



Citizens Advice Exeter

Business Development Plan

1 April 2020 – 31 March 2023

(Approved by the Trustee Board on 25th March 2020)

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

This Plan aims to build on the themes and actions of previous business development plans and strategies. The Strategic Plan that underpins this Business Development Plan was developed with all workers and was consulted upon with key external stakeholders.

The Plan aims to tackle the twin themes of securing the future of existing services, whilst at the same time developing new services to meet unmet needs within the local community. Throughout the Plan we aim to balance these twin themes; with too rapid growth the Charity may put at risk its existing services, whilst staying still is not an option for the Charity given wider political, social and financial change and challenge.

As with most voluntary and community sector organisations, funding continues to be an area that is becoming more difficult as traditional funding sources face increased pressures. Whilst over the duration of this Plan there is little realistic possibility of the Charity being self-financing, we must work to develop new partnerships that enable us to contribute to the delivery of many of our priorities at little or no additional financial cost, and to generate additional income. Our 'Advice for Life' initiative will test the market to sell services, or to develop new partnerships, to local businesses and organisations.

We want to broaden our relationship with other local groups and organisations; and continue to have a strong internal management and governance structure. In July 2018, we took on responsibility for providing a joint management support function to our colleagues at Citizens Advice Torbay. We will explore other opportunities to share the learning and opportunities that this new approach brings.

Moreover, where clients are able to help themselves we will work to provide the tools they need as we further develop our digital services.

The Plan should be seen in the context of the on-going impact of reforms of the welfare state. We will continue to be prepared for the challenges this brings for our clients and for our workforce.

Finally, with the award of a three-year initial contract from Exeter City Council for the provision of advice, information and advocacy services our charity is able to benefit from longer-term financial security.

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 resource availability that this Plan is financially supported and deliverable*
- *to oversee the preparation of the annual budget*
- *to consider costs for any proposal not already in the budget, and*
- *consider any effect of this plan on paid staff contracts and administrative volunteers*

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

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

- *overseeing the longer term strategy of the charity*
- *Progressing any cross-cutting issues that it is asked to consider by the Trustee Board*
- *Considering urgent issues which arise between the normal committee meeting cycle*
- *Reviewing and pursuing any alternative sources of income that may be available*
- *Developing an action plan for determining how the Charity will look if further monies are not secured*
- *Planning Committee agenda content*

*Whilst the Trustee Board has overall responsibility for performance, finance and budget matters **the Risk Group** is charged with **advising the Trustee Board** whether effective controls and an adequate risk management framework are in place across the following activities of the charity:*

- *Incident reporting*
- *Finance*
- *ICT/Systems*
- *People*
- *Premises*
- *Information Assurance*
- *Emerging Risks*

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 first be considered before any new services are introduced
- It is recognised that new services and initiatives should be directed primarily at strengthening the core of the service, either structurally or financially

1.0 Strategic Priorities

Coronavirus

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

We will also work up a 'Recovery Plan' 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.

In addition, during the period covered by this Plan, we will look to deliver against the following strategic framework:

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 2021, 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 3466 advice line calls on behalf of Citizens Advice Devon
- 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

Action	Timescale/ Priority	Output/ Outcome	Responsible
1. In partnership with other agencies, deliver a programme of pop-up outreach services in the most deprived wards of our City	Year 1 High	Deliver a minimum of four pop-up events each year	Operations Manager
2. We will conduct an evidence-based strategic review of the advice framework and client journey	Year 1 High	We will have considered developments within the Citizens Advice service and assessed these against our own local needs and	Operations Manager

		evidence of advice trends and service delivery data and implemented elements met by local volunteering trends	
3. Work with partners, including Citizens Advice Devon, to develop new, or complementary, services for the local community	Year 2/3	As part of Citizens Advice Devon, and with others, we will identify opportunities for new services and for greater collaboration, where appropriate.	Chief Executive/ Operations Manager
4. Empower other local organisations to deliver diagnostic assessments for their own clients	Year 2/3	Our approach will be adopted across partner organisations and other local community groups	Leadership Team
5. Offer more diverse opening times and consider how other partners can use our premises to deliver complementary services to our client base, whilst maintaining our own services	Year 2/3	A review will be conducted about the needs of clients and availability of workers/partner organisations and recommendations made to the Operations and Policy Committee	Chief Executive/ Operations Manager
6. Continue to deliver the 'help to claim' service for Universal Credit claimants in Exeter	Year 1 High	All key staff will have been appointed and the service will be live in Exeter Job Centre and in our own offices	Operations Manager

