivered locally, by skilled, local volunteers. Our volunteer advisers care deeply about contributing to their local community and improving the lives of their fellows. We are the go-to organisation for personalised advice in East Herts.
- b) We are well-placed in terms of skills. It takes about a year for our volunteer advisers to become fully trained and qualified. Our volunteers stay with us for an average of 9.5 years and so are highly experienced, as well as loyal.
- c) We have well-developed training, support and management systems to support the volunteer base and paid staff. This means that all staff are motivated and equipped with the tools they need to help clients solve their problems.
- d) We are effective. Citizens Advice Outcomes and Impact Research (2017) demonstrates that we use our skills and experience to make a difference:
 - We help 70% of people solve their problem
 - 80% of people said that our advice improved their life, including their health and finances
 - 50% of people said that they had more money or better control of their finances after advice.
 - 66% of people felt more confident to handle similar problems
 - 75% of people felt more knowledgeable about their rights.
- e) We care about standards. Our advice-giving skills meet the Advice Quality Standard. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to

meet the needs of their clients. Our debt work is regulated by the Financial Conduct Authority.

3. Research and campaigns

Evidence shows there are systemic barriers which stop people's problems being resolved. Our evidence-based work helps to remove these barriers by improving policy and practice. This can bring change not only for our clients but also for people who may never come to us for help. Our research and campaigns work also provides evidence so that we can better target our support and our resources.

The Research and Campaigns Development Plan and the Annual Bulletin can both be found on [Google Team Drive](#)

4. Equality and Diversity

All of our work is aligned to the Citizens Advice Stand Up for Equality plan. We analyse our client demographics to ensure that they are in line with local community demographics. Our Equality Action Plan and our Advice Needs Analysis can both be found on [Google Team Drive](#)

5. Resources

As of January 2019 we have 71 volunteers, 8 trustees and 16 part time staff (8 FTEs). We operate out of 3 main sites and 2 outreaches. Our IT and health and safety functions are led by volunteers supported by paid staff.

We recognise the importance of all of our resources (human, physical and electronic) and have created a Business Continuity Plan for emergency situations. This can be found on [Google Team Drive](#)

6. Budget

Citizens Advice East Herts is an independent charity receiving no statutory or central funding. We are funded to deliver a generalist service to people in East Herts by East Herts Council. Additionally, we are funded to give advice to people living in Uttlesford by Uttlesford District Council because of close proximity and transport links to Bishop's Stortford. Financial pressures on local authorities as a result of reductions in central government funding mean that, despite longer term funding commitments from both Councils, future funding cannot be guaranteed to continue at its present level.

At present our financial policy is to subsidise an 'acceptable' deficit budget from accumulated reserves in order to maintain the current service level, but this needs to be mitigated in the longer term.

The funding and fundraising climate has become considerably more challenging in recent years. The identification and pursuit of additional sources of income remains a priority. In recent years projects have accounted for a significant percentage of total income and we will continue to seek suitable opportunities to generate additional

income through projects, grants and donations that all contribute to our operating costs.

We work in partnership with other organisations to offer a joined up and efficient service for our clients. Some of our partners fund specialised projects and with others we work closely to enhance our service. Funded project partners include East Herts Council, Herts County Council, Isabel Hospice, Ware Charities and Hastoe Housing Association.

We aim to have a diverse income stream and work hard on fundraising from a range of sources. Our Fundraising Strategy can be found on [Google Team Drive](#)

Information on 2018/19 budget and budget projections for 2019/20 and 2020/21 can be found in the appendix.

7. Marketing and promotion

Our biggest marketing tool is the public recognition of Citizens Advice and the respect with which it is held. We are easily and prominently accessible by telephone and online. Our offices in Bishop's Stortford and Buntingford are both on the high street with high passing footfall and signage that encourages drop-in clients. Our office in Hertford is co-located with East Herts Council in Wallfields. Whilst this is not on the high street, many of the residents seeking help from the council also want to access our services.

We advertise our services in libraries and GP surgeries and distribute promotional leaflets when particular campaigns, such as on energy supplier switching, are running.

We have recently carried out community engagement with three geographical areas of East Herts – the wards of Ware Trinity and Bishop's Stortford Central, and rural areas in the north of the district.

