

# Citizens Advice Torbay

## Business Plan 2019-2022

(updated by trustees on 22<sup>nd</sup> August 2019)

**Helping people in Torbay to live  
happier and more productive lives**



Charity Registration No. 1017649).

Company Limited by Guarantee No. 2785039 England

Authorised and regulated by the Financial Conduct Authority. FRN: 617774

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## **2.0 EXECUTIVE SUMMARY**

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Following a period of instability during 2017/18, including changes to senior management and the loss of £145,000 in funding, Citizens Advice Torbay is now on a much firmer footing having entered into a new partnership with our colleagues at Citizens Advice Exeter who now provide a joint senior management, finance, and other functions across both charity's. Both charity's remain committed to maintaining their independence, whilst maximising the benefits of joint working.

After many years of dedicated work for Citizens Advice Torbay, a number of Trustees stepped down from the Board during the last year. To respond to a change in Board Membership and the challenges we face we have actively recruited new members to the board who have the skills required to drive through the ambitions of this Business Plan and beyond.

This Business Plan aims to build on the lessons learned from our previous difficulties and takes a long term view of where we want to be in three years' time and focuses on six key areas of development. These are:

1. Increasing access to advice and information
2. Being more influential at a strategic level
3. Encouraging shared working arrangements with neighbouring Citizens Advice offices
4. Fostering new partnerships with other advice, information and complementary service providers
5. Demonstrating a commitment to equality and diversity
6. Having a structure which meets our business plan objectives

## **3.0 INTRODUCTION**

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Citizens Advice has been delivering advice and information in Torbay since 1940. During this time the organisation has had to respond to major external social and economic changes whilst internally, volatility in how the service has been funded, has also brought considerable challenges.

The fact that thousands of people every year access the service is testament to our ability to adapt and find new ways of working which best meets the needs of local people.

We now face a period when a number of change elements have come together at the same time and it will take all our skills and a very positive approach to the task in hand to navigate our way ahead.

This Business Plan represents a key milestone for the organisation. It is no exaggeration to state that failure to implement our transformational plan could result in the loss of a service which has served the people of Torbay well for over three quarters of a century.

## **4.0 WHERE ARE WE NOW**

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For over a decade Citizens Advice Torbay has enjoyed a period of stability during which we were able to:

- Secure a wide range of external funding
- Build up reserves – primarily to enable a move to premises which are fit for purpose
- Maintain a stable management and governance structure
- Maintain a stable workforce with expertise in a number of advice fields
- Maintain a stable volunteer workforce
- Maintain standards of advice provision

However, in 2018/19 nearly two thirds of our grant funding came to an end leaving the organisation with a potential income of under £100,000. Our strategic review in 2017 also highlighted a number of areas where changes were required to improve the service on offer at a time of increased need for advice in Torbay.

This business plan aims to build on progress to date and to enable the charity to take the next steps required to achieve our goals.

## **5.0 ABOUT CITIZENS ADVICE TORBAY**

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We are members of the national Citizens Advice service whose charitable mission is to provide advice that helps people overcome their day to day problems. Nationally there are 280 individual local members who come together to campaign on big issues where clients' voices need to be heard. Membership requirements include regular quality of advice assessments and organisational audits which passport through to the Advice Services Alliance 'Advice Quality Standard'.

We also meet the requirements of the Finance Conduct Authority which has licensed us to deliver debt advice.

Our core service is delivered from Palace Avenue in Paignton which offers a drop-in and telephone service, and follow-up appointments. Outreach services are also delivered in community venues where resources permit this.

Our opening times changes can be found in Appendix Two.

## **6.0 AIMS AND VALUES**

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We have a vision where all members of the community are able to resolve the problems they face and, as a result, live happier and more productive lives.

### **Aims**

We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

### **Objectives**

Underpinning this Business Plan are a number of key objectives designed to:

- increase access to advice and information
- be more influential at a strategic level within Torbay
- encourage shared working arrangements with neighbouring Citizens Advice offices
- foster new partnerships with other advice, information and complementary service providers
- demonstrate a commitment to equality and diversity

## **7.0 COMMUNITY ADVICE NEEDS**

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Access to good quality advice and information is the very basis of a democratic society. It enables people to make informed decisions, uphold their rights and to play an active social and economic role in the community.

In Torbay the need for advice services has never been greater. In line with other resort economies, Torbay has suffered more than many areas of the country. Torbay is the 46<sup>th</sup> most deprived local authority in England and the most deprived in the South West.

The economy is dependent on a service sector; in particular, tourism. A popular retirement area, the Bay is characterised by a relatively high cost of living, lower than national average wages, seasonal employment contracts, high house prices, low levels of social housing and a growing private rented sector.

Torbay has the highest overall rate of insolvencies (43 per 10,000 residents) in England and Wales. Nearly one-quarter of all issues presented by clients accessing our services relate to debt problems.

## 7.1 Economic factors

In 2017 we saw rising inflation which in turn led to a rise in interest rates for the first time in over a decade. With static wage growth and insecure employment patterns, this can only mean more families in Torbay will struggle to manage their finances.

The savings ratios to earnings are at their lowest since 1963 and the Money Advice Service found in 2016 that 16 million people in the UK had less than £100 in savings. In these conditions it is easy to see how day to day problems can very quickly escalate into crisis.

## 7.2 Welfare Reform

Areas like Torbay have been hit hardest by welfare reform. The “Bedroom Tax”, changes to disability and health benefits, further reductions to the Benefits Cap, and changes to Council Tax Support arrangements, now mean even the poorest have to meet some of these costs. These have all had an impact on local claimants.

In addition, many claimants, including lone parents and disabled people, have had to cope with a changed regime of conditionality, which has led to more people being sanctioned.

Adding to these welfare pressures, Universal Credit was fully rolled out across Torbay in September 2018. Pilot areas have shown that one in four claimants will get into debt and for many claimants their only credit options are those with very high interest rates. In some of the most deprived neighbourhoods loan sharks or loan companies offer very expensive credit solutions to just get by.

