



**Torrige, North,
Mid & West Devon**

**Citizens Advice
Torrige, North, Mid and West Devon**

**Business
Development
Plan**

1 April 2019 – 31 March 2022

Citizens Advice Torrington, North, Mid & West Devon (TNMWD)

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Introduction

Our Charity helps people to resolve the problems of our local residents by providing free, confidential, impartial and independent advice. We provide information and advice through face-to-face meetings, phone and email services, and online via www.ruraldevoncab.org.uk on a range of issues including debt, benefits, employment and housing.

We value diversity, champion equality and challenge discrimination and harassment. We provide advice to any member of the public who needs help to solve a problem on any issue they are facing. We cover the four Devon Districts of Torrige, North Devon, Mid Devon and West Devon, serving a population of around 293,000 people. Last year (2018/19), we helped over 17,000 people with more than 28,000 problems via face-to-face, telephone, email & webchat.

We also campaign on issues when our clients' voices need to be heard. We aim to influence those in power to see the real-life effects of the policies and practices that are being rolled out. We are one of the best organisations to know what is going on in the local economy due to the large number of volunteers that work directly with those affected by unfair practices. Last year our organisation generated 304 evidence forms, which were used to campaign to Local and National Government in order to see change and improvement in our clients' lives and help make society fairer.

Looking to the future there are many uncertainties which may impact on our clients and consequently how we operate as a charity. More than ever we need to be alert to the potential problems facing our clients, for example the issues caused by the roll out of Universal Credit, and we need to be able to adapt our skills and service accordingly. At the end of the day we are a client-driven charity.

Statement of Purpose

Citizens Advice TNMWD aims are:

- To provide the advice people need for the problems they face
- To improve the local and national government policies and practices that affect people's lives
- To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

In addition, we adopt the following principles in our work:

- We are a client-focused organisation
- We will deliver relevant and quality information and advice to clients, meeting the Citizens Advice Membership standards.

1.0 Strategic Priorities

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

1. **Services:** Deliver consistently high quality Advice.
Develop new adaptable models of service delivery to make it easier for people to obtain advice.
2. **People:** Ensure we maintain a high retention rate amongst our staff through a positive and enjoyable working environment as well as providing a high level of training.
3. **Resources:** Become more sustainable and effective by retaining and attracting the support of existing and potential funders.
4. **Continuous Improvement:** manage change to maintain a culture of continuous improvement and development.
5. **Impact:** Promote who we are and what we do within the communities in which we serve.
6. **Policy:** Use the evidence provided by our clients to influence policy and prevent injustice.

2.0 Objectives

Objective 1: Services

We will develop adaptable models of service delivery that empower clients and promote self-sufficiency

Performance Measure:

- Through our range of services assist a minimum of 15,000 clients with their advice needs
- Deal with a minimum of 27,000 client issues
- Adapt our services to further meet demand and client preferred channel

Action	Timescale	Output/Outcome	Responsible
<p>We will continue to develop digital services in line with National CA Future of Advice Framework.</p> <p>Embed the Devon wide 'Click call come in (CCC) strategy'</p>	Year 1 and continuing	<p>A Review of client preferred channel changes has been undertaken.</p> <p>Developed digital adviser training programme is reviewed, and implemented for all new volunteers.</p> <p>Roll out of CCC via all external communication & advertising.</p>	CEO/SDM/TO/ASO Supervisors/ BD&Comms
<p>Ensure our workforce is competent with client recording data base 'Casebook' and IT in relation to role.</p>	Year 1 and continuing	<p>Workforce competent with Casebook and IT in relation to their role.</p>	SDM/TO/ASO Supervisors

Review the efficiency and effectiveness of how we deliver services in line with Future of Advice Strategy	Year 1	Monitor cost per client while maintaining the Volunteering culture	CEO/SDM/ASO/Supervisors/ Trustees
Pursue and develop opportunities to work with GP surgeries and Devon Clinical Commissioning Groups to enhance the role of the voluntary sector in the delivery of Health and Social Care	Year 1 & Continuing	Citizens Advice research recognised and a programme of joint activity based on prescribing Advice agreed with selected GP practices in and around TNMWD	Chief Executive/BD&PR

