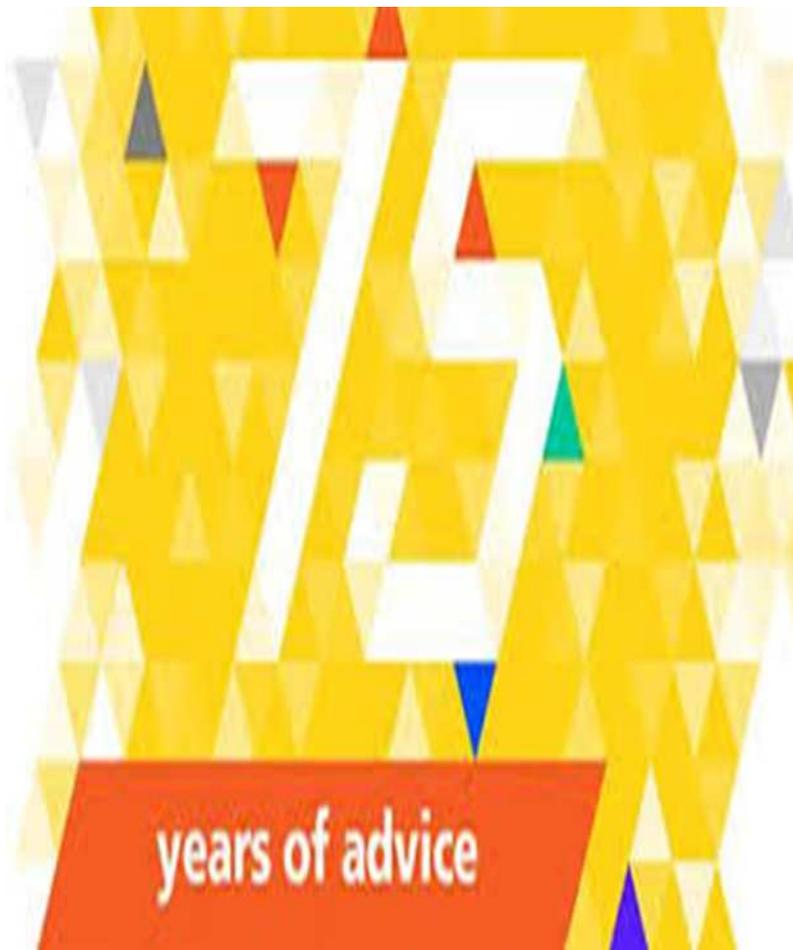


Citizens Advice Fareham Business and Service Development Plan April 2016- March 2019



Citizens Advice Fareham has been an independent charity since 1942 and is a company limited by guarantee.

Charity No: 1142745

Registration number: 7653014 England

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Citizens Advice Fareham is a member of National Citizens Advice.



Our business plan

The business plan is the result of work carried out to consider the future challenges that we face. We have talked with our clients, our sponsors, our volunteers and staff to help pull the plan together. We know that pressures on public services will continue. We know that major reforms of social policy such as welfare, social care and pensions will continue. And we know that the requirements for advice service providers are changing. This plan is a response to those changes.

We are a charitable organisation with six employed staff and over forty trained volunteers, who give their time freely, to deliver quality advice and guidance across a wide range of issues including personal finance, welfare, benefits & housing.

We are fully independent and impartial and we seek to add value both to our clients by helping them to resolve their issues and to our sponsors by seeking to avoid problems which could otherwise be more difficult and costly to settle.

Current challenges include the need to become more accessible to everyone with a need for our service. This means a better telephone service, e-mail access and outreach sites for those who find it difficult to get in to our office in Central Fareham. We also want to extend our partnership working with other public supported organisations as a way of improving our service & containing costs.

We are hugely grateful to our sponsors but we recognise that funding is tight and all stakeholders expect clear evidence of outcomes and high standards of advice provision. We also have to demonstrate that we are maintaining our efforts to be as cost effective as possible.

All these issues are addressed in our three year plan and focus on six key strategy areas, each containing the detailed objectives that we have set ourselves. 2017 is an important date for Citizens Advice Fareham as it marks our 75th anniversary. By implementing this plan we will ensure that we will be best placed to continue to provide advice for many years to come.

Jim Bullock

Chair

On behalf of the Board of Trustees

Our Aims

This service provides a free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. We give advice to anyone, regardless of age, race, sex, ethnic origin, sexual orientation, disability or religious belief.

The service aims:

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

Our Values

To focus on clients, achieve results, continuously improve, promote equality and fairness, value each other and work together.

Our Equality Strategy

Challenge discrimination through advice; Promote Equality through advocacy

Value diversity through our role of employer, volunteer agency and contractor.

Our service

Citizens Advice Fareham is audited to AQS standards and provides generalist help in the areas of family and personal issues, housing, immigration, health, community care, tax, transport, debt, benefits, employment, discrimination and utilities through:

General Drop in advice sessions

Fareham library on the 1st Floor

Monday to Friday from 10.00-16.00

Thursday evenings between 17.00-18.30

Outreach advice sessions:

The Highlands Hub, 103 Highlands Road, Fareham

Tuesdays between 10.00 and 14.00

Specialist services:

Projects such as homelessness prevention services, money advice and fuel related projects are available by appointment only via referral.

Telephone email and webchat services:

Are offered through partnership working and available Mon-Fri 9am-5pm

Telephone: 03444 111 306

Email and webchat advice available through: www.citizensadvice.org.uk

Campaigns: Please see our Facebook and twitter accounts



The difference we make

Data provided to us from our recording system indicates that we have had the following impact on our community over the last year.

More than 5,600 clients with over 7,000 issues

7300 hours of advice work provided, taking up more than 194 weeks work for 4 full time equivalent advisors.

Average cost per client helped is £27.50

Our clients generally need 2 visits to deal with their matters fully. When surveyed, more than 87% of clients said they could not solve their problem on their own and more than 74% felt their issue was complex.

Our volunteers impact in many positive ways on their local community

We rely heavily on our volunteers to provide an excellent advice service.

The value of their volunteering can be measured in health and wellbeing, financial outcomes, public savings and fiscal savings.

Our volunteers provide more than £230,000 of public value through helping gain paid employment or increased confidence leaving them better equipped to deal with their own issues. *The volunteers also provide "in kind" support of more than £270,000 to the charity that may need to be bought in otherwise.

It is estimated that every £1 invested in our charity provides £22 to individuals, £4 in fiscal benefits and £23 in public value. *

Not all savings can be seen with the naked eye.