With an ageing population, it is of particular concern that two fifths of eligible older people are not claiming council tax benefit, and a third are not claiming pension credit. Many more are not claiming Attendance Allowance and other disability benefits. Research highlighted by the Poverty website suggests that these figures, often for cultural reasons, rise to over 50% for those living in owner occupied properties. Being asset rich and income poor is not unusual for many older people living in Torbay.

### 7.3 Shortage of affordable housing

Torbay has low levels of social housing (approximately 8%), combined with high numbers of households on the housing waiting list register. This means there are distinct pressures on social housing in the area.

The private rented sector is disproportionately occupied by those under 25, those on low incomes and disabled people. Torbay also has higher than average numbers of Houses in Multiple Occupation with an estimated one and a half thousand properties occupied in this way.

Rising numbers in private rented accommodation, combined with the roll out of Universal Credit and the impact on mortgages as interest rates begin to rise can only lead to an increase in the need for good housing advice to prevent rising homelessness and escalating costs to others services.

### 7.4 Casualisation within the labour market

Over the last decade there has been a major shift in employment practice towards a more casualised labour market. Employers increasingly use self-employment arrangements, zero (or low) hours contracts and short term contracts. One in five people nationally now face precarious employment conditions that mean they could lose their work suddenly. This figure increases in resort economies. It is now not unusual for clients to cancel advice appointments because they have received a call offering them work that day. If they turn down the opportunity they fear not being asked again.

## 8.0 SUPPORTING COMMUNITY ADVICE NEEDS

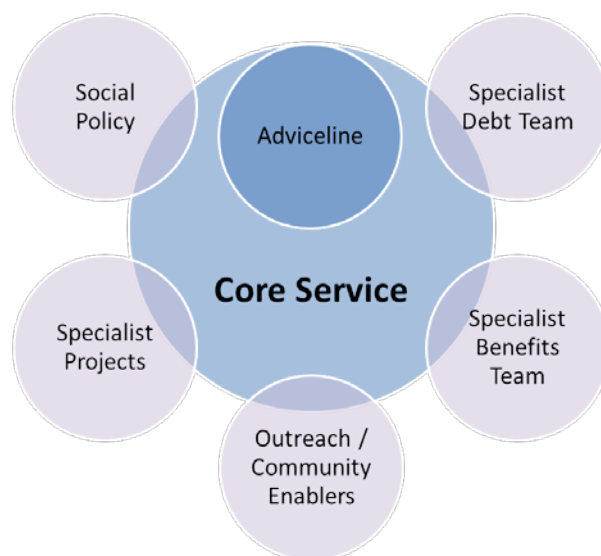
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To some it may seem counter intuitive to seek to increase access to advice and information at a time when funding has been reduced by nearly two thirds over the last year or so. But we exist to support local people and it is incumbent upon us to find the most effective and efficient way of doing this without undermining our core principles.

In these difficult economic times it could be argued that our service should become more focused on those in greatest need. But doing this, in isolation, ignores the value of early interventions which can prevent day to day issues spiralling into crisis. We must continue to recognise the difficulties of those who are “just about managing” who at any moment, without support, can quickly become part of the greatest need group.

Neither is it right to ignore the value of new technologies in finding solutions for those able to make use of online developments or to create service models which sees new technology as a cheap alternative, rather than a complementary access route.

Over the next three years we will implement a new model of delivery which offers a broad basket of access routes, which focuses on prevention as much as managing crisis and which seeks to work with others to ensure that, longer term, we do not just offer a fire fighting solution which leads to a revolving door of returning clients.





## 8.1 Increase access to advice and information

### Performance Measure:

By the 31<sup>st</sup> March 2020, we will:

- Increase income gained by 'core' clients totalling a minimum of £450,000 per annum
- Answer 2180 calls through our Adviceline Service
- Support 2500 local people through our online services
- Hold the Advice Quality Standard
- Meet the Citizens Advice membership requirements and quality of advice standards

Action	Timescale/ Priority	Responsible
We will develop a workforce plan to bring Adviceline performance up to national Citizens Advice average call answer rates, with a view to either joining the Devon Adviceline or national Citizens Advice single work queue.	Year 2	Leadership Team
Through the Universal Support Help-to-Claim service we will pilot a joint webchat and Adviceline service using a single work queue. Adviceline will be given equal priority to our drop-in services making it a key element of our early intervention strategy.	Year 1 <b>High</b>	Advice Services Manager
As well as recruitment to support our core drop-in services, we will target new volunteer recruitment at Adviceline	Year 1 <b>High</b>	Training Officer
As well as recruitment to support our core drop-in services, we will target new volunteer recruitment raising Financial Capability within the community	Year 2/3	Training Officer

We will work with other Citizens Advice providers to ensure we offer the most effective training model to meet these specific delivery needs.	Year Two	Training Officer
Establish new volunteer teams so that clients continue to have the support they need to challenge decisions, establish their rights and resolve their problems.	Year 2	Advice Services Manager
Adopt the Citizens Advice 'Advice for the Future' strategic framework and develop local plans for delivery	Year 3	Chief Executive

## 8.2 Be more influential at a strategic level within Torbay

### Performance Measure:

By the 31<sup>st</sup> March 2020, we will:

- Produce 50 evidence forms
- Hold an annual research and campaigns event, either individually or in partnership with others, to highlight issues faced by people in Torbay.