7.Develop a demand management strategy supported by a suite of self-help, and other resources	Year 1 High	A review will be conducted on the resources required to support clients and reduce demand on face-to-face services	Operations Manager
8.Adopt a 'duty to refer' approach at the Exeter County Court outreach service for clients at risk of homelessness	Year 1 High	We will implement internal procedures for identifying eligible clients and for gaining client consents.	Assistant Chief Executive

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 2021, we will:

- Produce 300 evidence forms
- Hold 4 Research and Campaigns Strategy Group meetings

Action	Timescale/ Priority	Output/ Outcome	Responsible
1. Be pro-active in identifying emerging trends and respond to proposals before they are implemented	Year 1 Medium	The Research and Campaigns Strategy Group will review local, regional and national evidence and agree priorities	Research and Campaigns Strategy Group
2. Use our client stories to highlight the real impact of policy and practice	Year 1 High	Deliver a workers training event to identify media willing clients. Workers will be pro-active in identifying clients willing to tell their story to the local media.	Chief Executive/ All Workers/ Lead trustee
3. Complete an annual assessment of research and campaigns activity as part of the Citizens Advice Leadership self-assessment	Year 1 and continuing High	A report from the Research and Campaigns Strategy Group will be made to the Operations and Policy Committee setting out activity in the previous quarter and future plans	Research and Campaigns Strategy Group

<p>4. Deliver a programme of volunteer-led financial capability education and training for the local community</p>	<p>Year 1 and continuing</p> <p>High – where funded</p> <p>Medium – where not funded</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>
<p>5. We will promote the outcomes of our work relating to inequality, discrimination and human rights</p>	<p>Year One Medium</p>	<p>The Research and Campaigns Strategy Group will agree an approach to this area of our work</p>	<p>Research and Campaigns Strategy Group</p>

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 2021, we will:

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

Action	Timescale/ Priority	Output/ Outcome	Responsible
1. Recruit a new social media volunteer to achieve our communication and influencing goals	Year 1 Medium	Progress reports submitted to the Operations & Policy Committee	Chief Executive/ Lead trustee
2. We will investigate the potential for wider use of IT technologies to support our advice and information giving, i.e. email, webchat, social networking, text messaging	Year 2/3	Report made to Operations and Policy Committee on the options and activities available and trialled	Leadership Team
3. Conduct a review of our website to ensure that it is user friendly and supports self-help	Year 1 Medium	Reports made to Operations and Policy Committee on any recommended changes and to the Resources Committee on any budget implications	Leadership Team
4. Consider the role	Year 2	We will have achieved	Leadership

that a virtual adviser and/or chatbot technology could bring to our services		a 5% channel shift in favour of self-help	Team
5. Investigate an 'intranet' or similar tool, such as instant messaging or Facebook Workplace, to improve internal communications with all workers	Year 2/3	A report will be prepared for the Leadership Team on the options available and any resource, or other, implications	Assistant Chief Executive

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 2021, we will aim to have maintained 100 volunteers in the following roles:

- 30 Generalist Advisers (224 hours per week)
- 29 Gateway Assessors (261 hours per week)
- 16 Volunteer Information Guides (VIGs) (48 hours per week)
- 3 research and campaigns volunteers (9 hours per week)
- 3 financial capability volunteers
- 2 debt support workers (4 hours per week)
- 7 administrative volunteers
- 10 trustees
- 10 other roles