Objective 2: People

*We will ensure that we have enough trained and flexible people in our team.
Create a positive and enjoyable working environment*

We aim to have 170 volunteers in the following roles:

- Generalist advisers
- Trainee advisers
- Initial checkers
- Administrative
- Financial capability
- Research and campaigns
- Specialist debt support workers
- Training supervisors
- Trustees
- Fundraising

Action	Timescale	Output/Outcome	Responsible
Ensure that our volunteer base, including trustees, is diverse and	Year 1 and continuing	The diversity of our volunteer base reflects the Community profile	CEO/SDM/TO/Trustee Board

representative of the local community			
Offer short-term volunteering opportunities that are meaningful and meet the needs of both clients and volunteers	Year 1 and continuing	Greater diversity of volunteers and volunteering opportunities	CEO/SDM/TO
Increase role flexibility amongst our workforce so that we can better respond to short-term changes in volunteer numbers	Year 1	All new volunteers receive training in Digital service delivery as part of their core training	SDM/TO/ASO Supervisors
Offer training and development to workforce via Appraisal system, 1-2-1 & Personal Development plans	Year 1 and continuing	Learning and development plan in place documenting L&D for each staff member. Training requests implemented.	CEO/SDM/TO/Supervisors
Promote Citizens Advice People Management Survey & use results to formulate future people strategy	Year 1 and continuing	Increased number of workforce completion of annual People survey return, with above National CA average results achieved.	CEO/SDM/TO/FO Supervisors/Trustees
Review of Trustee role and ensure Board meetings are meaningful and of value to the organisation	Year 1	Annual Trustee Review outcomes are positive and evidence meaningful contribution.	Chair/Trustees/CEO

Objective 3: Resources

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

Performance Measure:

- Reduce the reliance on County and LA grants by developing new partnerships and projects
- Develop a more effective and efficient service

Action	Timescale	Output/Outcome	Responsible
Review current facilities to ensure they meet the needs of both clients and workforce	Year 1 & ongoing	All premises have been reviewed and action plan in place to make relevant changes as required	CEO/Trustee Board/Working Group
Increase the range and diversity of funders supporting TNMWD to further reduce reliance on LA & County grants	Year 1 and continuing	All projects are fully funded from a range of funders, the Charity has moved away from over reliance on Local Authorities and Devon County Council for core service funding. As per Funding strategy	CEO/SDM/ BD&PR
Continuously review structure to ensure it is fit for purpose i.e. effective and efficient	Year 1	An operational structure that meets the changing needs of the charity and our clients.	CEO/Trustee Board
Re-design service delivery so that we maximize efficiencies, reduce costs but deliver a	Year 1	Review geographic office locations/cost /clients needs/Channel delivery client	CEO/SDM/BD&Comms/ FO/Trustee Board

quality service to our clients		demand. Make changes based on review outcome in line with Future of Advice Strategy	
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Objective 4: Continuous Improvement

We will implement change where appropriate to maintain a culture of continuous improvement and development.

Performance Measure:

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

Action	Timescale	Output/Outcome	Responsible
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 degree of support following changes as evidenced by individual comments and input from team meetings	CEO/Trustee Board/ leadership Team
Continue to develop & improve internal communications with our workforce	Year 1 and continuing	People Survey results indicate our workforce feel communicated to and informed	CEO/BD&Comm Officer
Embed the Citizens Advice LSA Framework, Membership Scheme and Performance Quality Framework	Year 1 and ongoing	CEO will provide reports to the Board on a quarterly basis on PQF KPIs including QAA standards	CEO/SDM/ ASO/ Supervisors/TO/FO/Trustee Board
Continuously review PQF outcomes to ensure consistent high level of advice competency	Year 1 and ongoing	Leadership team to review and implement required changes to ensure competency of workforce	CEO/SDM/TO/FO/ASO