Action	Timescale/ Priority	Responsible
Embed our research and campaigning into our communications work so that more people can be helped through structural change and service improvements	Year 2	Chief Executive/ Advice Services Manager
Actively work with Torbay Council and Health providers to find improved ways of supporting people in Torbay.	Year 1 <b>High</b>	Chief Executive
Seek to establish new referral routes so that clients have access to advice at an early stage.	Year 2	Advice Services Manager
Work with strategic partners across all sectors and other umbrella organisations to find better ways of reaching out to people in need.	Years 1 -3	Leadership Team

Work jointly to highlight research and campaigning issues and run shared campaigns to raise awareness and inform policy development.	Years 1-3	Advice Services Manager
Offer anonymised data to support the Joint Strategic Needs Assessment	Years 1 -3	Chief Executive

### 8.3 Encourage shared working arrangements with neighbouring Citizens Advice offices

#### Performance Measure:

By the 31<sup>st</sup> March 2020, we will:

- Hold at least 2 meetings of the Joint Working Group overseeing the agreement with Citizens Advice Exeter
- Recruit 12 new Adviceline, and other, volunteers

Action	Timescale/ Priority	Responsible
Continue to share key roles including finance and business development, with Citizens Advice Exeter.	Year 1 and continuing <b>High</b>	Chief Executive
Maintain common training and delivery procedures for Adviceline	Years 1 - 3	Training Officer
Conduct a review of the partnership with Citizens Advice Exeter to explore further back office savings including bookkeeping, policy development, monitoring and key areas of compliance, for example information assurance.	Year 2	Chief Executive
Continue with informal meetings at a governance level with Citizens Advice Exeter trustees to break down barriers, increase understanding and agree a shared direction of travel.	Years 1 -3	Chief Executive

## 8.4 Foster new partnerships with other advice, information and complementary service providers

### Performance Measure:

By the 31<sup>st</sup> December 2019, through the FAIR Partnership:

- 200 older people will receive Level 1 advice & support
- 125 older people will receive Level 2 advice & support
- 100 older people will have increased income

Action	Timescale/ Priority	Responsible
Play a pro-active and strategic role in delivering financial advice and information to isolated older people as part of the Ageing Well Torbay funded FAIR project.	Year 1 <b>High</b>	Chief Executive/ FAIR Co-ordinator
Commit a minimum of four days per week to delivering the FAIR project.	Year 1 <b>High</b>	Chief Executive
<b>Work with the FAIR partnership</b> as a whole and with individual members to explore joint funding applications which increases capacity and reach, across Torbay.	Year 1 <b>High</b>	Chief Executive
<b>Explore long term funding</b> which enables the FAIR Partnership to further integrate around service delivery.	Years 2/3	Chief Executive
<b>Explore complimentary partnerships</b> which further support the needs of local people.	Years 2/3	Chief Executive

## 8.5 Demonstrate our commitment to equality and diversity

### Performance Measure:

By the 31<sup>st</sup> March 2020, we will:

- Train 50 volunteers and paid staff on the Citizens Advice ASK enquiry approach to gender violence and abuse
- Through the FAIR Project, 20 older carers & people with Learning Disabilities will receive advice

Action	Timescale/ Priority	Responsible
Conduct a diversity audit of our people, clients and wider community	Year 1 <b>High</b>	Chief Executive
Actively seek premises which are accessible to clients and to those interested in helping to deliver the services whether paid or unpaid.	Years 1-3	Trustee Board
Investigate and overcome barriers preventing marginalised groups and vulnerable people accessing the service or joining the organisation.	Year 2	Advice Services Manager
Establish links with marginalised groups and communities.	Year 2	Advice Services Manager
Provide equality and diversity training to staff and volunteers.	Year 2	Training Officer
Review the way we communicate and improve services to those with learning disabilities.	Year 2	Advice Services Manager
Adopt the Citizens Advice ASK enquiry approach to gender violence and abuse.	Year 1 <b>High</b>	Advice Services Manager

## 8.6 A structure that meets our Objectives

### Performance Measure:

By the 31<sup>st</sup> March 2020, we will:

- Maintain a Board of at least 8 trustees
- Hold at least 4 Trustee Board meetings per annum

Action	Timescale/ Priority	Responsible
Ensure all new and existing trustees fully understand their role and receive adequate training	Years 1-3	Chair/ Chief Executive
Assign specific lead trustee responsibilities around key areas, including finance; business development; personnel, volunteer recruitment and training; compliance and governance; and information communication technology	Year 1 <b>High</b>	Trustee Board
Introduce clear performance monitoring based on the Business Plan objectives and work plans, including the introduction of KPI indicators	Year 1 <b>High</b>	Chief Executive
Conduct an organisational review of risk and mitigation plans and provide quarterly reports to the Trustee Board	Year 1 <b>High</b>	Lead trustee/ Chief Executive

## 9.0 STAFFING STRUCTURE

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We will continue to work with Citizens Advice Exeter, as part of a shared senior management structure, to support the delivery model.

To achieve these performance measures, in year one our initial structure will be support a minimum staffing level of:

- Chief Executive – shared with Citizens Advice Exeter
- Assistant Chief Executive – shared with Citizens Advice Exeter
- Executive Assistant – shared with Citizens Advice Exeter
- Advice Services Manager
- Advice Session Supervisors
- Training Officer
- FAIR Project Co-ordinator
- Crafty Fox outreach worker
- Universal Credit help to claim advisers
- Heat Well for Less energy project

See the Organisation chart below.