We seek client feedback through waiting room feedback cards. These are analysed and reported to the Board of Trustees quarterly. We also carry out annual partner and funder surveys. A copy of the most recent client feedback and Funder and Partner survey can be found on [Google Team Drive](#)

8. Quality

We are committed to providing a high quality service to our clients and to be a good place to work for our staff. The quality of our work is monitored and assured through the Citizens Advice Performance Quality Framework (PQF). This framework covers the following areas: quality of advice (QAA), Client Feedback, People Survey, Financial Health Monitor, and the Leadership Self Assessment (LSA). PQF feedback and actions from the Leadership Self Assessment can be found on [Google Team Drive](#)

9. Progress on 2017 / 2018

The business and development plan 2018 – 2021 had two main aims:

- To improve access to ensure our services are there for those who need us
- Diversify funding

A third aim, to help us achieve the two main aims, was also set:

- To examine our risk appetite

i. Improve access to ensure our services are there for those who need us

Objective	Summary 18/19
1a. Put proportionate amounts of resources into advice channels based on existing client demand	<p>Better understand access needs of our clients / residents (fundraising strategy, community engagement projects)</p> <p>Report presented to Board articulating existing demand and the number of new advisers needed to meet demand.</p> <p>Recruitment of 16 new advisers who are willing to go on phone.</p> <p>Decided against joining the CA single Adviceline queue. Will do webchat as part of Universal Support project.</p> <p>More to do on increasing access e.g. webchat, more opening hours, more advisers</p>
1b. Meet the needs of people in East Herts who are currently under-represented in our client statistics	<p>Improved understanding of needs of those under represented. Board of Trustees want to focus on improving access for all.</p> <p>Decided to extend to include all under represented including mental health, rural, young people, white migrants. Learning has started but should continue. Presented report to Board of Trustees</p> <p>Business Plan report B outlining work to date on under represented groups</p>

ii. Diversify funding

Objective	Summary 18/19
2a. Have information available to improve bid writing process	Fundraising Strategy produced Fundraising Team Drive with resources and supportive information for bids Success with several fundraising bids (Henry Smith, Universal Support Best Practice Leads, training support, community engagement projects)
2b. Learn how others raise income	Rachael Williamson looked at other local Citizens Advice websites and created an action plan. New donate page on website which will continue to develop. Learning taking place although more research to be done

iii. To help us achieve these aims we will examine our Risk Appetite

Objective	Summary 18/19
3. Examine our risk appetite in all areas of our work	Tony Murphy nominated as the Board Risk Champion

10. Priorities going forward

Following the Board Strategy Day in February 2019 the Board of Trustees have set the following priorities for 2019 – 2022

1. Improve access to ensure our services are there for those who need us
 - a. Recruit, train and develop volunteers
 - b. Meet access needs of East Herts residents
 - c. Meet needs of specific groups of clients
2. Diversify funding to resource our priority actions
 - a. Diversity and raise income
 - b. Resource our fundraising function
3. Enhance internal and external communication

Three year action plan

Aims (What steps will we take to move closer to vision):

1. Improve access to ensure our services are there for those who need us
2. Diversify funding to resource our priority actions
3. Enhance internal and external communication

1. Improve access to ensure our services are there for those who need us

Objective	Equality Consideration	SMART Objectives	RAG
1a. Recruit, train and develop volunteers	<p>Improve access for all those who need us but particularly those who are vulnerable.</p> <p>By improving access for all we will improve access for under represented groups</p> <p>We will check impact of improving access for all, on under represented groups via Advice Needs Analysis annually</p>	Quantify how many volunteers we need to recruit and train pa to meet current service availability by Yr1 Q1	
		Articulate current bottlenecks to recruiting, training and developing volunteers by talking to supervisors and managers Yr 1 Q1	
		Write budgeted implementation plan Yr 1 Q2	
		Amend Fundraising Strategy and budget as required Y1 Q3	
		Yr 2: implement and review plan. Make recommendations for reaching future demand	
		Yr 3: implement and review plan.	
1b. Meet access needs of East Herts residents		Continue to improve Adviceline answer rate with an average performance of 55% per quarter (av 2018 19 49%) Y1; 60% Y2 and 70% Y3 80%	
		Pilot webchat Y1 Q3	

