

CITIZENS ADVICE SERVICE IN THREE RIVERS

BUSINESS AND DEVELOPMENT PLAN 2019-2022

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

INDEX

	Page
Introductory Summary	2
Statement of Purpose	3
Action Plan Strategic Priorities	4-9
Quality Assurance	10-11
Financial Forecasts	12-16
Appendix 1 Description of Current Service	17-19
Appendix 2 Analysis of Performance	20
Appendix 3 Organisational Charts	21-25
Appendix 4 Volunteer List	26-29
Appendix 5 SU4E Business Planning Tool	30-36
Appendix 6 Client Profile and Community Profile – Three Rivers	37
Appendix 7 Client Profile and Community Profile – South Bucks	38
Appendix 8 Community Advice Needs Analysis – Three Rivers	39
Appendix 9 Community Advice Needs Analysis – South Bucks	40
Appendix 10 Client Satisfaction Survey 2019	41-50

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

1. INTRODUCTORY SUMMARY

The Business and Development Plan seeks to identify and develop key priorities for the continued maintenance and expansion of the Citizens Advice service in both Three Rivers (Herts) and South Bucks (Bucks), to best meet the current and future needs of the full diversity of residents in both districts, in an inclusive, sustainable and effective environment, free from discrimination.

The main sections comprise Advice Services, Research and Campaigns, Promoting our LCAs in the Community, Resources Strategy (Funding, People, Premises and Equipment) and Contingency Measures, with Equalities being considered and addressed in each section as appropriate.

Whilst CASTR provides a comprehensive and accessible service to the local community, the Plan may help to highlight new and needy areas or community groups in the districts to be served by our Citizens Advice service.

Strategic Priorities

1. To improve access to our advice service.
2. To increase our influence with policymakers both locally and nationally.
3. To strengthen our equalities provision

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

2. STATEMENT OF PURPOSE

CASTR is a member of the national organisation Citizens Advice, and the twin aims of the service are:

- to provide the advice people need for the problems they face,
- and
- to improve the policies and practices that affect people's lives.

The service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. The service values diversity, promotes equality, and challenges discrimination.

The service offers drop-in generalist advice in the Three Rivers district of Hertfordshire and the South Bucks district of Buckinghamshire, both at its 4 main Local Citizens Advice [LCAs], which are open for a total of 18 days per week, and at 11 outreaches across the 2 districts. Likewise, CASTR offers advice via the telephone, webchat and e-mail, and has 2 websites.

In addition, the service provides debt and budgeting advice, court desk representation at possession hearings, benefits casework and tribunal representation, a legal rota for family law advice, and an advice support service for clients of the local Women's Refuge. It also provides home visits to the housebound, energy savings talks and advice and financial literacy sessions in schools.

It campaigns on issues of injustice to protect residents' rights, and current areas of concern include Universal Credit, the cost of school uniforms, creating a food bank for Abbots Langley's neediest residents, and the implications of the redevelopment of the centre of South Oxhey.

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

3. ACTION PLAN STRATEGIC PRIORITIES

Advice Services (see appendix 1 for description of current service)

Objective	Activities	Timescale	Responsible	Monitoring
Provide best possible service to clients	Provide training to all as and when required	Ongoing	Service Managers and Trainer	By CEO
	Ensuring websites for TRDC and South Bucks are up to date	Ongoing	IT Manager	By CEO
Ensure the service reaches as many people as possible	Provide new outreaches in areas of need	Ongoing	CEO and Service Managers	By Chair
	Ensure Adviceline is adequately staffed	Ongoing	Service Managers and Session Supervisors	By CEO
	Ensure Email advice and webchat are available	Ongoing	Service Managers and Session Supervisors	By CEO
Ensure service is seen as appropriate to all ethnic groups	Define ethnic minorities in our area within community profile	Ongoing	CEO and Service Managers	By Trustees
	Provide training in equalities and discrimination at staff meetings	Ongoing	CEO and Service Managers	At least annually by CEO
	Promote equality in delivering and developing our service, and include those facing social exclusion	Ongoing	CEO and Service Managers	By Trustees
	Implement and practise SU4E strategy	Ongoing	All	By CEO