## **10. RISK MANAGEMENT**

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Our Trustee Board considers the major risks to which the charity is exposed and reviews these each quarter and establishes systems to mitigate those risks. These include:

- A standing agenda item on Board and Leadership Team meetings
- A designated lead trustee
- Annual risk assessment – see Appendix 9
- A PEST and SWOT analysis – see Appendix 10 and 11
- Business Continuity Plan,
- Staff redundancy costs,
- Regular health and safety inspections,
- Electrical systems checks,
- Fire precautions,
- IT systems, including server,
- Information Assurance and GDPR, and
- Financial procedures



## APPENDIX ONE - STAND UP FOR EQUALITY

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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

# When can I get advice?

Access information 24 hours a day at [citizensadvice.org.uk](https://citizensadvice.org.uk)

	Drop-in	Helpline
Mon	09:30 - 12:30	09:30 - 12:30
Tue	09:30 - 12:30	09:30 - 12:30
Wed	09:30 - 12:30 Emergency only	Not available
Thu	09:30 - 12:30	09:30 - 12:30
Fri	09:30 - 12:30 Emergency only	09:30 - 12:30

**Helpline: 0300 3309 026**  
**Consumer helpline: 03454 04 05 06**

 **citizens advice**

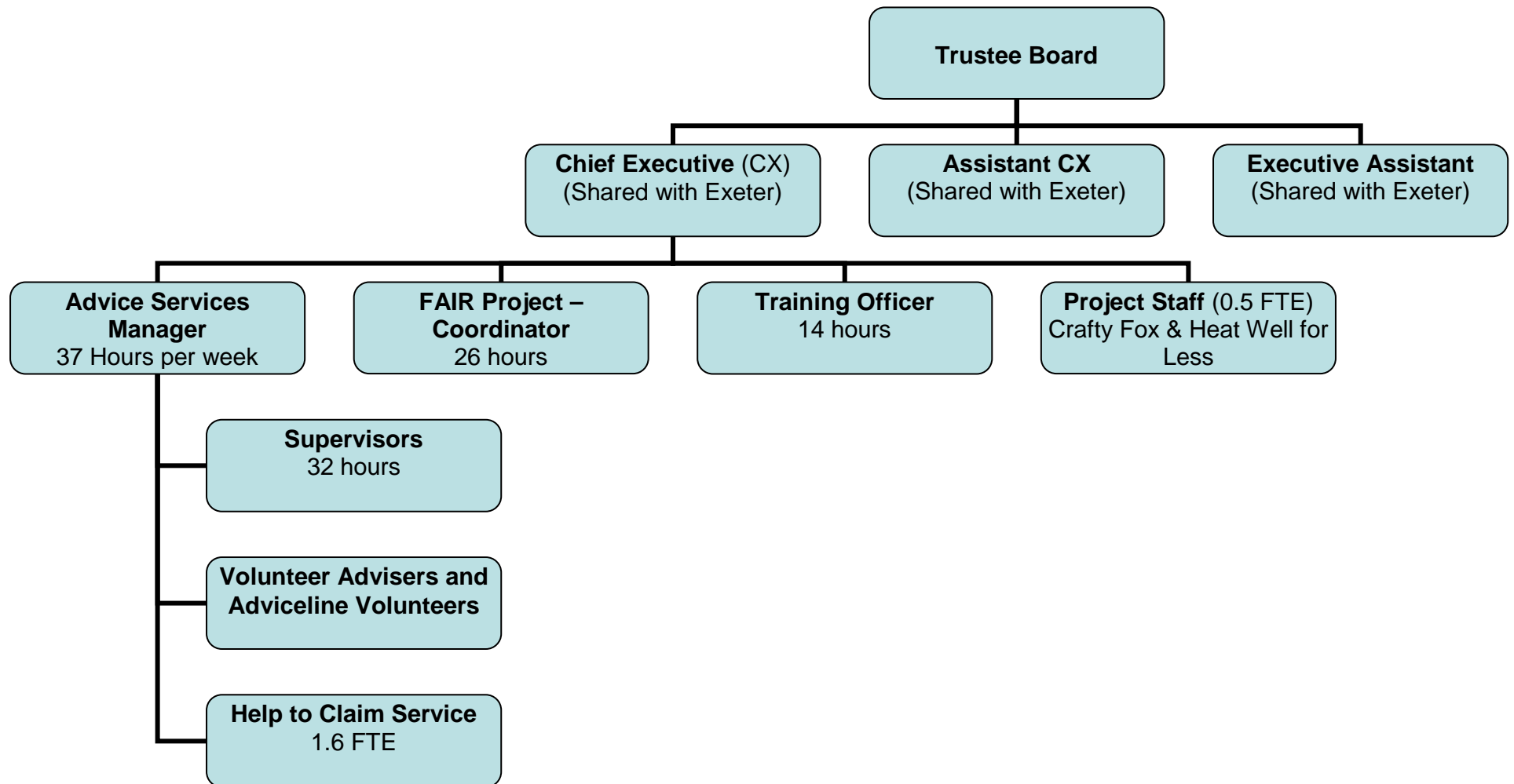
Registered office 29 Palace Avenue, Paignton, TQ3 3EQ, Devon.  
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Citizens Advice Torbay is a registered charity 1017649

## **APPENDIX THREE - SUMMARY OF PERFORMANCE [AVAILABLE ON REQUEST]**

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## APPENDIX FOUR - CURRENT STAFFING LEVELS



## Trustees

Name	Lead role (where applicable)	Date last elected
Beverley Foster, Chair	Personnel, recruitment and training	2017
John Foster, Treasurer	Finance	Jan 2018
Robert Summers, Vice Chair		Jan 2018
Hubert Wilk	ICT	October 2018
John Lowes	Business Development	October 2018
Mick Bettesworth	Complicance and Governance	March 2019
Stephanie Colegate		March 2019
Geoff Buck	Personnel, recruitment and training	March 2019

## Paid Staff

- Chief Executive, Steve Barriball, Shared role with Exeter
- Assistant Chief Executive, Lyndsay Jarman, Shared role with Exeter
- Executive Assistant, Vicki Tate, Shared with Exeter
- Advice Services Manager, Jackie Ekers, 37 hours per week.
- Advice Session Supervisors :
  - 16 hours – Lynne Eccleston
  - 16 hours - Tony Cox
- Training Officer, Dolores Unwin, 14 hours per week.
- Ageing Well Financial Advice, Information and Resilience (FAIR) Coordinator, Susan Bottomley, 26 hours per week
- Crafty Fox outreach worker, Naomi Milward, 12 hours per week
- Universal Credit help to claim service, Faye Greenwood, Naomi Milward, Dolores Unwin, Lin Etherden, 59 hours per week
- Heat Well for Less Energy Champion, Naomi Milward, 7.5 hours per week

## Volunteers

There are currently, including trainees, 50 volunteers who provide advice, administration and reception services. In addition, we also have 8 trustees.