The impact of good quality advice can ensure a family stays in its home through money management; can reduce visits to GPs because people will feel less stressed, depressed or anxious about their debts or relationship issues; Keep people in work through difficult situations such as disciplinary matters or ensuring rights are known.

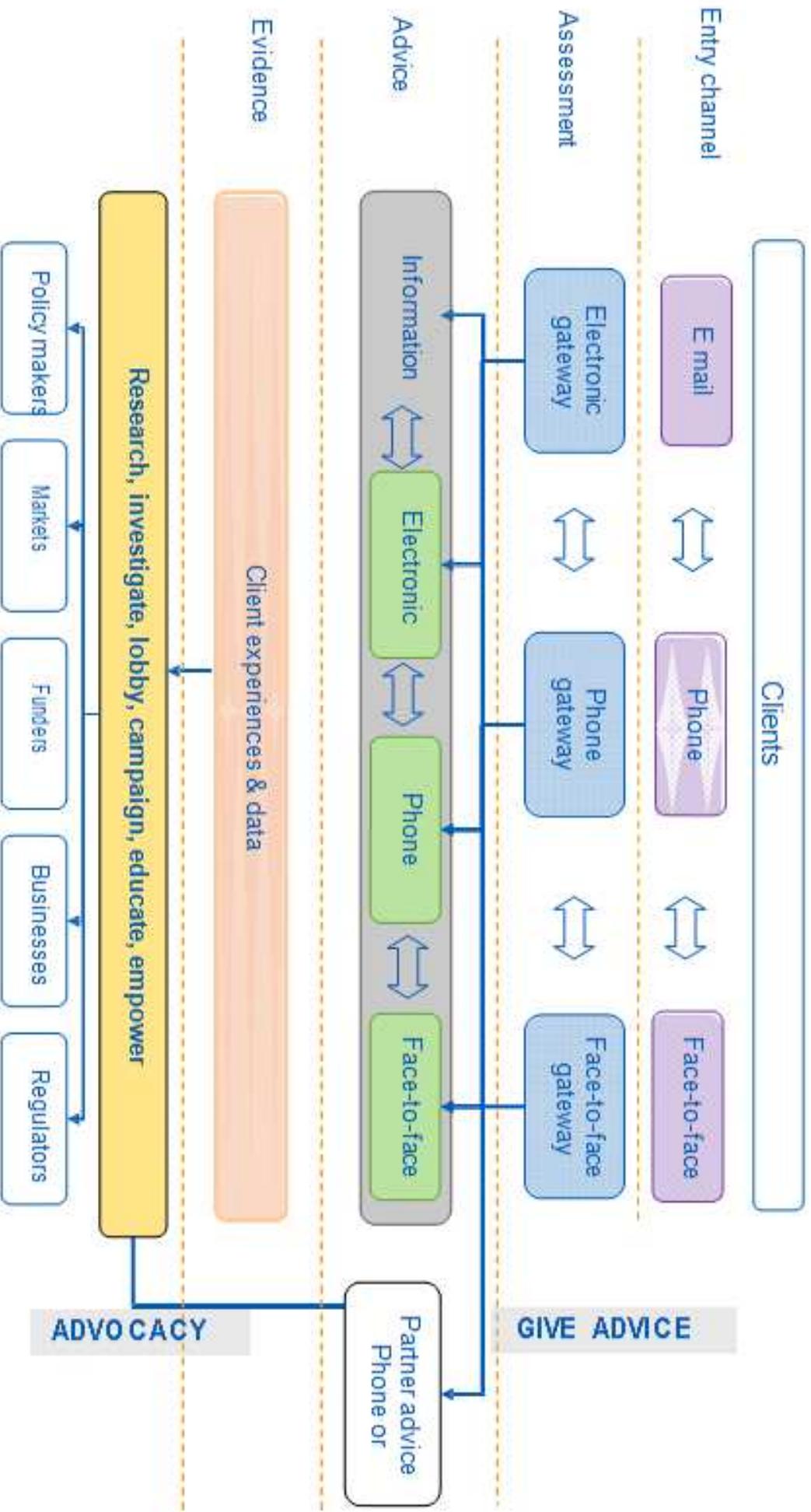
Because of our good recording practices and audited work, we know we can make an enormous difference to many people in our community.

Our Money advisor helps prevent homelessness and her casework has helped keep over 25 families in their homes thereby saving the family emotional turmoil as well as approximately £75,000 (£3,000 per family) for the local Authority in providing accommodation in the interim.

Our Budgeting adviser has assisted 44 clients with budgeting and income maximization. Of these, 11 clients, were assisted with disability benefit applications and over £4,640 were awarded in hardship payments to date. This has enabled the clients to better deal with their finances in the future, spending more wisely.