Objective 5: Impact

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

Performance Measure:

- Identify client financial gains totaling a minimum of £7m per annum
- Customer feedback meets Citizens Advice required standard under Performance Quality Framework

Action	Timescale	Output/Outcome	Responsible
Develop local fundraising groups across our Districts to promote our Charitable status	Year 1 and continuing	Increased awareness of Citizens Advice and our Charitable Status. Local fundraising groups set up. Increase in donations reflected in accounts	CEO/BD&Comms/Trustee Board/
Continue to develop the website as a means to communicate internally & externally	Year 1 and continuing	The website content will be kept up to date to ensure that it reflects current developments	BD&Comms
Raise the profile of the Charity with the local community, partners and stakeholders	Year 1 and continuing	We will issue monthly advice columns, Six monthly advice trends, press releases, quarterly newsletters, research and campaigns, attend external events, use social media and report progress to the Trustee Board	CEO/ BD&Comms/ TO Trustee Board Research and Campaigns Champions

Continue to build strong relationships with LA's & DCC through regular communications and meetings	Year 1 and continuing	LA's & DCC receive regular impact reports detailing clients supported, trends and Research & Campaigns data Operational meetings with LA Officers to discuss local trends/ Housing/Debt issues	CEO/SDM/BD&PR/Trustee Board/
Promote the Citizens Advice brand in line with national guidance	Year 1 & ongoing	Our premises, paperwork, IT and social media are compliant with the brand guidance	CEO/SDM/ BD&PR

Objective 6: Policy

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

Performance Measure:

- Produce 270 Casebook electronic evidence forms (EFS)
- Submit Local Action Report Forms (LARFs) to Citizens Advice
- Publicize outcomes through media channels and local government.

Action	Timescale	Output/Outcome	Responsible
Be pro-active in identifying emerging trends	Year 1 and continuing	The Research and Campaigns Group will review local, regional and national evidence and agree priorities. EFS completed.	CEO/SDM/ASO Research and Campaigns Group Supervisors
Use our client stories to highlight the real impact of policy and practice	Year 1 and continuing	Workforce will be pro-active in identifying client stories. At least 3 client stories per annum published in the media.	CEO/SDM/BD&Comms Supervisors Research and Campaigns Group
Use the Leadership Self-Assessment tools to set the benchmark in terms of R&C activity	Year 1 and continuing	CEO reports to board reflect 'good' practices linked to LSA framework.	CEO/SDM/Lead supervisor/ Lead Trustee/R&C group
Participate in National and Devon wide R&C activity (DRAC)	Year 1 & Continuing	As above	CEO/SDM/ lead Supervisor/ Supervisors/ R&C Group

3.0 Resources Strategy

3.1 People

Citizens Advice TNMWD 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 recognizes its responsibility to mainstream its service values in the way staff are employed and in the way they volunteer. Increasingly, we aim to balance work/life pressures through provision of flexible working practices such as home/remote working, where this is practical given our service values. We value diversity and will continue to make opportunities 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 TNMWD recognizes 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:

- Prioritize resources to ensure that the workforce is fully trained to meet the on-going demands of welfare reform
- Link learning and development needs to annual appraisal meetings
- Ensure our budget allows for learning and development for volunteers and paid staff
- Produce an annual learning and development plan

3.3 Funding

Income comes from a mix of grants (from our four District Councils; Torrige, North Devon, Mid Devon and West Devon along with Devon County Council) to cover core advice and money/debt services and Contracts and Projects for specific specialist services.

We will continue to develop the Funding Strategy and adapt our model as required.

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.

3.5 Premises, IT, equipment

The Charity operates from 11 offices and outreaches across Torrington, North, Mid and West Devon, with its main office located in Barnstaple. 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.