**APPENDIX FIVE - CURRENT BUDGET AND PROJECTIONS**  
**[AVAILABLE ON REQUEST]**

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## APPENDIX SIX - COMMUNITY PROFILE

This document does not seek to duplicate resources which can be easily accessed online. In general Citizens Advice Torbay will use the Joint Strategic Needs Assessment resource found at <http://www.southdevonandtorbay.info/> when considering how and where we should deliver services.

The narrative section of this document highlights the growing issue of personal debt. This is intrinsically linked to the nature of the local economy which is primarily based around tourism. Low wages, insecure employment and high levels of benefit dependency for those in and out of work is the norm.

### Deprivation in Torbay

Local authorities are ranked by multiple deprivation scores (based on 37 measures). There are 326 district authorities in England. The most deprived district is ranked 1 and the least deprived is ranked 326.

- Compared to England, Torbay is ranked amongst the 15% most deprived district local authorities (46th out of 326 in 2015).
- Torbay's overall position, relative to other local authorities, has worsened since 2010 when it was ranked 49th.
- Torbay is the most deprived local authority area in the South West. Torbay was ranked 2nd in 2010, behind West Somerset.
- The domains which contribute the most to Torbay's overall multiple deprivation score are income, employment, health and disability.

High level of deprivation in some neighbourhoods has an impact on childhood and adult health indicators for example:

- There has been around a 135% increase in Torbay residents living in areas amongst the top 20% most health and disability deprived in England (14 LSOAs in 2010 to 33 LSOAs in 2015).
- Almost 2 in 5 (37% - 49,000) of Torbay residents live in areas amongst the 20% most health and disability deprived in England. The average age of these residents was 42.7 years – 36.8 years in England as a whole.
- The most health and disability deprived small area in Torbay is in Tormohun ward which is ranked 613.
- There are 3 LSOAs ranked in the top 1,000 most health and disability deprived in England.
- 18.2% of children and 24% of adults are classified as obese
- The rate of alcohol-specific hospital stays among those under 18 was 79.1, worse than the average for England.
- The percentage of mothers who continue to smoke up to delivery is worse than the England average.



## Deprivation at a neighbourhood level

To help understand the variances which occur across larger district authorities the office of national statistics divides the country into 32,844 Lower Super Output Areas (LSOA) and each one is given a rank in terms of deprivation. LSOA ranked 1 is the most deprived. You can find the LSOA and rank by postcode at <http://imd-by-postcode.opendatacommunities.org/>

- Since 2010, there has been a 75% increase in Torbay residents living in areas amongst the 20% most deprived in England (16 LSOAs in 2010 to 28 LSOAs in 2015).
- Almost 1 in 3 (32% - 42,000) of Torbay residents live in areas amongst the 20% most deprived in England.
- There is a growing inequality gap in relative levels of deprivation across the communities of Torbay – residents in our more deprived communities have experienced a relative worsening in deprivation, whilst residents in our less deprived communities have experienced relative improvements.
- The most income deprived LSOA in Torbay can be found in Roundham with Hyde with a ranking 708.
- There are 2 LSOAs ranked in the top 1,000 most income deprived in England

The following table shows the trend in terms of deprivation in Torbay wards since the LSOA were introduced in 2004.

Ward	Torbay IMD (multiple deprivation) score				Trend
	2004	2007	2010	2015	
Berry Head with Furzeham	21.3	22.6	22.1	24.0	
Blatchcombe	25.7	29.1	30.5	34.9	
Churston with Galmpton	11.1	12.4	12.0	10.7	
Clifton with Maidenway	20.6	22.1	21.3	22.1	
Cockington with Chelston	17.5	19.1	18.7	20.7	
Ellacombe	32.6	35.1	38.0	40.4	
Goodrington with Roselands	16.1	19.2	18.3	18.1	
Preston	17.9	20.0	18.6	19.4	
Roundham with Hyde	37.3	42.8	44.0	49.9	
Shipway with the Willows	23.7	16.4	17.6	27.0	
St Marychurch	23.2	25.6	25.9	24.6	
St Mary's with Summercombe	14.8	25.8	24.8	16.6	
Tormohun	37.6	43.5	44.7	51.6	
Watcombe	29.4	32.8	36.2	38.6	
Wellswood	26.0	27.7	27.3	28.3	
Torbay	23.7	26.4	26.8	28.8	
England	21.7				