By the 31st March 2021, 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

Action	Timescale/ Priority	Output/ Outcome	Responsible
1. We will develop a premises and accommodation strategy	Year 2/3	A report will be made to the Resources Committee and Operations & Policy Committee on the potential options and service delivery issues	Chief Executive/ Chair
2. Increase the range and diversity of funders supporting the	Year 1 and continuing High	All projects are fully funded from a range of funders, the Charity has moved away from	Chief Executive/ Income Generation

charity to further reduce dependence and risks on local authority funding		over reliance on core grant funding.	Group
3. Review opportunities for increasing un-restricted income through trading and other means	Year 1 High	Progress the proposals agreed by the Income Generation Group and report on progress to the Board	Chief Executive/ Income Generation Group
4. Re-design service delivery so that we maximise efficiencies and reduce costs	Year 2/3	A service mapping exercise will be completed and results reported to the Operations and Policy Committee	Advice Services Team
5. Offer short-term volunteering opportunities that are meaningful and meet the needs of both clients and volunteers	Year 2/3	We will research initiatives from elsewhere in the service and consider the potential to introduce them	Operations Manager
6. Develop volunteering opportunities to assist with peer support, mentoring and supervision	Year 2/3	We will develop volunteer 'mentor' roles, thus reducing paid staff involvement, whilst maintaining quality	Operations Manager
7. Promote the service to local businesses and attract more Corporate supporters	Year 1 High	Opportunities will be identified through the Income Generation Group	Chief Executive/ Income Generation Group
8. Pursue and develop opportunities to	Year 1 High	Citizens Advice research recognised and a programme of	Chief Executive/ Partnership

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.		joint activity based on social prescribing and prescribing advice agreed with the CCG	lead trustee
9. Ensure that we have capacity to manage change across the charity, including premises use, IT and client management systems, staffing, communications, working practices and financial systems	Year 1 and continuing High	The Leadership Team will take a 'project-based' approach to managing change, liaising with the Treasurer and reporting to the Resources Committee on any resource implications	Leadership Team
10. Implement the results from the Citizens Advice leadership self-assessment	Year 1 High	The Leadership Team will bring forward an Action Plan to the Board	Leadership Team
11. The Charity will prepare a new 5-year strategic plan and consult externally on the plan	Year 1 High	The Working Group agreed the key ingredients for the new Strategy prior to launching a consultation on the contents	Chief Executive
12. The Charity will use the experience of delivering the	Year 1 Medium	The Working Group will include this area of work in its terms of	Chief Executive/ Assistant

joint management function with our colleagues at Citizens Advice Torbay to investigate other opportunities		reference	Chief Executive
13.The Charity will reduce its carbon footprint and support the City-wide carbon neutral ambitions	Year 3	We will conduct a carbon footprint audit to assess areas for further work and/or investment	Assistant Chief Executive

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 2021, 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

Action	Timescale/ Priority	Output/ Outcome	Responsible
1. Communicate the need for change internally so that all of the Charity workforce understand the impact and need for change	Year 1 and continuing High	Workers will have early input into any potential changes (subject to confidentiality issues) and the relevant managers will consider comments received	Leadership Team
2. We will provide formal learning routes for key staff in safeguarding and mental capacity	Year 1 Medium	Key staff will have completed e-learning modules and the Responsible Person (and deputy) will have completed a formal training course	Leadership Team
3. Ensure that our volunteer base, including trustees, is diverse and representative of the local community	Year 1 and continuing High	Diversity audit completed and report made to Resources Committee	Chief Executive

4. Working with local minority community groups, recruit more volunteers	Year 2/3	We will conduct a targeted recruitment campaign with local community groups	Chief Executive
5. Test measures to determine client behavioural change as a result of our services	Year 1 High	Develop a methodology for testing the client behavioural changes where they have obtained a Debt relief Order	Operations Manager
6. Ensure that our Board has the skills and experience it needs to grow our charity	Year 1 Medium	Complete a trustee skills audit	Working Group
7. Ensure that we have the appropriate number and skills in our staffing to meet the pressures they face	Year 1 Medium	Complete a Leadership Team skills audit, and consider a workload capacity assessment	Working Group
8. Review our internal communication planning	Year 1 Medium	Conduct a survey of staff and volunteers to gather their views and then write an internal communication plan	Leadership Team/ Lead trustee
9. We will review our people policies, including things such as an organisational behaviours policy	Year 1 Medium	Proposals will be brought forward to trustees for consideration	Leadership Team
10. We will consider the role that equality impact assessments could have on how we develop new	Year 2	Proposal will be brought forward to trustees for consideration	Leadership Team

services, or inform decisions about continuing services			
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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.

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 £565,840. Of this, some £309,151 relates to core generalist advice work (non-Contract/Project funded activity).