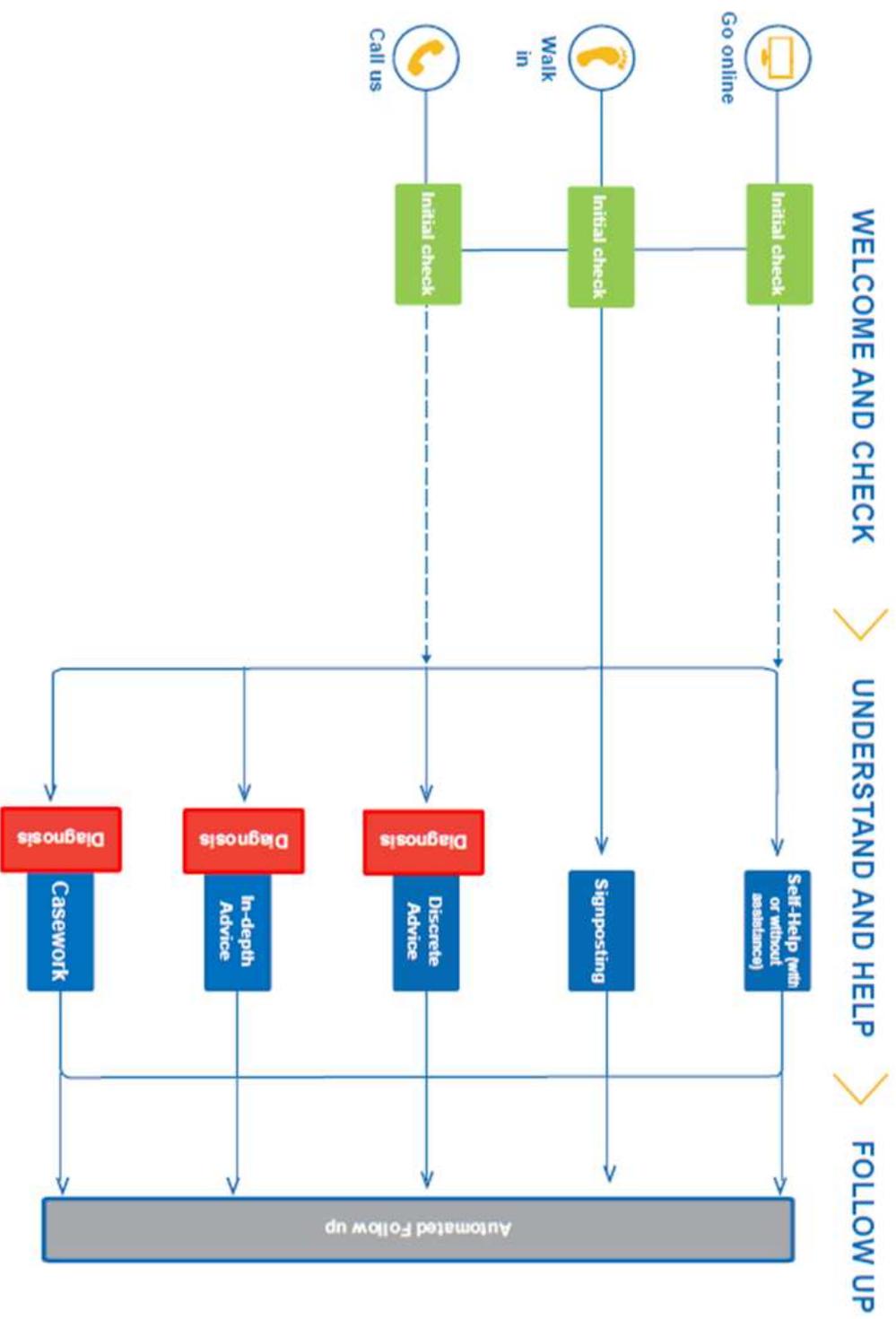
Our DRO officer has also carried out over 60 Debt Relief Orders which has written off over £1,000,000 worth of debt for residents across the Fareham Borough. This has meant people have been able to start again from a stable financial position.

Advice Model - What we are expected to do



How we intend to provide advice in the future

Advice Framework



Our Strategic Direction and Objectives

<p>Strategic Area No 1</p> <p>Enlarging and developing our workforce</p>	<ul style="list-style-type: none"> ◆ Increase numbers & retain the skilled and committed volunteers we have ◆ Broaden the range of roles volunteers can perform ◆ Ensure the trustee board reflects the skills appropriate to meet the charity's' objectives
<p>Strategic Area No 2</p> <p>Transforming the advice giving process</p>	<ul style="list-style-type: none"> ◆ Improve self-help opportunities ◆ Increase access to telephone advice ◆ Increase the variety of access channels to our service
<p>Strategic Area No 3</p> <p>Improving our twin aim of Research & Campaigning</p>	<ul style="list-style-type: none"> ◆ Increase our research to influence policy makers, both nationally & locally, to improve the policies and practices affecting our clients ◆ Enhance our evidence collection ◆ Work with others to show the issues affecting our community
<p>Strategic Area No 4</p> <p>Developing preventative services</p>	<ul style="list-style-type: none"> ◆ Secure additional resources for Money Advice ◆ Link complementary services such as debt and benefits advice with financial capability sessions ◆ Work in partnership with others to help reach those who need us most
<p>Strategic Area No 5</p> <p>Developing new initiatives and ensuring financial stability</p>	<ul style="list-style-type: none"> ◆ Broaden our funding base to secure greater financial stability ◆ Establish projects from unmet client demand for services ◆ Work in local partnership to identify savings and optimize investment ◆ Maintain & improve governance
<p>Strategic Area No 6</p> <p>Building equality and diversity into everything we do</p>	<ul style="list-style-type: none"> ◆ Demonstrate our commitment to reducing discrimination ◆ Target those most in need ◆ Recruit a diverse workforce reflective of our client needs

All these objectives are important and will be allocated the appropriate resource. In timing terms however, at the commencement of the plan, particular priority will be given to financial stability (No 5), transforming the advice process (no 2) and preventative services (no4)

1. ENLARGING AND DEVELOPING OUR WORKFORCE

Objective	Why we are doing this	Activities to make this happen.	Timescale	Difference this will make	Measure of success	Progress
1.1 Increase numbers & retain the skilled and committed volunteers we have	Demand for advice by various means has increased. To meet demand without adding pressure on current volunteer resource, we need to recruit more volunteers with varying skills. An increase in demand is expected with significant new housing development.	Develop and implement a recruitment plan & training plan to meet f2f, digital & phone advice for 5 days a week. Review recruitment and training plan every 6 months. Recruitment and retention of 60 advice providing volunteers.	Completed Jan 2017 31/03/19	Clients able to access advice in the way they need when they need it Advice provided is appropriate to the needs of the client. Able to meet demand of additional 6000 homes in local area	Increase in advice issues seen. Volunteers recruited and retained each year From 38 To 50 By 2018 From 50 to 60 By 2019	
1.2 Broaden the range of roles volunteers can perform.	The volunteering climate is changing and not all volunteers have the opportunity to commit to an 18 month training programme.	Recruitment of volunteers who have IT skills. All experienced advisors offered session supervision training. Review recruitment to engage volunteers in advice at an earlier stage	31/3/17	We will develop roles to enable volunteering opportunities for those who would traditionally not be able to volunteer. Support and mentoring roles will mean that volunteers will feel valued and better able to deal with complex issues	Volunteers recruited to provide support in the areas of admin, research, campaigns, and social media / promotional activity. 4 volunteer session supervisors or volunteer mentors trained and in post.	
Lead: Operations Manager						
1.3 Ensure the trustee board reflects the skills appropriate to meet the charities objectives	Trustees set the strategic direction of the service and work with the CO to ensure the charity has the resources and capability to achieve objectives.	Trustee succession plan created. Trustees engaged with business activities Trustees recruited for skills required and to ensure it is reflective of the community	30/6/16 April 2017	Trustees with appropriate skills will ensure that the service is achieving its objectives and is sustainable.	Trustee skill set assessment conducted to find skills shortfall. Leadership self assessment completed by April 2017 Trustee development and engagement plan created. Board maintained to meet skills assessment.	
Lead: Chair						