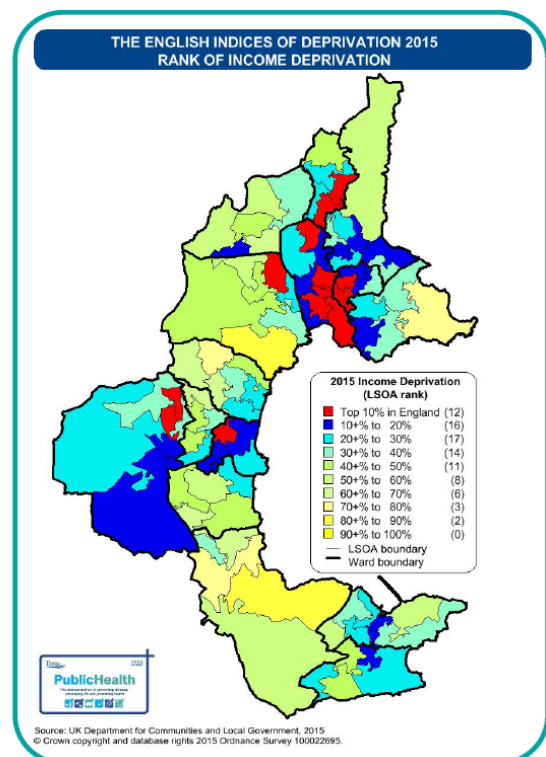
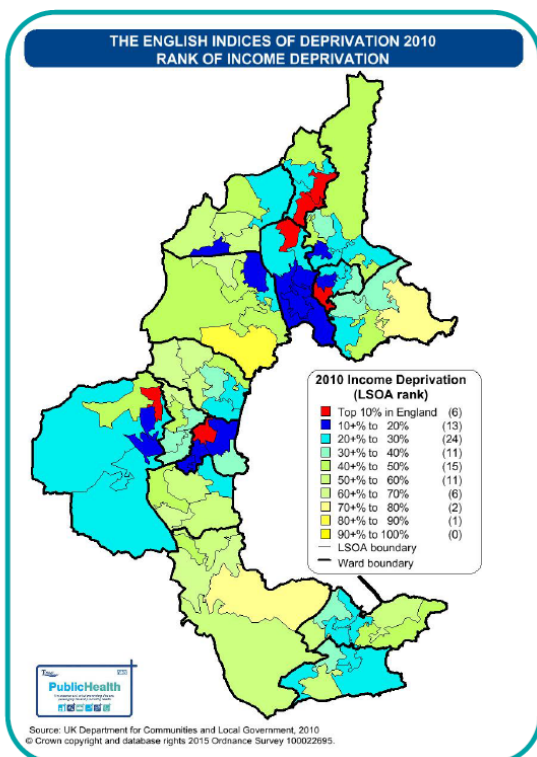
There is a clear correlation between income and employment. Worklessness is the biggest cause of poverty but in an area which has an aging population, low incomes at retirement is a real issue with clear implications for health.

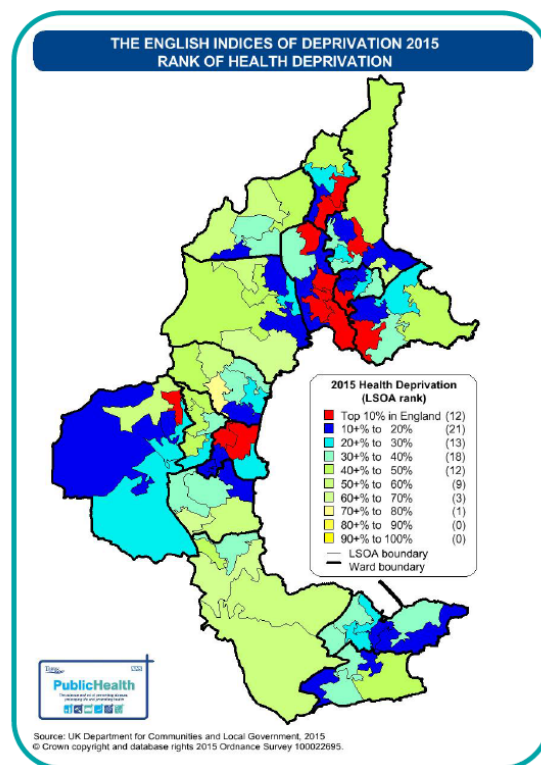
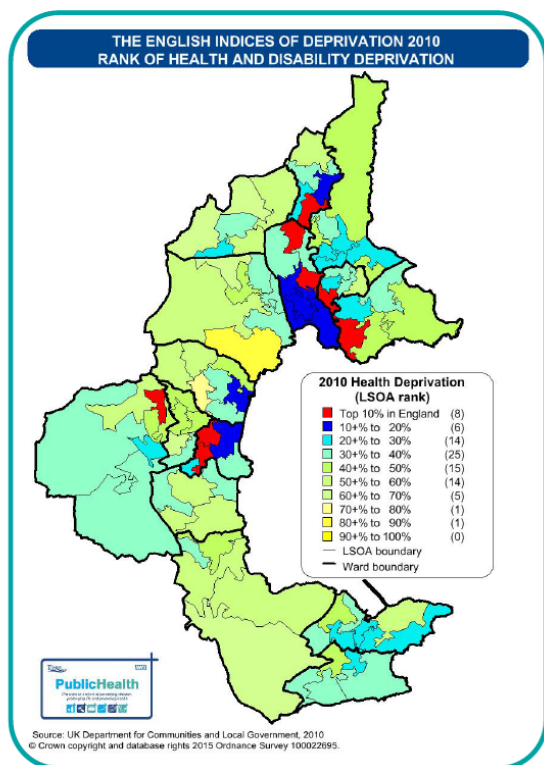
## In terms of Income Deprivation

- There has been a 5% increase in Torbay residents living in areas amongst the top 20% most employment deprived in England (33 LSOAs in 2010 to 35 LSOAs in 2015).
- 2 in 5 (41% - 28,500) of Torbay residents of working age live in areas amongst the 20% most employment deprived in England. The average age of these working age residents was 38.4 years – compared to an England average of 36.5 years.
- The most employment deprived LSOA in Torbay Roundham with Hyde with an employment rank of 233.
- There are 8 LSOAs in Torbay ranked in the top 1,000 most employment deprived in England.

For nearly 20 years, until March 2018, Citizens Advice Torbay has been working in GP surgeries. The following health maps show a clear correlation between the areas of low income and high levels of health deprivation. The impact of low incomes and other deprivation indices on health is further demonstrated by life expectancy. Within Torbay, life expectancy is 7.9 years lower for men and 6.3 years lower for women in the most deprived areas than in the least deprived areas.

The need to develop advice and information services alongside mainstream and complementary therapies is essential.





## APPENDIX SEVEN – CLIENT PROFILE 2018/19

The following data comes from our client management system (Casebook). Clients are only counted once regardless of the number of visits.