The Charity complies with Information Assurance guidance and has implemented policies to protect client data, including encryption software and secure external email where required. We conduct annual information assurance assessments for all of our staff, volunteers and Trustees.

4.0 External Factors

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

- **Citizens Advice Devon** We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon to benefit from contracting arrangements in the future and to provide a client focused service to the residents of Devon, particularly through further development of the telephone Advice line and other digital services.
- **Financial pressures**
- **Legislation pressures**
- **Competition from other Charities**
- **Emergence of a more socially aware central government**
- **Regulatory requirements.**

5.0 Risk management

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

- Business Continuity Plan
- Risk register
- Health and Safety Policy
- Fire precautions,
- Information Assurance

6.0 Review and monitoring

This plan will be under regular review by management and will be formally reviewed by the trustees annually.

Description of Current Service

Core Generalist Service

The service is operated in a number of locations across TNMWD. All of which can be found at www.ruraldevoncab.org.uk/offices

The core generalist service is available through:

- Face-to-face drop-in
- Telephone gateway assessments (Adviceline)
- Advice appointments (telephone and face-to-face)
- Email/web chat service
- Limited home visits (through eligible projects)

A paid Advice Session Supervisor is present for advice sessions unless a team of experienced advisers are being remotely supervised. Our Service delivery Manager provides support to the core service.

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

- Access to www.citizensadvice.org.uk

Debt Advice

All advisers are GGDA trained to see clients for an initial debt appointment 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. We have paid staff and volunteers who are qualified DRO intermediaries.

Digital advice

The SDM leads on digital services with support from the ASO. They oversee the implementation of our telephone, email and web chat advice.

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, coordinating 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, Chief Executive, SDM and research and campaigns volunteer/s; considers local, regional and national intelligence and agrees over-arching research and campaigns priorities for the charity.

A team of research and campaigns volunteers provide support to the Chief Executive Officer and SDM. The Charity is represented on the Citizens Advice Devon Research and Campaigns (DRAC) Group.

Projects and Contracts

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

- Health watch Devon
- Quids for Kids
- Face to Face Debt Advice
- Charging for Care
- Macmillan
- Memory Café
- Heat Well for Less
- A Prosperous Future

Healthwatch Devon

We have received funding through Citizens Advice Devon and have two part time Healthwatch Champions. They are line managed by the SDM and are responsible for supporting clients as a consumer champion for Health and Social Care. They have significant statutory powers to ensure the voice of the consumer is strengthened and heard by those who commission, deliver and regulate health and care services.

Quids for Kids

The charity has a contract to provide Welfare Benefit Advice to families with disabled children. The service operates on a largely home visiting basis across the TNMWD area for 2.5 days per week.

Face to Face Debt Advice

A long-standing Debt advice project funded by Citizens Advice in a contract with Money Advice Service. As part of the Government's Financial Inclusion Fund (FIF) first established in 2004, £45 million was set aside to expand the capacity of the

advice sector to deliver face-to-face debt advice. This support is targeted in particular at financially excluded clients. The project has since been named Face to Face (F2F) and is run from our Barnstaple office by the F2F team, headed up by our Debt Advice Caseworker.

Charging for Care

This project is funded by Devon County Council and it aims to assess people to see if they should be contributing to their care. Clients are referred to the project through Social Services. TNMWD Citizens Advice has one officer based in Barnstaple.

Macmillan

TNMWD Citizens Advice are currently the only Citizens Advice in the County to run this project. We have 4 paid members of staff who advise people who are affected by cancer and other life limiting conditions on their benefit entitlements. The service runs across our four Districts with Welfare Officers based in our Barnstaple Office.