A financial summary can be found at Appendix iii.

3.4 Fundraising Strategy

To ensure a mix of funding, and to reduce the risks of fluctuating income levels, the Charity aims to increase the levels of unrestricted funds available through corporate and business support or sponsorship, trading activities and more traditional Trust and other grant project funding. A copy of our fundraising strategy can be found at Appendix xii.

3.5 Premises, IT and equipment

The Charity operates from excellent City Centre premises, held on a lease from Exeter City Council, ending on the 30 April 2032. Our IT audit confirms that the Charity's information technology is fit for purpose. We 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. 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:

- **Universal Credit** With partners, including Exeter Job Centre, we will prepare clients, through the delivery of the Help to claim service, and our workforce for the challenges they face from the implementation of Universal Credit, and provide intelligence at the national and local level on the impact of the reforms.
- **Collaboration** We will continue to collaborate more widely with other local Citizens Advice offices in Devon through Citizens Advice Devon, and 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, particular through further development of our telephone helpline service (Adviceline).

- **Premises:** We will 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 Risk 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, from the Charity's premises. At least one paid member of staff is present during each session.

Research and campaigns

Individual responsibility for research and campaigns work of the Charity is mainstreamed across all services, projects and contracts. The Chief Executive

has overall responsibility, co-ordinating and leading on publicity; such as press releases, corresponding with elected members, and wider national campaigning. A Strategic Research and Campaigns Group consisting of the lead trustee, lead Team Leader, Chief Executive and research and campaigns volunteer/s; considers local, regional and national intelligence and agrees over-arching research and campaigns priorities for the charity. 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:

- Adult Carers Service
- Children's Centre Advice Service
- Devon Advice Service for Working Age Carers Project
- Exeter & District Kidney Patients' Association project
- Exeter & District MS Society Outreach
- Financial Capability services
- FORCE Cancer Charity Outreach
- Healthwatch Devon
- Quids for Kids
- Social Prescribing project

Adult Carers Service (ends 31st March 2021)

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 2021)

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.

Devon Advice Service for Working Age Carers (ends 31 March 2021)

We act as lead for Citizens Advice Devon for the delivery of this contract. The service supports carers to make informed decisions about staying in work, or changing their working hours. The service is delivered by telephone only, with referrals from Devon Carers. Our part-time caseworker is line managed by the Assistant 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 2021

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 2021

Our adviser provides a 4 days per week welfare benefits outreach service to people living with cancer. The outreach is based at FORCE Cancer Support Centre, Corner House, Barrack Road, Exeter, EX2 5DW. The adviser is line managed by the Assistant Chief Executive.