### Client count and issues

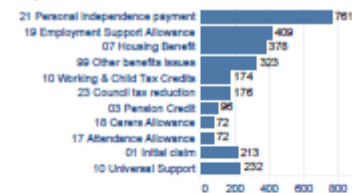
#### Summary

<b>Clients</b>	<b>3,237</b>
<b>Quick client contacts</b>	<b>485</b>
<b>Issues</b>	<b>10,090</b>
<b>Activities</b>	<b>7,583</b>
<b>Cases</b>	<b>3,514</b>
<b>Outcomes</b>	
Income gain	£744,236
Re-imbursements, services, loans	£118
Debt written off	£413,643
Repayments rescheduled	£1,056

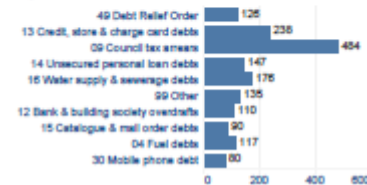
#### Issues

Issues	Clients
Benefits & tax credits	1,050
Benefits Universal Credit	417
Consumer goods & services	190
Debt	692
Discrimination	36
Education	24
Employment	331
Financial services & capability	121
Health & community care	69
Housing	459
Immigration & asylum	59
Legal	216
Other	86
Relationships & family	313
Tax	59
Travel & transport	86
Utilities & communications	123
<b>Grand Total</b>	<b>10,090</b>

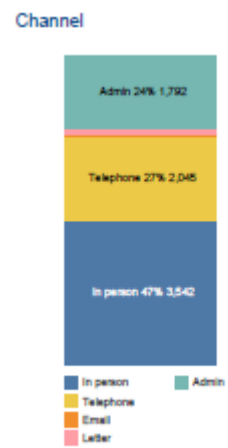
#### Top benefit issues



#### Top debt issues



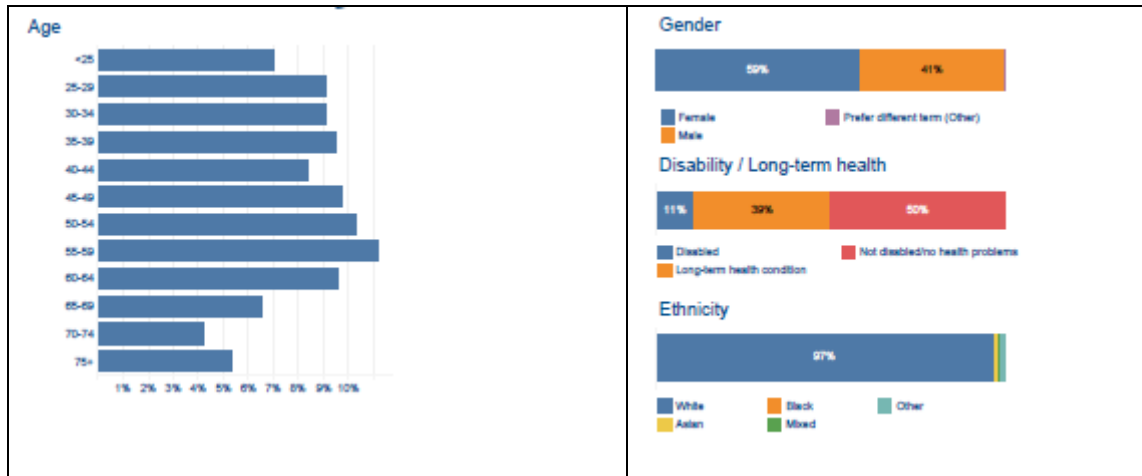
# Access channels



## Ward Data

Client Geography	Clients	% Clients	Cases	% Cases
Berry Head-with-Furzeham	151	5%	182	4.93%
Blatchcombe	385	12%	491	13.30%
Churston-with-Gaimpton	84	3%	100	2.71%
Clifton-with-Maideney	184	6%	221	5.98%
Cockington-with-Chelston	161	5%	184	4.98%
Ellacombe	188	6%	213	5.77%
Goodington-with-Roselands	154	5%	184	4.98%
Preston	183	6%	213	5.77%
Roundham-with-Hyde	351	12%	483	12.54%
Shiphay-with-the-Willows	178	6%	210	5.69%
St Mary's-with-Summercombe	138	5%	165	4.47%
St Mary's Church	160	5%	193	5.23%
Tornahun	308	13%	500	13.54%
Watcombe	150	5%	191	5.17%
Willewood	143	5%	183	4.96%
	2,966	100%	3,693	100.00%

## Client Profile Data



## APPENDIX EIGHT – COMMUNITY ADVICE NEEDS ANALYSIS

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### **FAIR Project**

In addition to the Community Profile data already provided, which is taken from the Strategic Needs Assessment for Torbay, our Business Plan also takes into account research from Ageing Well Torbay which found that people aged over 50 had a range of financial concerns which included:

- The impact of bereavement of a partner or family member
- Retirement
- Ill health
- Disability

Consultation events with older people across Torbay found that 46% said they wanted better access to advice and information about benefit entitlement and other financial support.

Ageing Well Torbay, which is a Big Lottery funded programme, commissioned a two year project to increase access to advice in Torbay for older people. Based on this needs analysis, Citizens Advice Torbay helps to bring together a partnership of 11 local providers to deliver the Financial Advice, Information and Resilience (FAIR) project.

### **Adviceline**

One of the major implications of reduced funding is that the range of outlets and services offered by the Citizens Advice Torbay have been reduced. Our client profile demonstrates that we are not meeting the advice needs of people in some wards of high deprivation.

To address this issue, Adviceline has been introduced and plays a key role in helping us to reach people who would not otherwise be able to access our drop-in service in Paignton.

### **Other needs**

- We will also work with Citizens Advice Devon on a shared marketing campaign designed to encourage more people to use our online services.
- In addition, building on the FAIR Partnership, will provide the opportunity to develop new services delivered with and from partner agencies.