2. TRANSFORMING THE ADVICE GIVING PROCESS

Objective	Why we are doing this	Activities to make this happen	Timescale	Difference this will make	Measure of success	Progress
2.1 Improve self-help opportunities. Lead: Operations Manager	We want to be able to provide people with the appropriate self -help access and free up time for our volunteer workforce to help those who have the most complex issues.	Promote the internet and website available to the public and give training to partners on how to use it. Produce self-help materials to be accessed at reception.	31/3/17	More people will find it possible to solve their problems themselves. Partners will be able to support self help	2 targeted areas given training on using our advice website ~Libraries ~Community Centers	
2.2 Increase access to telephone advice Lead: Operations manager	To improve access to our service for those who are unable to get out, working or prefer to speak over the telephone	Train reception on self help access Improve telephone, webchat and email access.	31/3/18 31/3/19	More people will be able to access the office by telephone, email or webchats	Increase group calls answered by Fareham by 5% over 2 years.	
2.3 Increase the variety of access channels to our services Lead: Operations Manager	We want to ensure everyone can access our services by a method that most suits them. Reception area needs to be conducive of a self help area	Up skilling of the volunteer workforce to meet the demand for digital advice provision Promotion of digital capability and telephone access through partners and in public area Improve the level of outreach to the community.	31/3/18 30/6/18	Clients able to move seamlessly through the advice process by whichever channel suits them best Clients able to self help or ask questions at reception	Client satisfaction increases for ease of access to 97% or more. Telephone as initial access point to advice for Fareham area increases by 5% over 2 years Establish outreach at Locuswood Portchester	

3. Improving our twin aim of research and campaigning

Objective	Why we are doing this	Activities to make this happen	Timescale	Difference this will make	Measure of success	Progress
3.1 Increase our research to influence policy makers, both nationally & locally, to improve the policies and practices affecting our clients Lead: Operations Manager	By tackling unjust policies and practices at their source, we can prevent more problems arising than we could ever hope to solve through our advice.	Strengthen our researching and campaigning skills. Increase the use of evidence forms to note injustice or issues affecting clients locally.	31/3/17 31/3/17	We will have a bigger impact on local and national issues. Increased awareness of our charitable status. Clients voices will be heard	2 Local campaigns undertaken and reported to local groups and stakeholders	
3.2 Enhance our evidence collection Lead: Development Officer/Operations Manager	We need to be able to draw on the knowledge and experience of all our volunteers and staff as well as our clients	All staff, volunteers and clients contribute towards evidence collection. Social media and electronic communication will be used to gather evidence in a timely manner	31/3/17 31/3/17	Our evidence of inequality, poor practice or policies affecting lives will increase. We will be able to retrieve evidence on demand. The impact of advice provision will be promoted	At least 2 calls for evidence from the public answered by at least 10 members of the community Increase in case studies for campaigning for change	
3.3 Work with others to show the issues affecting our community Lead: Operations Manager	Our campaigning work on a local, regional and national level leads to engaged partners and can lead to greater influence on policy makers.	Build and develop collaborative working to influence policy. Carry out campaigns in conjunction with others.	31/3/18	Lives of people in our area improved through better policies and practices by local/national government, business and other sectors.	Two presentations to local charities or partners conducted	

4. DEVELOPING PREVENTATIVE SERVICES

Objective	Why we are doing this	Activities to make this happen	Timescale	Difference this will make	Measure of success	Progress
4.1 Secure continued and additional resources for Money advice. Lead: Development Officer	Demand for Money Advice outstrips current supply with the caseworker at full capacity. Funding reviewed annually and potential loss of service	Seek to retain contract from April 2017. Secure additional funding to enable budgeting sessions to be included with core service.	31/3/17 31/8/17	Clients will continue to benefit from preventative advice.	Contract extended to 2018 Financial support gained of €6,000 towards training in Fin Cap By 31/8/17.	
4.2 Link the complementary services of debt and benefit advice with financial capability services Lead: Development Officer	Money advice and financial capability complement self help and ultimately begin to reduce the demand for debt advice. Clients will learn new skills to deal with future issues	Debt clients offered Financial capability sessions as part of the debt process Advisers encouraged to specialise in Benefits, Money Advice and Financial Capability.	31/8/17	People are more money savvy & less liable to fall into debt again Volunteers feel valued and better able to deal with the complex issues clients present with.	75% of clients Report they feel more in control of their budget	
4.3 Work in partnership with others to help reach those who need us most Lead Development Officer	Partnership working helps us to reach clients who might not be aware of our services. Clients are more likely to take up a referral.	Work to establish local partnerships. Continue to support and promote the Healthwatch and Pension wise projects	31/03/17	Clients who are unaware of the charity, or are unsure of what the charity can offer, receive a service.	At least one partner agency referring clients for advice. Referrals received from at least one agency.	

6. BUILDING EQUALITY AND DIVERSITY INTO EVERYTHING WE DO

Objective	Why we are doing this	Activities to make this happen	Timescale	Difference this will make	Measure of success	Progress
6.1 Demonstrate our commitment to reducing discrimination Lead: Operations Manager	Our guiding principles are to value diversity and promote equality We must develop and hone advice services to tackle discrimination	Increase our expertise in discrimination advice through training. Undertake ASK / GVA questions at initial contact with all clients	Ongoing 31/12/16	Access to GVA advice will increase referrals to appropriate support We will reduce isolation for traditionally discriminated against groups	GVA training completed by 31/12/16 5% increase in number of discrimination enquiries found	
6.2 Ensure accessibility for all. Lead: Operations Manager	We must recognize that we may not be able to help everyone who requires full advice. We will focus on those most in need without reducing access to our service.	Introduce the new advice framework that will include offer of digital access.	31/03/17 31/3/18	Those able to help themselves are given the opportunity to do so. Increase in self help at reception and online	Reception area improved to allow for self help or digital access Waiting times are under 1 hour for drop in sessions by April 2018	
6.3 Ensure we have a diverse workforce reflective of our client needs Lead : Operations Manager	We will include equality and diversity in everything we do.	Trustees, staff, volunteers know why equality is at the heart of our business.	Ongoing	Our service will be known as a safe and appropriate place for all the community and as a point of contact to ask for help with discrimination.	Diverse workforce reflective of local community and clients. All staff aware of the equality and diversity and our policies through 1 training session per year.	