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Research and Campaigns

Objective	Activities	Timescale	Responsible	Monitoring
Define local and national issues	Speak to TRDC and South Bucks Council	Ongoing	CEO and R&C Champion	By Chair
	Implications of Universal Credit	Ongoing since 1/19	CEO and R&C Champion	Report to board and local MP
	Discuss with other Herts LCAs	Ongoing	CEO and Herts R&C Coordinator	Through CEO's meeting and R&C Cluster Group
	Speak to Herts County Council	Ongoing	CEO	By Chair
Raise awareness	Ensure all volunteers are aware of the importance of research and campaigns, and how they can change the lives of the most vulnerable for the better	Ongoing	CEO, Service Managers and R&C Champion	R&C Champion to feed back re R&C at December staff meetings
	Ensure training of new volunteers highlights this important area	Ongoing	Trainer	By CEO
	Keep local media informed of issues raised	Ongoing	CEO	By Chair
	Keep local MPs informed	Ongoing	CEO and R&C Champion	By CEO
	Keep TRDC and South Bucks updated on issues	Ongoing	CEO	By Chair
	Keep Trustee Board updated	Ongoing	CEO, R&C Champion and Chair	By Trustees

Promoting CAB in the Community

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Objective	Activities	Timescale	Responsible	Monitoring
Raise profile of service in local community	Liaise with TRDC Publications Officer to access TRDC Times	Ongoing	CEO	By Trustees
	Liaise with local media such as Watford Observer, local magazines and local residents' newsletters	Ongoing	CEO	By Chair
	Provide talks to local groups, especially the most vulnerable	Ongoing	CEO	By Chair
	Make use of local notice boards	Ongoing	CEO	By Chair
	Take part in local community events	Ongoing	CEO	Ricky Week, Abbots Showcase
	Consider recruiting publicity champion	By Mar 2020	CEO and Trustees	By Trustees
	Explore links with private sector	Contact local businesses to review areas of mutual benefit	Ongoing	CEO and Chair
Continue County working	Herts CEOs' group	Ongoing	CEO	By Chair
	Continue relationship with Herts consortium	Ongoing	CEO	By Chair

Resources Strategy - Funding

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Objective	Activities	Timescale	Responsible	Monitoring
Maintain level of funding from TRDC	Ensure councillors are kept informed of the work carried out by CASTR	Ongoing	CEO and Chair	By Trustees
	Maintain close working relationships with council staff	Ongoing	CEO and Chair	By Trustees
	Provide regular feedback to council of clients seen and outcomes achieved	Quarterly	CEO	Presentation 11/19 to full council
Maintain level of funding from South Bucks Council	Ensure councillors are kept informed of the work carried out by CASTR	Ongoing	CEO and Chair	By Trustees
	Bucks to become unitary council	4/20	CEO and Chair	By Trustees
	Provide regular feedback to Council of clients seen and outcomes achieved	Monthly and Quarterly	CEO	By Chair
Maintain level of funding from Thrive Homes and Local Parish Councils	Ensure funders are kept informed of the work carried out by CASTR	Ongoing	CEO and Chair	By Trustees
	Provide feedback to councils of clients seen and outcomes achieved	Quarterly	CEO	By Chair
Secure funding from other sources to broaden funding base and reflect needs of most vulnerable	Herts CC projects, National Lottery, PCC	Ongoing	CEO	By Chair
	Investigate and pursue other new possible funders	Ongoing	CEO	By Chair

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Resources Strategy – People (see appendix 3 for current staffing levels)