Memory Café

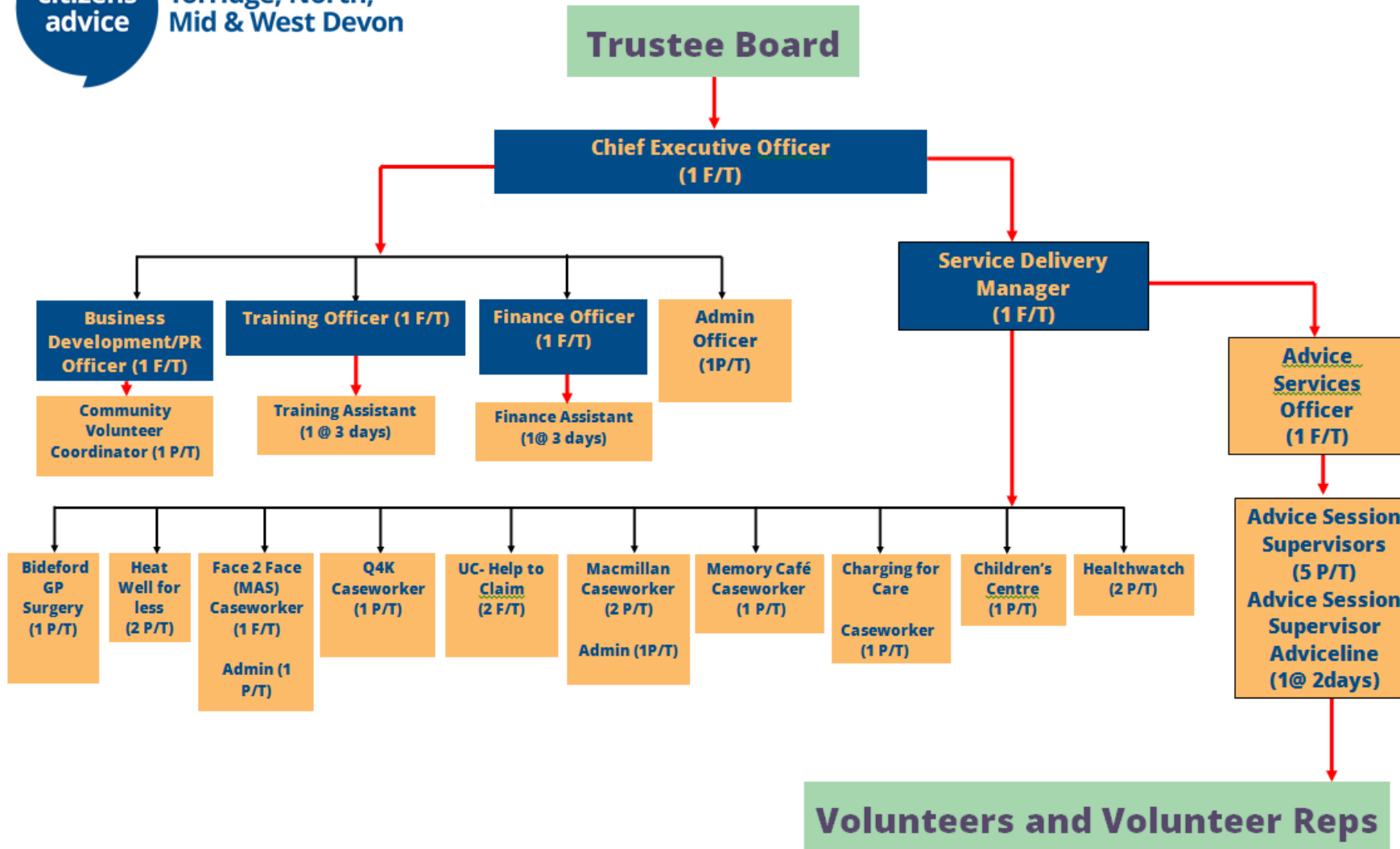
Memory Cafés offer peer support and help to promote independence and wellbeing. They are friendly and informal and help you access information about memory loss and practical tips about coping with dementia. They help to create a social network that acts as a forum where advice can be given by health and social care professionals and offer emotional support; reducing loneliness and social isolation. The café runs monthly with trained and experienced volunteers from the community. They offer refreshments, advice and access to other agencies as well as a time to relax in a supportive environment.