Objective	Equality Consideration	SMART Objectives	RAG
		Write budgeted business plan for increasing opening hours for f2f and phone Y1 Q2	
		Amend Fundraising Strategy and budget as required Y1 Q3	
		Yr 2: implement and review plan. Make recommendations for reaching future demand	
		Y2: examine access for under represented groups via Advice Needs Analysis and make appropriate recommendations	
		Yr 3: implement and review plan.	
1c. Meet needs of specific groups of clients		Learn from engagement projects to identify any specific clients to target services to Y1 Q1	
		Better understand the needs of white British migrants and the impact of Brexit and target services accordingly Y1 Q1	
		Y2: examine access for under represented groups via Advice Needs Analysis and make appropriate recommendations	

2. Diversify funding to resource our priority actions

Objective	Equality Consideration	SMART Objectives	RAG
2a. Diversity and raise income	Increased income will allow us to deliver services to everyone (but particularly those most vulnerable) when and how they want to access our services	Update fundraising strategy to focus on priority funding areas Yr 1 Q1 and reviewed again Y1 Q3	
		Review fundraising strategy Y2 & Y3	
		Write 1 fundraising application per quarter to grant makers.	
		Prioritise 1 fundraising approach pa to improve in Y1, Y2 and Y3 and include in Fundraising Strategy Yr 1 Q1	
2b. Resource our fundraising function		Look at items of work that detract CEO from fundraising and write plan for reducing these Y1 Q1	
		Write a budgeted business plan for resourcing fundraising function by Yr 1 Q3	
		Create a fundraising team to build capacity Yr 1 Q4	
		Yr 2 and Y3 : implement and review plan	

3. To enhance internal and external communication

Objective	Equality Consideration	SMART Objectives	RAG
To improve internal and external communication	Improved communication will ensure that people who would benefit from our service (particularly vulnerable people) know how to access it Improved internal communication will help to build a strong and diverse workforce	To create a resourced communications plan Y1 Q2	
		Amend fundraising plan and budget if required Yr 1 Q3	
		Implement and review plan Yr 1 Q4	
		Implement and review plan Y2 & Y3	
		Create a communications team to build capacity and expertise Y1 Q4	

Yr 1: 2019/20

Yr 2: 2020/21

Yr 3: 2021/22

Appendices

Summary of documents listed:

1. Research and Campaigns Development Plan [Google Team Drive](#)
2. Research and Campaigns Annual Bulletin [Google Team Drive](#)
3. Equality Action Plan [Google Team Drive](#)
4. Advice Needs Analysis [Google Team Drive](#)
5. Business Continuity Plan [Google Team Drive](#)
6. Fundraising Strategy [Google Team Drive](#)
7. Budget (see below)
8. Client Feedback [Google Team Drive](#)
9. Partner and Funder Feedback [Google Team Drive](#)
10. PQF [Google Team Drive](#)
11. Actions from LSA [Google Team Drive](#)

Appendix 7 Current working year budget with year 2 and 3 projections

Budget 2019/20

Income

Local Authority Grants	173,200
Projects	192,100
Private Donations	4,000
Fund Raising	1,500
Bank Interest	1,350
Other	2,000

Total Income	374,150
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Expenditure

Staff

Total Staffing	296,100
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Volunteers

Total Volunteers	19,100
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Office Costs

Total Office Costs	25,100
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Premises

Total Premises Costs	39,000
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DRO/Governance/other	2,200
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Total Expenditure	381,500
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Annual Deficit	- 7,350
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Reserves at year end 31/3/19	142,000
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Projected 2020-2021

	£	
Revenue	324,000	
Deficit	-2,000	
Reserves 31/3/20	142,000	
Reserves 31/3/21	140,000	
Assumptions	154,000	EHDC grant
	160,000	project income

Projected 2021-2022

	£	
Revenue	325,000	
Deficit	-10,000	
Reserves 31/3/20	140,000	
Reserves 31/3/21	130,000	
Assumptions	155,000	EHDC grant
	160,000	project income