List of Appendices

SWOT analysis	Appendix 1
Community and Client Profile	Appendix 2
Current advice (including ward profile)	Appendix 3
Annual Statistical summary and trends 14/15	Appendix 4
Financial forecasts	Appendix 5
Training Plan	Appendix 6

Appendix 1

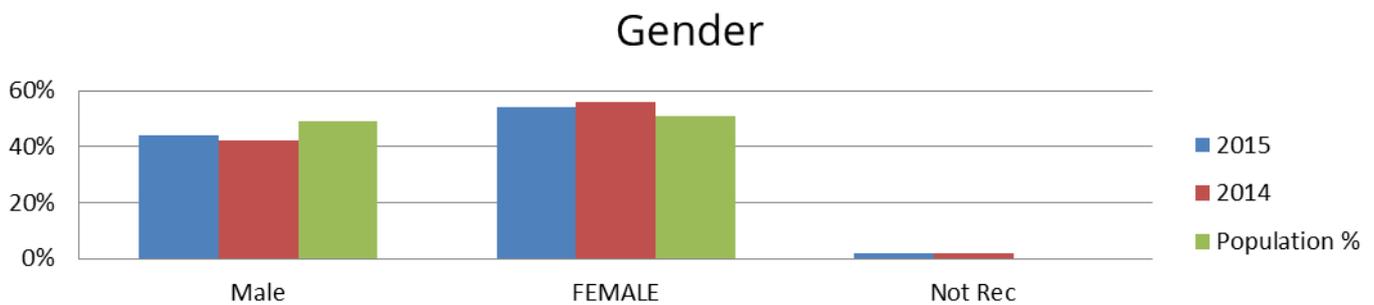
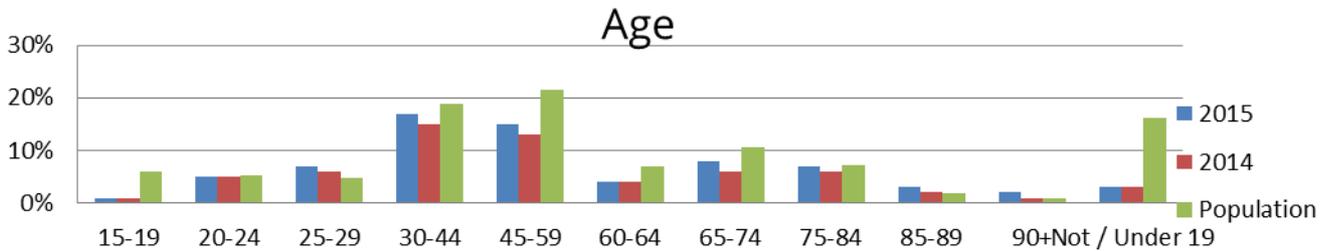
SWOT analysis

<p><u>Strengths</u></p> <ul style="list-style-type: none"> ◆ Quality of Advice – AQS Approved ◆ National Structure of Support ◆ Accessible to all ◆ Free Advice ◆ Independent ◆ Nationally Recognised Brand ◆ High standard of Training ◆ Skilled, Committed Volunteer Workforce ◆ Positive Outcomes for community ◆ Centrally located in Fareham (Library) ◆ Encouraging Clients to self help ◆ Able to meet current demand of face to face clients ◆ Open every week day and one evening per week ◆ Drop in. No appointments necessary 	<p><u>Weaknesses</u></p> <ul style="list-style-type: none"> ◆ Reliance on one source of funding ◆ Dependency on Volunteers/Non Contractual ◆ Skeleton Staff ◆ Unmet demand ◆ Digital Service Infancy ◆ Impact on Resources ◆ Length of time to train staff (6 months to 2 Years) ◆ Fundraising Avenues
<p><u>Opportunities</u></p> <ul style="list-style-type: none"> ◆ Technology ◆ Social Media ◆ Partnership Working ◆ Future Resource Sharing ◆ Other Funding Streams ◆ Expanding Reach for Services ◆ Movement to more paid Project work ◆ Evidencing of Demand 	<p><u>Threats</u></p> <ul style="list-style-type: none"> ◆ Other Advice Agencies ◆ Reduction of Single Source Funding ◆ Changes to Legislation ◆ Local Negative Impacts i.e. Redundancies ◆ Loss of Volunteer Workforce

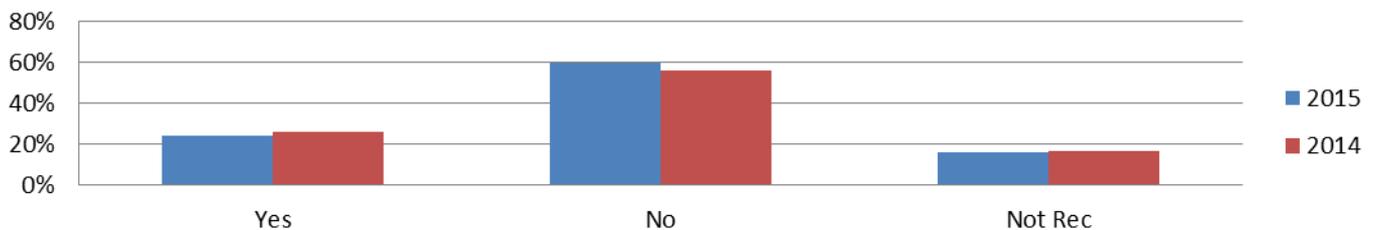
Appendix 2

Community and Client profile:

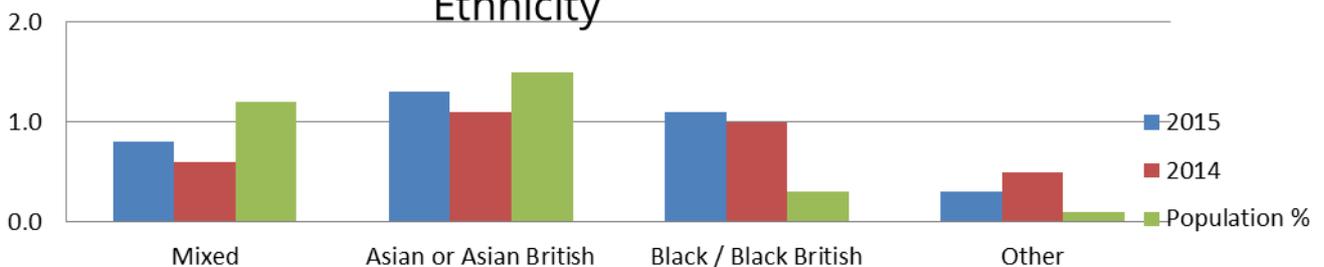
With 111,581 residents noted in the 2011 census, the trends for those accessing our help are generally in line with the % of residents in the borough, as shown below.