Objective	Activities	Timescale	Responsible	Monitoring
Recruitment of volunteers	Ensure adequate volunteers recruited to reflect community	Ongoing	CEO and Trainer	By Chair
	Review ways of attracting volunteers	Ongoing	CEO and Trainer	By Chair
Ensure adequately resourced with paid staff	Review need for specific paid skills	Ongoing	CEO and Service Managers	By Chair
	Review paid staffing levels, competencies and skills	Ongoing	CEO and Service Managers	By Chair
	Review pay levels	Ongoing	CEO and Chair	By Trustees

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Resources Strategy – Premises, Equipment and ICT

Objective	Activities	Timescale	Responsible	Monitoring
Secure new premises at Rickmansworth	Negotiate lease	ASAP	CEO and Chair	By Trustees
	Organise office move	By 4/19	Office Move Group	Completed
Replacement of IT equipment	Review requirements (including special needs eg magnifier over screen)	Ongoing	CEO, Service Managers, Chair and IT Manager	By Chair
	Apply for grants if necessary	When necessary	CEO	By Chair
	Acquire equipment as and when required	When necessary	CEO and IT Manager	By Chair
Premises at Abbots Langley	Ensure premises are kept in good state of repair	Ongoing	CEO and Service Managers	By Chair
	Update telephone system	By 03/20	CEO and IT Manager	By Chair

Contingency Measures

Objective	Activities	Timescale	Responsible	Monitoring
Risk Register	Maintain register	Ongoing	Trustees	By Trustees
	Update register	Annually	Trustees	By Trustees
Business continuity plan	Review and update plan as necessary	Ongoing	CEO, Service Managers and Trustees	By Trustees
	Ensure adequate reserves to cover contingencies	Ongoing	Treasurer	By Trustees

4. QUALITY ASSURANCE

Training

- All potential trainee volunteer CAB advisers firstly attend an induction session held by our trainer, to learn about the aims and principles of the service, and are given an IT assessment exercise to test their competence, as our advice service is totally dependent on IT.
- Those passing the induction session then have a selection interview with the CEO and Service Manager, to assess their suitability for the adviser role.
- Subject to the above, trainees are started on a training programme, which takes around 6 months, and covers the modules in the attached document entitled 'Adviser Learning Programme'.
- The trainee concurrently attends courses in the main subject areas of CAB enquiries ie. first level debt, benefits, housing & homelessness, employment and relationship breakdown.
- The trainee also observes an experienced adviser during client interviews, subject to the clients' consent, for one advice session per week.
- Once all the above is completed, the trainee conducts their first advice interviews with the Service Manager observing.
- Experienced advisers receive top up training at monthly staff meetings and on training courses to update them on changing legislation (See Training Plan attached).
- All experienced advisers must also pass the Financial Conduct Authority's GGDA accreditation to be certified to give any level of debt advice.

Testing and Auditing

- All advice given to clients is written up and electronically sent to the supervisor for checking. Most advisers have 100% of their cases checked, with the Service Manager able to refine the percentage sent for checking. Some experienced advisers only have 20% of their cases checked.
- In addition to this, the Service Manager runs a report which randomly selects 40 cases from the previous quarter. These are then checked for quality by the Service Manager and sent to Citizens Advice, who randomly checks 4 of them ie. 10%. They are graded for Quality of Advice and Customer Service, and to date our cases have scored in the above average to highest categories.
- We are liable for all the advice we give, but are also insured in case of any potential claims.

Appraisal Process

Each year, every volunteer and paid member of staff receives an appraisal to assess their performance from their line manager

Core and additional CAB Services

From the attached budget plan, the main services covered by the CAB core grant from TRDC comprise the salaries of the CEO, Service Manager, Supervisors & Trainer, with some money advice hours included and a small admin figure, to run 3 CABs in Three Rivers, with each open 5 days per week.

CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR) BUSINESS AND DEVELOPMENT PLAN 2019-2022

Core and additional CAB Services (continued)

The remainder of core costs cover overheads encompassing; travel expenses for volunteers, annual membership of Citizens Advice, rent, rates, service charges, light and heat, repairs to premises, cleaning, printing and stationery, postage, phone bills, reference books, payroll and audit fees and insurance.

Non-core services are those extra strands of external income gained by the CEO to give additional benefit to Three Rivers residents, or to cover expenses (eg. for a new PC) which would otherwise have to come from the CAB's bottom line, on a breakeven budget.

Such non-core services include:

- Extra debt advice hours at Abbots and Oxhey CABs, funded by Thrive Homes.
- A new area of work funded by the Access to Justice Foundation, which provides a paid family law caseworker to help clients in family breakdown cases who now have no recourse to legal aid to cover this work.
- A home-visiting service, funded by Herts County Council, for housebound clients.
- A scams advice project, funded the Herts Police & Crime Commissioner, to help prevent the elderly and vulnerable in Three Rivers from becoming scams victims.
- Extra training hours, funded by Awards for All, to cover additional volunteer trainee intakes, to cope with the increased demands on our service from local residents.
- Funding from BESN to cover energy saving and budgeting talks to local groups in Three Rivers.
- Funding from Watford Rural & Abbots parish councils to pay for a part-time caseworker at each of these CABs to represent our Three Rivers clients at benefit appeals, with a success rate of 96% to date.
- A Crisis Intervention Service, funded by Herts County Council, to enable our CABs to hold advice sessions at the local foodbanks, to help clients there to resolve the problems which necessitate them using foodbanks.
- A project funded by central government to provide extra help and support to those Three Rivers residents submitting a claim for Universal Credit.
- A project to provide a CAB service in South Bucks – our CAB takes a management fee of 20% for overseeing this service.
- Sundry small capital grants to cover essential bureau purchases eg £2,500 for a new Rickmansworth CAB server from the Albert Hunt Trust, and similar but smaller sums from the Rickmansworth & Northwood Waitrose.

Clearly, the management fees earned by the CEO from running the above projects contribute to the CAB's bottom line, enabling it to break even on the TRDC core grant.

5. FINANCIAL FORECASTS

Budgets

Budgets have been set for the 3 years ended 31 March 2020, 2021 and 2022 as detailed below. The budgets are set based on the current level of services provided and the associated costs. Some income is not guaranteed either because they are yearly or one-off grants. No budget is set for any income not certain to be received so the budget is based on a worst-case scenario.

The 2020 budget shows an expected break even position on our core service. The deficit on the non-core service relates to the operation in South Bucks and two other projects where income has been received in advance of the projects being completed. The non-core service deficits in 2021 and 2022 relate solely to South Bucks.

In relation to South Bucks a reasonable reserve has been built up and so the Trustees have taken the decision to increase the service provided over the next few years to reduce that reserve. The South Bucks reserves at 31 March 2019 stood at £70k and the budget is to reduce this to around £50k.

In relation to the core service this is only maintainable at the current level due to the management fees received from the considerable additional funding obtained each year by the CEO. This is not guaranteed but past experience indicates the CEO is excellent at obtaining such funding.

The 2021 and 2022 core service budget show deficits of £10k and £14k which assume inflation increases on salaries and other costs with no increase in funding from TRDC. It is hoped these deficits will be reduced by additional grants being obtained but if not some costs will be reduced or use of the free reserves will be required. At 31 March 2019 the free reserves were £313k. The reserve policy is to maintain reserves of between 6 and 9 months of our total expenditure of around £500k meaning reserves of between £250k and £375k. Sufficient reserves are held to cover these deficits if required.

The budgeted figure for rent of £54k is made up of £24k for Rickmansworth, £13.5k for South Oxhey and £16.5k for Abbots. The £24k for Rickmansworth is met by TRDC in addition to the core grant and in respect of Abbots a grant of £7,750 is received from Abbots PCC. No other grants for rent are received at present.