Healthwatch Devon - ends 31 March 2023

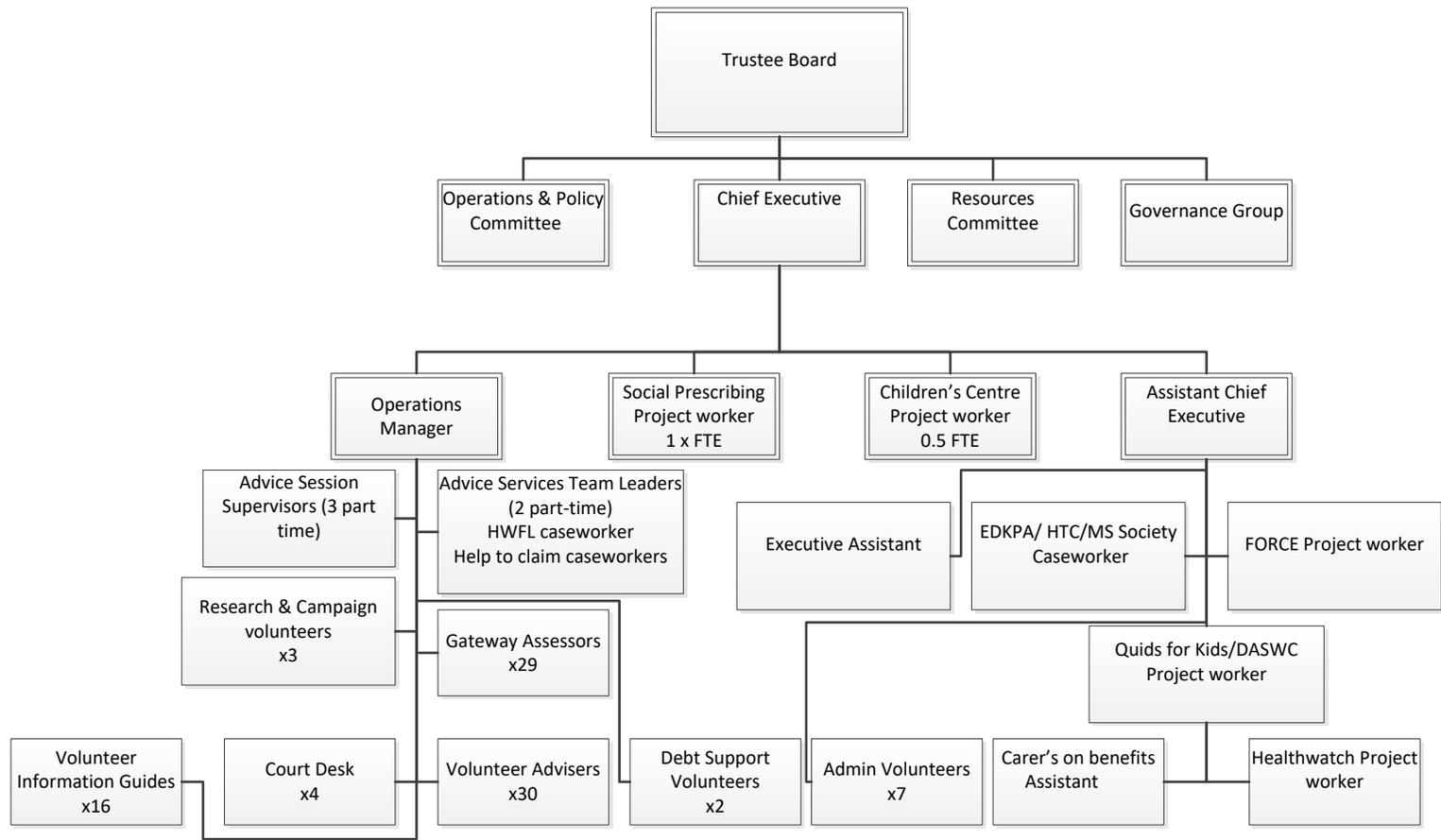
We have received funding through Citizens Advice Devon and have a Healthwatch Champion. The Champion is employed for one day per week and is line managed by our Specialist Caseworker.

Quids for Kids Project – ends March 2021

The Charity has a contract to provide welfare benefits advice to families with disabled children. The service operates on a largely home visiting basis across the Exeter area for 2.5 days per week. The adviser is line managed by the Assistant Chief Executive

Social Prescribing Project – ends March 2021

We act as lead for Citizens Advice Devon for the delivery of this project which works with local social prescribing services to understand the advice needs of patients and to better equip social prescribers to refer or signpost to local advice and information services. Our part-time Project Manager is line managed by the Executive.



Financial summary [available on request]

CLIENT PROFILE**Age Range**

15-19	0.7%
20-24	5.4%
25-29	7.9%
30-34	8.9%
35-39	9.2%
40-44	9.4%
45-49	9.8%
50-54	10.5%
55-59	10.4%
60-64	9.6%
65-69	5.9%
70-74	4.0%
75-79	3.0%
80-84	1.7%
85+	1.1%

Not known/prefer not to say 2.5%

Gender

Female	58.6%
Male	39.1%
Prefer different term	0.3%
Not known/prefer not to say	2.0%

Ethnicity

Asian or Asian British	1.7%
Black or Black British	1.1%
Mixed Race	1.3%
Other ethnic group	1.3%
White - British	70.5%
White - Other	5.7%
Not known/prefer not to say	18.4%

Disability

Disabled	7.8%
Long-Term Health Condition	36.1%
Not disabled/no health problems	39.2%
Not known/prefer not to say	16.9%

Occupation

Employed – 30 or more hours per week	19.3%
Employed – less than 16 hours per week	6.0%
Employed between 16 and 29 hours per week	6.4%
Self Employed	7.0%
Unemployed - seeking paid employment	12.0%
Carer - Children	4.7%
Carer - Elderly/Disabled	4.8%
Looking After Home	1.8%
Permanently Sick/Disabled	17.0%
Retired	13.8%
Student	1.2%
Other	6.0%