Clients with disabilities/long term health conditions

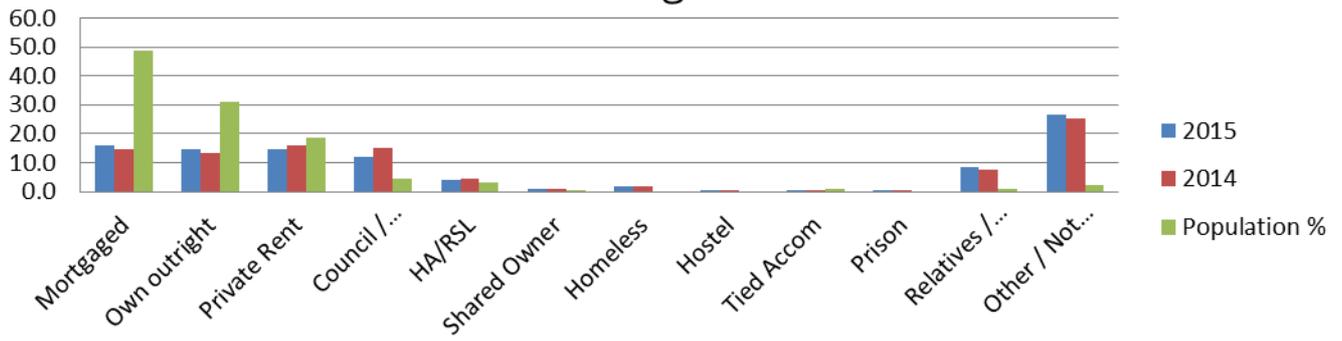


Ethnicity

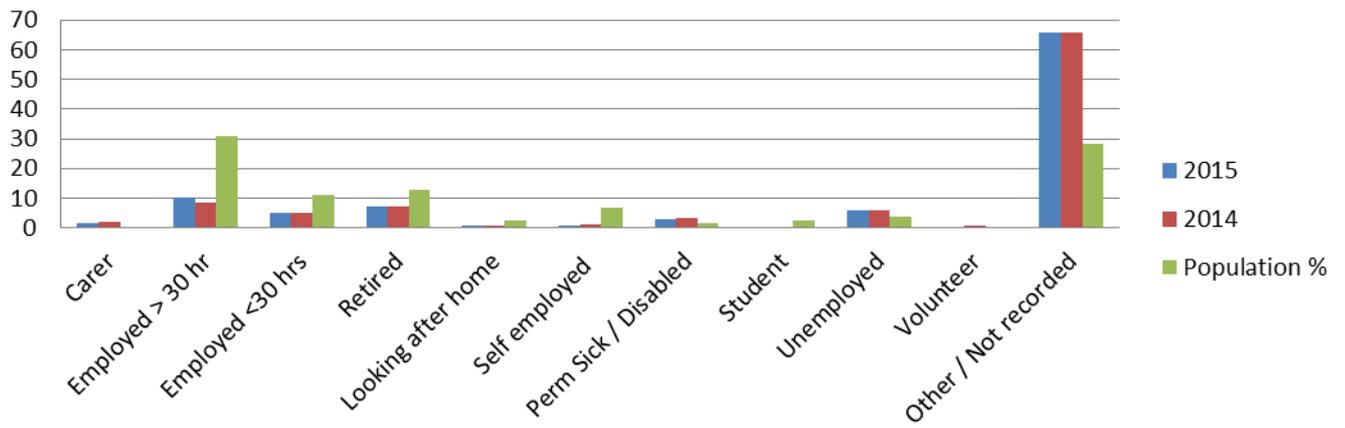


Almost 97% of the clients we see are White or White British. What is represented above is the minority so we can see this much more clearly.