Funding Source Priorities

CASTR has just agreed core Service Level Agreements for the forthcoming 3 years with the 2 councils who fund our core services in Three Rivers and South Bucks.

It is acknowledged that the comprehensive service provided means that CASTR technically operates at a deficit. A large part of the of the CEO is to gain external funds to pay for extended services to the local community e.g. caseworkers, additional money advice hours, scams advice and home visiting. In addition, the CEO is tasked with gaining additional funds for capital purchases which would otherwise come out of the bottom line, e.g. new computers and improvements to the telephone system.

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

Funding Source Priorities (continued)

The management fees generated by externally funded projects gained by the CEO amount to an average of £40,000 pa, and so this is a key area of income.

Clearly, without the ongoing, but never guaranteed, 3 main areas of funding noted above, the CASTR board would need to consider the future sustainability of the full service provided, and whilst CASTR holds a healthy level of reserves to cover operations in the short term, in the worst case scenario, the board would need to consider a managed withdrawal of services, until further funding could be gained.

To put this into context, TRDC have stated “this council is proud to fund its CAB” and it would be highly unlikely for them to cut or withdraw funding, but this may depend on further future cuts to them from central government.

The counter argument would be that if TRDC were to dispense with the services provided by CASTR at any point, it would cost them substantially more to provide an equivalent advice service as they would need to pay staff to handle the queries that CASTR volunteers routinely cover e.g. prevention of homelessness, council tax arrears and debt problems.

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

BUDGET YEAR ENDED 31 MARCH 2020

	Overall Total	Core Service	Non Core Service
Income			
TRDC grant	281,340	281,340	-
General donations	1,500	1,500	-
Interest received	3,000	3,000	-
	285,840	285,840	-
Direct Expenses			
Salaries	305,177	220,285	84,892
Recruitment costs	500	500	-
Training	1,200	1,200	-
Travel expenses	8,000	6,500	1,500
Citizens Advice charges	14,000	10,500	3,500
Payments to partners	7,500	-	7,500
Client payments	3,000	3,000	-
	339,377	241,985	97,392
Gross Profit/(Loss):	(53,537)	43,855	(97,392)
Overheads			
Rent	54,250	54,000	250
Rates	8,500	8,500	-
Service charge	8,500	8,500	-
Light and heat	2,000	2,000	-
Repairs to premises	1,000	1,000	-
Cleaning	1,100	1,100	-
Equipment maintenance	2,250	2,250	-
Furniture and equipment	1,000	1,000	-
Computer expenses	2,000	2,000	-
Printing and stationery	3,000	2,200	800
Postage	1,250	1,200	50
Telephone	13,500	13,250	250
Books and subscriptions	2,750	2,450	300
Legal and professional fees	1,200	1,200	-
Accountancy fees	6,000	6,000	-
Audit fees	6,000	6,000	-
Management fees	45,740	4,950	40,790
Insurance	3,500	3,000	500
Sundry expenses	2,500	2,350	150
Refreshments	1,500	1,500	-
	167,540	124,450	43,090
Net Loss Before Other Grants	£ (221,077)	£ (80,595)	£ (140,482)
Other Income			
Other restricted grants	168,270	35,250	133,020
Management fees	45,740	45,740	-
	214,010	80,990	133,020
Deficit After Other Grants	£ (7,067)	£ 395	£ (7,462)