## APPENDIX NINE – ANNUAL RISK ASSESSMENT

<b>Risk Category</b>	<b>Identified key risks and issues</b>	<b>Net risk rating</b>
<b>Finance</b>	Core Funding Budget Reserves Projects Financial controls Pensions Social Enterprise	<b>Med</b>
<b>Governance</b>	Board structure Board engagement with the planning process	<b>Low</b>
<b>Management</b>	Management Structure Staff engagement Staffing issues	<b>High</b>
<b>Service delivery</b>	Service delivery methods Quality Business Continuity Equality and diversity Client perception Service development	<b>Med</b>
<b>Premises</b>	Security of tenure Suitability	<b>High</b>
<b>Research &amp; Campaigns</b>	Priority Campaigning	<b>Med</b>

	Communication	
<b>Stakeholder relations</b>	Stakeholder engagement Communication with Stakeholders Profile	<b>Low</b>
<b>Engagement with the wider service</b>	Engagement with other local offices and national Citizens Advice Support from Citizens Advice Service	<b>Low</b>
<b>ICT/Systems</b>	Casebook Hardware / systems Support Security Information Assurance/GDPR	<b>Low</b>
<b>Equalities, Diversity and Dignity at Work</b>	Access Addressing need	<b>Low</b>
<b>Other</b>	No other issues	<b>Low</b>
<b>Overall Risk rating</b> (Low/Medium/High)		<b>Medium</b>
<b>Date of risk assessment</b>		<b>Updated 03/06/2019</b>

## APPENDIX TEN - SWOT ANALYSIS

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>▪ Paid Staff</li> <li>▪ Volunteers</li> <li>▪ High quality advice</li> <li>▪ Reputation for quality</li> <li>▪ Relationship with core funders</li> <li>▪ Provides value for money</li> <li>▪ Trustee Board and governance structure</li> <li>▪ Time/respect given to clients</li> <li>▪ Projects and contracts</li> <li>▪ Dedicated telephone access via adviceline</li> <li>▪ Admin volunteers</li> <li>▪ Brand/Name recognition</li> <li>▪ Tribunal assistance and outcomes achieved</li> <li>▪ Performance management system</li> <li>▪ Outcome monitoring</li> <li>▪ Partnership with Citizens Advice Exeter</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>▪ Reputation for inaccessibility</li> <li>▪ Waiting times</li> <li>▪ Adviceline answer rate</li> <li>▪ Lack of clients who are willing to tell their stories to the media</li> <li>▪ Resourcing tribunal assistance</li> <li>▪ Support to more vulnerable clients</li> <li>▪ Admin resources</li> <li>▪ Ability to recruit paid staff</li> <li>▪ High level of cash reserves</li> <li>▪ Lack of specialist, paid, debt advice services</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>▪ Premises</li> <li>▪ Volunteer Reception role</li> <li>▪ Self-help resources</li> <li>▪ Initial checks/Gateway approach</li> <li>▪ Trading</li> <li>▪ Building capacity to increase income</li> <li>▪ Working with private sector</li> <li>▪ Tendering for services</li> <li>▪ Economic and social impact of advice</li> <li>▪ More client advice provided by telephone appointments (where appropriate)</li> <li>▪ Email and webchat channels</li> <li>▪ Social media</li> <li>▪ Preventative services</li> <li>▪ Adviceline performance</li> <li>▪ FAIR model of partnership service delivery</li> <li>▪ Collaboration with other parties, e.g. Age UK, NHS, other debt agencies, Healthwatch</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>▪ Retaining volunteers and advisers</li> <li>▪ Financial uncertainty</li> <li>▪ Tendering agenda/ Contracts culture</li> <li>▪ Unrealistic expectations of funders</li> <li>▪ Unpredictability of funding sources</li> <li>▪ Impact of welfare reforms (internal and external)</li> <li>▪ Competition from other not-for-profit/commercial advice, and other, providers</li> <li>▪ Centralisation of service delivery</li> <li>▪ Reduced lottery, trust and LA funding</li> <li>▪ Safety of workforce from vulnerable clients</li> <li>▪ Capacity and demand issues</li> <li>▪ Project and Contracts</li> <li>▪ The changing needs of volunteers</li> </ul>

## APPENDIX ELEVEN - PEST ANALYSIS

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### Political

- **Government policy** in relation to contracting with the third sector via large prime providers to deliver policies
- **Citizens Advice** under pressure from Government to deliver savings and a 'national service' – risk to local Citizens Advice
- **Shared Society** places the third sector as an equal partner in the delivery of services
- **Partnership working** seen as the major development for service providers – dilutes potential for single organisations to take risks or innovate
- **Austerity measures** continue to see deep public sector funding cuts and potential change/enhanced role for the advice sector
- **New Torbay Council** political make-up and structure may provide greater opportunities in the future.

### Economic

- **Local authority funding** is under pressure given budget settlements and removal of some ring fencing of monies
- **Economy** leading to a reduction in returns on savings, greater recovery targets for creditors against 'bad' debts and public sector funding pressures
- **Lottery funding** under pressure meaning more targeted funding from limited budget
- **Trusts and Foundations** only fund once in a two - three year period. Income related endowments under-performing resulting in less funds to distribute

### Social

- **Job insecurity and welfare reform** means that we are likely to see demand for core advice services continue to remain high, whilst potential volunteers are seeking greater flexibility.
- **Emphasis on moving from benefits to work** puts vulnerable clients at risk of unsuitable remedies
- **Urban regeneration** means that the 'client base' for urban local Citizens Advice services increase with no corresponding funding change

- **Customer choice agenda** means that clients want individual tailored services that does not fit a one size fits all approach

## **Technological**

- **Email/webchat advice** needs of clients out pace available resources or expertise and hit face-to-face and/or telephone performance
  - **Website** means that more people are able to access self-help materials and information about the Charity and our services
  - **Client IT/telephone access** if we can secure new premises we can provide greater opportunities for client self-help supported by trained reception volunteers
  - **IT server and cloud based solutions** provide opportunities for more efficient communication and diary sharing across the charity
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