Housing status

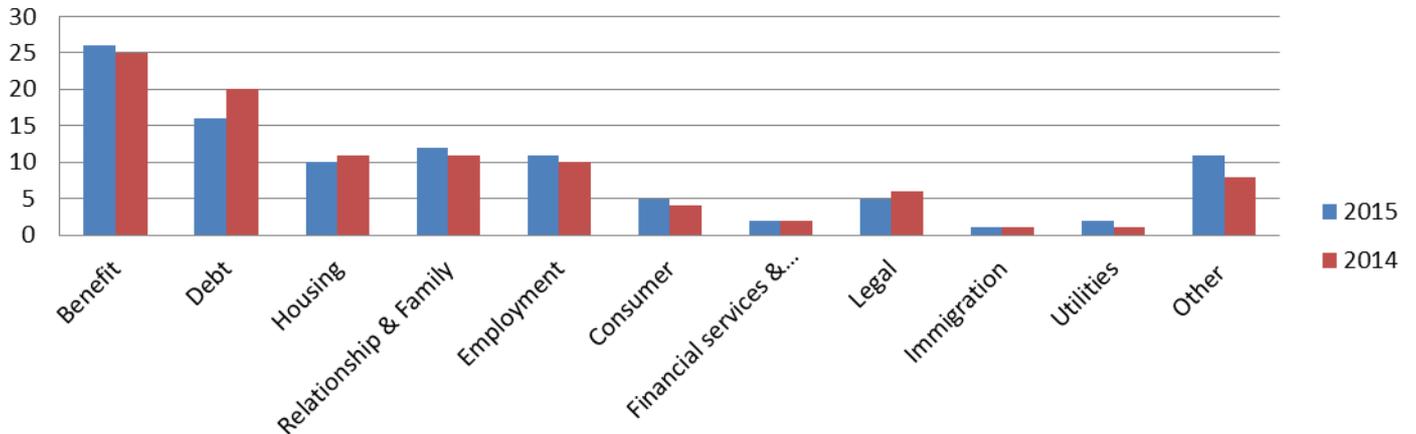


Occupation



Appendix 3

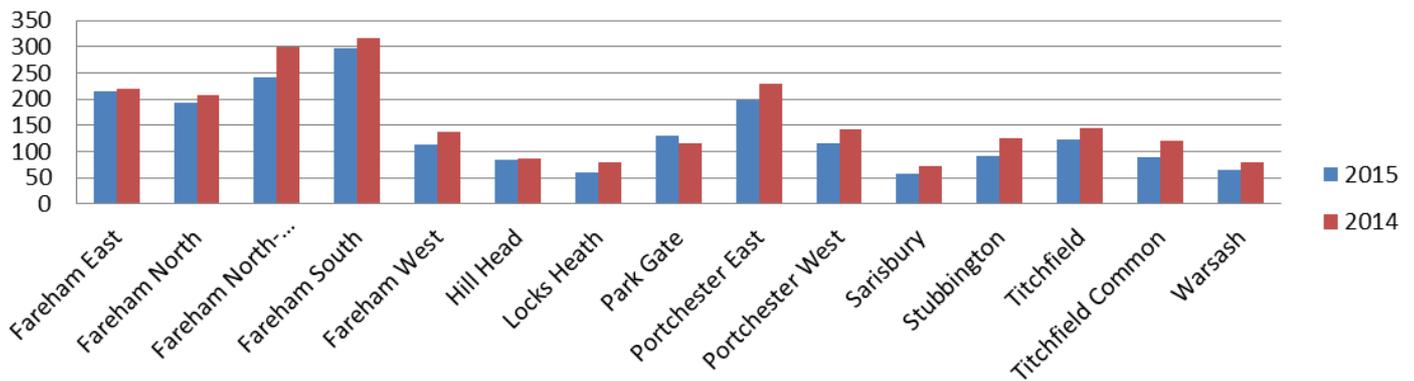
Advice issues



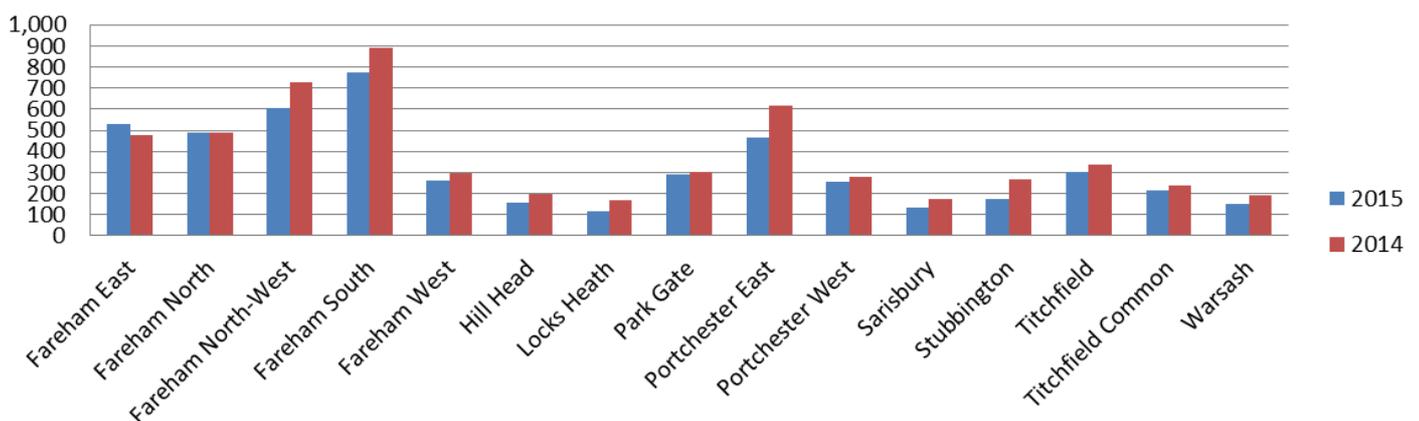
From the data captured on our National data base we can see that Fareham residents come to see us about a wide range of issues. Benefit and Debt being the top two, closely followed by Housing, Relationship and Employment issues.

We can also see that we serve clients from a spread of the borough and they present with more than one issue.

No of Clients by Ward



Client issues by Ward

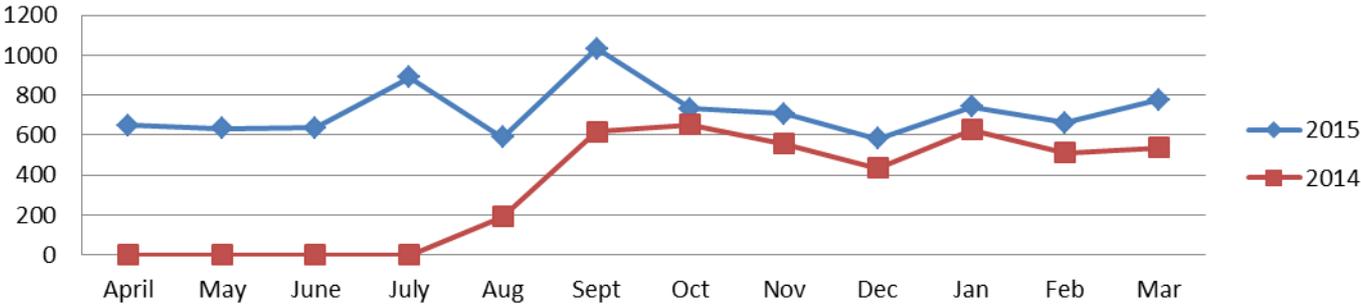


Appendix 4

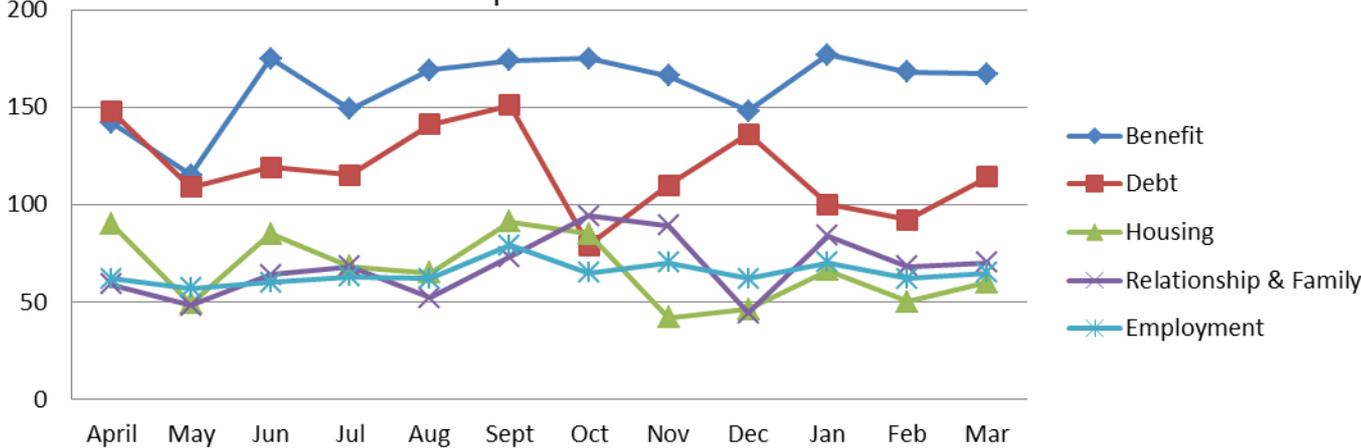
We see people experiencing problems all through the year, but there are trends to their advice and access needs.