Heat Well for Less

Energy champions will deliver practical home energy advice to vulnerable families. The project will help to alleviate fuel poverty in Devon and Torbay by providing advice and ongoing support to 1,000 households. The Energy Champions will also be tasked with training and supporting up to 500 CA volunteers allowing them to identify clients needing energy advice.

A Prosperous Future (Awards for All)

Recruiting and supporting 'Volunteer Support Groups', who will help raise the awareness of the services we provide and fundraise locally.



KEY:
 F/T= Fulltime employee
 P/T = Part-time employee
 Red line= Line Management Duties
 Blue boxes = Leadership Team

Appendix iii

Financial summary

TORRIDGE NORTH MID AND WEST DEVON CITIZENS ADVICE BUSINESS PLAN AS AT JULY 2019			
	Yr 1	Yr 2	Yr 3
	2019 - 2020	2020 - 2021	2021 - 2022
Core Income	467084	471084	474654
Core Expenditure	535470	582470	592830
Operating Deficit	-68386	-111386	-118176
Project Income			
Memory Café	11739	11739	12000
Quids For Kids	18600	18600	18600
Healthwatch	24000	24000	24000
Mamillan	96914	96914	96914
Heat Well For Less		25750	
Financial Inclusion	52010		
Fairer Charging	19136	19136	19136
Childrens Centre	10500	10500	
Bideford G P Surgery	3494		
Universal Credit	97759		
New Projects (income to reflect Funding Strategy Paper)		261174	311197
Total Project Income	334152	467813	481847
Direct Project Expenditure	265348	355101	362160
Balance of Project Income Less Direct Project Costs	68804	112712	119687
Project Contribution to Overheads	33657	37745	49097
Contribution from Projects To Core	35147	74942	70589
Net Surplus/Deficit	418	1301	1510
Total	418	1301	1510

Client profile

Gender



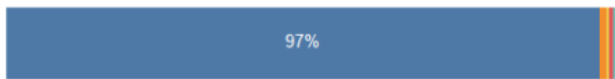
- Female
- Male
- Prefer different ..

Disabled / Long term health condition



- Disabled
- Long-Term Health Condition
- Not disabled/no health problems

Ethnicity



- White
- Asian
- Black
- Mixed
- Other

Community profiles

[North Devon Census Community Profile](#)

[Torrington Census Community Profile](#)

[Mid Devon Census Community Profile](#)

[West Devon Census Community Profile](#)

Appendix vi

Client satisfaction

Question	Question wording	Very Negative	Negative	Neutral	Positive	Very Positive	Positive or Very Positive	National Average
								Positive or Very Positive
1	Please rate your overall experience of the service	22	24	30	136	423	88%	87%
2	How easy or difficult did you find it to access the service?	20	35	58	222	297	82%	82%
3	To what extent did the service help you to find a way forward?	55	43	96	199	235	84%	85%
4	To what extent is your problem now resolved?	100	36	124	136	211	78%	77%
5	How likely would you be to recommend the service?	29	13	22	88	484	90%	88%
All questions	Aggregate results: all questions	226	151	330	781	1,650	84%	84%

*As the scales for each of the questions are slightly different, we have used a general scale of very negative to very positive you should refer to the specific scales for each question. Question 3 and Question 4 include "Neutral" when calculating the Positive to Very Positive figure.

* Questions 1, 4 and 5 will be used for the KPI.

Appendix vii

A copy of the Risk Register can be found on the TNMWD intranet.

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 casebook Electronic Evidence Forms (CEFs) 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-judgmental 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 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

See Page 3 of End of Year Accounts below:

[End of Year Accounts 2017-18](#)

Operations Manual

The latest Operational Manual can be found on the Intranet under 'Resources' then 'H&S and Policies'.