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

BUDGET YEAR ENDED 31 MARCH 2021

	Overall Total	Core Service	Non Core Service
Income			
TRDC grant	281,340	281,340	-
General donations	1,600	1,600	-
Interest received	3,200	3,200	-
	<u>286,140</u>	<u>286,140</u>	<u>-</u>
Direct Expenses			
Salaries	305,500	226,400	79,100
Recruitment costs	500	500	-
Training	1,500	1,500	-
Travel expenses	8,500	7,000	1,500
Citizens Advice charges	14,500	11,000	3,500
Payments to partners	7,500	-	7,500
Client payments	5,000	5,000	-
	<u>343,000</u>	<u>251,400</u>	<u>91,600</u>
Gross Profit/(Loss):	(56,860)	34,740	(91,600)
Overheads			
Rent	54,000	54,000	-
Rates	8,000	8,000	-
Service charge	9,000	9,000	-
Light and heat	2,100	2,100	-
Repairs to premises	1,250	1,250	-
Cleaning	1,200	1,200	-
Equipment maintenance	1,500	1,500	-
Furniture and equipment	1,500	1,500	-
Computer expenses	2,500	2,500	-
Printing and stationery	3,100	2,300	800
Postage	1,500	1,400	100
Telephone	11,500	11,250	250
Books and subscriptions	2,800	2,500	300
Legal and professional fees	-	-	-
Accountancy fees	6,000	6,000	-
Audit fees	5,000	5,000	-
Management fees	40,650	4,900	35,750
Insurance	3,000	2,500	500
Sundry expenses	5,000	4,750	250
Refreshments	1,600	1,600	-
	<u>161,200</u>	<u>123,250</u>	<u>37,950</u>
Net Loss Before Other Grants	<u>£ (218,060)</u>	<u>£ (88,510)</u>	<u>£ (129,550)</u>
Other Income			
Other restricted grants	162,770	37,250	125,520
Management fees	40,650	40,650	-
	<u>203,420</u>	<u>77,900</u>	<u>125,520</u>
Deficit After Other Grants	<u>£ (14,640)</u>	<u>£ (10,610)</u>	<u>£ (4,030)</u>

**CITIZENS ADVICE SERVICE IN THREE RIVERS (CASTR)
BUSINESS AND DEVELOPMENT PLAN 2019-2022**

BUDGET YEAR ENDED 31 MARCH 2022

	Overall Total	Core Service	Non Core Service
Income			
TRDC grant	281,340	281,340	-
General donations	1,600	1,600	-
Interest received	3,200	3,200	-
	<u>286,140</u>	<u>286,140</u>	<u>-</u>
Direct Expenses			
Salaries	300,500	236,500	64,000
Recruitment costs	500	500	-
Training	1,500	1,500	-
Travel expenses	8,500	7,000	1,500
Citizens Advice charges	15,500	11,500	4,000
Payments to partners	-	-	-
Client payments	5,000	5,000	-
	<u>331,500</u>	<u>262,000</u>	<u>69,500</u>
Gross Profit/(Loss):	(45,360)	24,140	(69,500)
Overheads			
Rent	54,000	54,000	-
Rates	8,500	8,500	-
Service charge	9,500	9,500	-
Light and heat	2,200	2,200	-
Repairs to premises	1,250	1,250	-
Cleaning	1,200	1,200	-
Equipment maintenance	1,500	1,500	-
Furniture and equipment	1,500	1,500	-
Computer expenses	2,500	2,500	-
Printing and stationery	3,200	2,400	800
Postage	1,500	1,400	100
Telephone	12,000	11,750	250
Books and subscriptions	2,800	2,500	300
Legal and professional fees	-	-	-
Accountancy fees	6,000	6,000	-
Audit fees	5,000	5,000	-
Management fees	50,180	4,900	45,280
Insurance	3,100	2,600	500
Sundry expenses	5,250	5,000	250
Refreshments	1,700	1,700	-
	<u>172,880</u>	<u>125,400</u>	<u>47,480</u>
Net Loss Before Other Grants	£ (218,240)	£ (101,260)	£ (116,980)
Other Income			
Other restricted grants	148,700	37,250	111,450
Management fees	50,180	50,180	-
	<u>198,880</u>	<u>87,430</u>	<u>111,450</u>
Deficit After Other Grants	£ (19,360)	£ (13,830)	£ (5,530)