Note: New recording system introduced Mid Aug 2013 and affects the 2014 data before Sept.

Demand

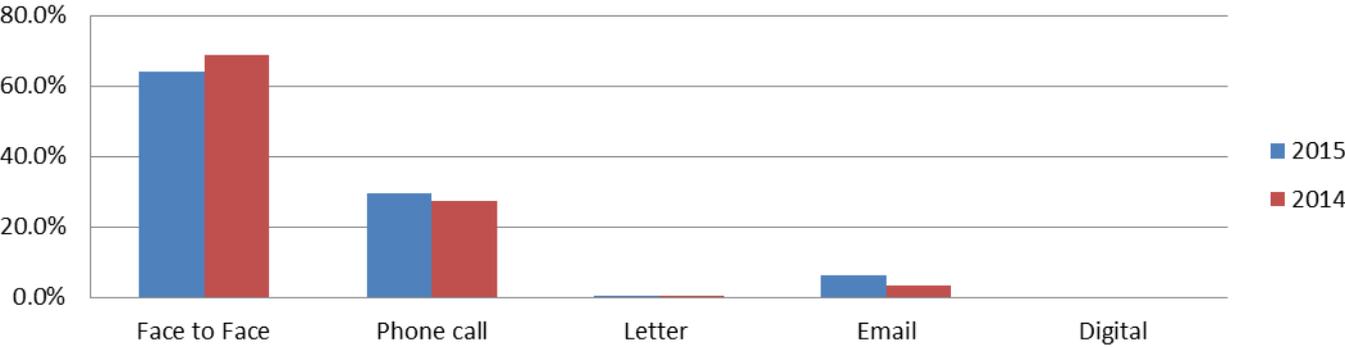


Top 5 advice areas demand



Unsurprisingly, most of our clients access our service by face to face.

Access channel



Appendix 5

Of course every charity (like ours) relies heavily on funding to keep the business running.

The trustees review the budget and actual spend every quarter.

	Income	Local Authority Grant	Healthwatch	MA / BA	Donations	Interest income	Other income	Total
2016/17	Forecast	115,000	5,500	36,752	500	0	1,000	158,752
2017/18	Forecast	120,000	5,500	36,899	500	0	2,000	164,899
2018/19	Forecast	120,000	5,500	36,899	500	0	3,000	165,899

	Expenditure	Salaries & NI Conts	Premises & Rent	Staff and Volunteers	Governanace	Office	Other	Total	Surplus/ - Loss
2016/17	Forecast	116,900	12,000	9,000	2,000	17600	500	158,000	752
2017/18	Forecast	121,600	12,000	9,000	2,000	17600	500	162,700	2,199
2018/19	Forecast	124,922	12,000	9,000	2,000	17600	500	166,022	-123

Reserves policy and business continuity plan:

Currently we hold reserves as laid out in our annual accounts as well as a business continuity plan that looks at the risk of the business losing funding.

The trustees review the reserves on an annual basis to ensure unfunded operating commitments and closure of the office if necessary.

Appendix 6

Course Aims and objectives	Target: Group/individual	Methods of training:	Proposed Cost	By When	By Who
Recruitment and retention of	Community	Certificated training as developed by Citizens Advice (CITA)	Trainer's time	April 2017	BM/SM
Encourage existing Gateway Assessors to undertake conversion route to Advisors or be capable of undertaking the Common Initial	Existing Gateway Assessors	Certificated training in accordance with CITA requirements	Trainer's time	April 2017	
Receptionists to be trained to undertake Client checks and Data Entry at Point of Drop in.	Receptionists	Training plan produced by SB/BM	Trainer's time	September 2016	
Digital volunteers to be identified and trained to provide webchat and email advice	Advisors/Assessors	Training plan produced by CITA	Trainer's time	September 2016	
Training Advisors in full financial capability	Advisors / Assessors	In house training	Trainer's time and travelling expenses	2017	
Benefit Training for 2 Specialist Volunteer Advisers	Existing Advisors who wish to specialise	CITA and Child Poverty Action Group (CPAG)	Travelling cost Course cost x 2	April 2017 April 2017	
Employment training for 2 Specialist volunteer Advisers	Existing Advisors who wish to specialise	CITA and external courses	Trainers time Travel costs to	April 2017	
Debt Casework for 4 volunteer Advisors	Existing Advisors who wish to specialise	WiserAdviser portal /IMA	Travelling cost Courses cost (WiserAdviser / IMA)	April 2017	
Debt training for all Advisors and Supervisors to include use of the Common Initial Assessment Tool	All existing Advisors, ASS's and paid staff providing debt advice	Training being developed by CITA. Expected to be available in June 2016	Trainers time	April 2016	
Quick Benefit Calculator Training	New trainee advisers /ASS	Sessions with a max of 6 people in house	Cost of license for software per annum	Ongoing Bi-annual	

Course Aims and objectives	Target: Group/individual	Methods of training:	Proposed Cost	By When	By Who
Total of 65 core volunteers available by April 2018	40 Core (Incl specialist) 10 Digital 10 Telephone 1 Social Media	CITA / In-house / CPAG / CITAH	Trainer time Travel expenses	April 2018	
Awareness of the new QAF within bureau	All Volunteers and paid staff	CITA course and cascaded training	Trainers time and Training materials	June 2016	
Outcome Training	All advisers and case workers	In house course	Trainers time Room Hire	April 2016	
Media Training	Paid staff & campaigns team	CITA	Possible travel cost of CITA staff	April 2017.	
Identify and Train Additional ASS's to ensure 10 volunteer ASS's available by April 2017	Experienced Advisers who wish to progress further within the bureau	Attend trio of course with CITA (4 days total) and shadowing of current ASS's. Learning materials	Travel cost	Sept 2017.	
Discrimination Training	All volunteers and paid staff	Self-study 2 hour bureau session with lesson plan from Cablink	Trainers time Possible ½ day closure	April 2016 and ongoing	
Replacement of CRM system by 2018	All staff and volunteers	CITA	Trainer time Travel costs	2017 – Paid staff 2018 – All volunteers	