Reason for Contact

Benefits & tax credits	50.2%
Consumer goods & services	1.7%
Debt	17.6%
Discrimination	0.6%
Education	0.2%
Employment	4.3%
Financial services & capability	1.2%
Health & community care	1.1%
Housing	4.9%
Immigration & asylum	1.2%
Legal	1.6%
Other	8.4%
Relationships & family	3.1%
Tax	0.8%
Travel & transport	0.8%
Utilities & communications	2.3%

Client location

Alphington – 5%
Duryard and St James – 5%
Exwick – 9%
Heavitree – 6%
Mincinglake and Whipton – 10%
Newtown and St Leonard's – 9%
Pennsylvania – 7%
Pinhoe – 6%
Priory – 10%
St David's – 11%
St Loyes – 6%
St Thomas – 8%
Topsham – 7%

Client Nationality

UK - British	84.64%
Poland	2.82%
Other Europe EU	0.23%
Italy	0.68%
Portugal	0.55%
Other Africa	0.23%
Romania	1.50%
Lithuania	0.77%
Iran	0.27%
Nigeria	0.23%
Other Asia	0.05%
Latvia	0.36%
Spain	1.00%
India	0.32%
Hungary	0.36%
France	0.32%
Pakistan	0.09%
Czech Republic	0.05%
Bulgaria	0.32%
Bangladesh	0.23%
Slovakia	0.09%
Ghana	0.14%
Germany	0.32%
Other Middle East	0.09%
Afghanistan	0.23%
China	0.45%
Greece	0.27%
Philippines	0.09%
Turkey	0.27%
South Africa	0.09%
Syria	0.32%
Morocco	0.05%
Thailand	0.05%
Canada	0.23%
Malaysia	0.05%
Croatia	0.05%

Saudi Arabia	0.14%
Bolivia	0.05%
Ireland	0.05%
United States of America	0.18%
Vietnam	0.09%
Venezuela	0.05%
United Arab Emirates	0.05%
Ukraine	0.09%
Tunisia	0.05%
Switzerland	0.05%
Sudan	0.05%
Senegal	0.05%
Russia	0.05%
Peru	0.05%
Papua New Guinea	0.05%
Other Europe - non EU	0.05%
Australia/New Zealand	0.09%
Brazil	0.09%
Albania	0.14%
Belgium	0.05%
Bosnia and Herzegovina	0.05%
Columbia	0.05%
Congo	0.05%
Ivory Coast	0.05%
Cuba	0.05%
Denmark	0.09%
Egypt	0.05%
Eritrea	0.05%
Guinea	0.05%
Kazakhstan	0.05%
Mauritius	0.14%
Mongolia	0.05%
Namibia	0.05%
Netherlands	0.05%
Norway	0.05%

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	68.0%	70.3%
Claimant Count rate	1.1%	1.6%

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

	Exeter	South West
Gross full-time earnings	£29,671	£29,151

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

	Exeter	South West
Average house price	£261,164	£263,360
Ratio (salary/house price)	8.8	9.0

COMMUNITY ADVICE NEEDS

There are several districts to Exeter itself but also the Charity serves a wider travel-to-work area. Around two-thirds of the population of Devon lives within a 45 minutes commuting distance from Exeter, 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 'triggers and clues' training programme via other local community organisations and venues. We aim to open an 'on line' advice referral to these organisations where they determine that the client has an advice need. This, of course, will require resources to implement, monitor and manage the service. 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 Cranbrook development to the east of Exeter. Rightly, a significant proportion of the development is dedicated to social housing and is likely to attract tenants who will need Citizens Advice services. Whilst the location of the homes falls into East Devon, resulting in Citizens Advice East Devon client demand, a significant proportion of those living in the development will work in Exeter and may prefer to take services from Citizens Advice Exeter. A similar situation applies with the proposed development on the Exeter/Teignbridge border near Exminster, with Citizens Advice services in Exeter being closer than those based in Teignbridge, but with a significant number of the households being in the Teignbridge District. In addition there is 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. This is often unsatisfactory as many problems are best solved by face-to-face advice.

Much national work has taken place trying to identify “hard to reach” groups. These are potential clients who through reasons of age, disability, ethnicity, language barriers, learning barriers, sexuality or other forms of social exclusion find it difficult to access mainstream services. There is no indication that national factors do not apply in Exeter and therefore the Charity should put some of its resources in trying to access these hard-to-reach groups and offer an appropriate level of service. It is recognised that much of this work would need to be project funded. The 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.

Welfare reforms continue to produce significant financial challenges to people of working age, both in and out of work. We must do all we can to raise awareness of the implications of the reforms and reassure clients of the resources and options available to them.

CLIENT SATISFACTION

Our latest survey of clients confirmed the following:

All clients

- **Access**
 - 62.9% (79.6%) very satisfied with access to the service
 - 37.1% (20.4%) fairly satisfied with access to the service
- **Service**
 - 83.3% (79.0%) very happy with the service provided
 - 16.7% (21.0%) fairly happy with the service provided
- **Advice and information**
 - 84.6% (81.9%) very satisfied with the advice and information provided
 - 15.4% (18.1%) fairly satisfied with the advice and information provided
- 100.0% (100.0%) of clients would **recommend our services** to someone else.
- 100.0% (100.0%) of clients would **use the service again**

Wider impact of our services

- 77.7% of respondents felt that they will/would have **better life chances**
- 76.4% of respondents felt **less anxious or stressed**
- 80.0% of respondents felt **better informed** to deal with other issues themselves
- 80.0% of respondents felt that their **financial situation** had/would improve
- 80.0% of respondents felt that their **general health and well-being** had improved

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]

PEST ANALYSIS [Available on Request]

CITIZENS ADVICE EXETER: ANNUAL RISK ASSESSMENT [Available on Request]

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 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 a critical lifeline 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 research and campaigns** Help build the evidence base, by monitoring our clients' demographic details, and submit Evidence Forms and Local Action Report Forms (LARFs) on topics relating to the target areas of the strategy.
3. **Value diversity as an employer and volunteer agency** 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 **F**air

- **Demonstrating leadership and managing diversity** by talking about the importance of diversity, encouraging open discussion and learning, setting clear expectations and tackling problems
- **Making reasonable adjustments** by ensuring that any staff exercising their right to request adjustments for needs related to caring responsibilities, disability or religious practices, or other reasons, are taken seriously.
- **Clients** receive advice and information services which are non-judgemental and address their needs; as well as for those clients who face persistent inequality.

Being **A**ccessible

- **Creating a culture of respect** by making sure there is a positive working environment for all which is free from hostile or offensive behaviour or comments
- **Including work place diversity monitoring** in our business development plan and ensuring that plans are followed and acted upon.
- **Clients** are able to access our services in a way that is appropriate to their needs and from accessible premises

Being **I**nclusive

- **Recruiting from a wide pool** by being clear in adverts and staff involved in recruitment that we welcome applications from all sections of the community and by advertising where different groups will see our adverts and making sure community groups know about vacancies.
- **Taking positive action** by supporting people who may face barriers to working or volunteering with the Charity and encouraging people from groups under-represented in the workforce
- **Applying equality principles to volunteers** by applying the spirit of the law in the way they are recruited and managed.
- **Clients** from all communities are able to access our services and we develop specific services for minority, or isolated, groups

Being **R**elevant

- **Celebrating diversity** by placing posters in public areas and partnerships with other organisations
- **Knowing the law** by accessing up-to-date information on our duties as an employer under employment law and having policies and practices in place.
- **Clients** are able to access services which are relevant to their needs
- **Advocate** using our client data to influence public authorities to provide services appropriate to the community

RESERVES POLICY AND INVESTMENT POWERS

Reserves policy

The charity, being mindful of Charity Commission guidance, aims to maximise the use of available funds for the benefit of the citizens of Exeter and the surrounding area so far as is commensurate with a prudent level of unrestricted reserves, equivalent to at least three month's running costs. In this regard, our policy is to set aside funds only for known or probable liabilities.

Investment powers

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The charity currently holds £78,726 in a 1 year fixed term bond, and £52,670 in a 3-month deposit account.

CITIZENS ADVICE EXETER

2020/21 FUNDRAISING STRATEGY [Available on Request]