

# Citizens Advice Torbay

## Business Plan 2020-2023

(Approved by the Trustee Board on 26/03/2020)

**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

## 1.0 CONTENTS

1	Contents .....	2
2	Executive Summary .....	3
3	Introduction .....	3
4	Where are we now.....	4
5	About Citizens Advice Torbay .....	4
6	Aims and values.....	5
7	Community Advice Needs.....	<b>Error! Bookmark not defined.</b>
7.1	Economic factors which will drive up the need for advice .....	6
7.2	Welfare Reform.....	7
7.3	Shortage of affordable housing .....	7
7.4	Casualisation within the labour market.....	8
8	Supporting community advice needs.....	8
8.1	Advice .....	9
8.2	Advocacy.....	10
8.3	Technology .....	13
8.4	Sustainability.....	14
8.5	Culture .....	15
9	Staffing structure.....	<b>Error! Bookmark not defined.</b>
10	Risk management .....	16

## Appendices

Appendix One – Stand up for Equality.....	<b>Error! Bookmark not defined.</b>
Appendix Two – Opening Times .....	229
Appendix Three - Analysis of Performance .....	20
Appendix Four Current Staffing Levels .....	27
Appendix Five - Current Budget and projections.....	29
Appendix Six - Community Profile.....	30
Appendix Seven – Client Profile.....	34
Appendix Eight – Community Advice Needs Analysis .....	38
Appendix Nine - Risk Assessment .....	37
Appendix Ten - SWOT Analysis .....	39
Appendix Eleven - PEST Analysis .....	40
Appendix Twelve - Fundraising Strategy .....	45

## 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 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.

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 five key areas of development. These are:

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.

## 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:

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.

## 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 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.

## 7.2 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.

## 7.3 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.

## 7.4 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.

## 7.5 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 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 31<sup>st</sup> March 2021, we will:

- Increase income gained by 'core' clients totalling a minimum of £500,000 per annum
- Answer 2500 calls through our Adviceline Service
- Achieve an 80% client experience satisfaction score from those completing our client survey

By the 31<sup>st</sup> March 2021, through the FAIR Partnership:

- 218 older people will receive Level 1 advice & support
- 123 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
We will conduct an evidence-based strategic review of the advice framework and client journey	Year 1 <b>High</b>	Advice Services Manager
Develop a demand management strategy supported by a suite of self-help, and other resources	Year 1 <b>Medium</b>	Advice Services Manager
Establish new volunteer teams so that clients continue to have the support they need to challenge decisions, establish their rights and	Year 2	Advice Services Manager

resolve their problems.		
Review the way we communicate and improve services to those with learning disabilities.	Year 2	Advice Services Manager
Seek to establish new referral routes so that clients have access to advice at an early stage.	Years 2/3	Advice Services Manager

## 8.2 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 31<sup>st</sup> March 2021, we will:

- Produce 100 evidence forms
- Attend quarterly Citizens Advice Devon Research and Campaigns (DRAC) meetings

Action	Timescale/ Priority	Responsible
Review internal procedures for research and campaign activities and evidence form production	Year 1 <b>Medium</b>	Advice Services Manager
We will promote the outcomes of our work relating to inequality, discrimination and human rights	Year 1 <b>Medium</b>	Advice Services Manager/Lead Trustee
We will link our publicity and social media posts to key research and campaign issues	Year 1 <b>Medium</b>	Advice Services Manager
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
Complete an annual assessment of research and campaigns activity as part of the Citizens Advice Leadership self-assessment	Years 1-3	Advice Services Manager/Lead Trustee
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

### 8.3 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 31<sup>st</sup> March 2021, we will:

- Have at least 5000 website page views
- Have an average social media following of at least 300 each quarter

<b>Action</b>	<b>Timescale/ Priority</b>	<b>Responsible</b>
Through the Universal Support Help-to-Claim service we will continue to deliver a joint webchat and Adviceline service using a single work queue.	Year 1 <b>High</b>	Advice Services Manager
We will review processes and procedures for providing national Citizens Advice with feedback on IT and other systems	Year 1 <b>High</b>	Advice Services Manager
We will review procedures for volunteer handover and case write-up to streamline processes and benefit from technology, where appropriate	Year 1 <b>High</b>	Advice Services Manager
We will develop a plan for resourcing and improving the IT skills of our staff and volunteers	Year 1 <b>Medium</b>	Leadership Team
Conduct a review of our website to ensure that it is user friendly and supports self-help	Year 1 <b>Medium</b>	Leadership Team
Consider the role that a virtual adviser and/or chatbot technology could bring to our services	Year 2/3	Leadership Team
Investigate an 'intranet' or similar tool, such as instant messaging or Facebook Workplace, to improve internal communications with all workers	Year 2/3	Assistant Chief Executive

## 8.4 Sustainability

We will secure our future as a service through a more collaborative and proactive approach to fundraising

### Performance Measure:

By the 31<sup>st</sup> 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	Responsible
Work with the FAIR partnership 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
We will develop a premises and accommodation strategy, and actively seek premises which are accessible to clients and to those interested in helping to deliver the services whether paid or unpaid.	Year 1 <b>High</b>	Trustee Board
Actively work with Torbay Council and Health providers to find improved ways of supporting people in Torbay.	Year 1 <b>High</b>	Chief Executive
We will work with partners to develop plans for a Voluntary Sector Health and Well-being Partnership	Year 1 <b>High</b>	Chief Executive
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
Offer anonymised data to support the Joint Strategic Needs Assessment	Years 1 -3	Chief Executive

Maintain common training and delivery procedures for Adviceline	Years 1 - 3	Training Officer
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
We will develop a workforce plan to bring Adviceline performance up to national Citizens Advice average call answer rates.	Year 2	Leadership Team
Explore long term funding which enables the FAIR Partnership to further integrate around service delivery.	Years 2/3	Chief Executive
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 conduct a carbon footprint audit to assess areas for further work and/or investment	Year 3	Assistant Chief Executive

## 8.5 Culture

We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion, and challenges discrimination.

### Performance Measure:

By the 31<sup>st</sup> March 2021, we will:

- Hold the Advice Quality Standard at the generalist advice level and telephone standard
- Meet the Citizens Advice membership requirements, leadership standards and quality of advice standards
- Through the FAIR Project, 15 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
Test measures to determine client behavioural change as a result of our services	Year 1 <b>High</b>	Advice Services Manager
We will review our core staffing structure to ensure that we are able to develop capacity and consider new paid staff and volunteering roles to support these developments	Year 1 <b>Medium</b>	Leadership Team
Key staff will have completed e-learning modules and the Responsible Person (and deputy) will have completed a formal training course	Year 1 <b>Medium</b>	Leadership Team
Ensure that our Board has the skills and experience it needs to grow our charity by completing an annual skills audit	Year 1 <b>Medium</b>	Trustee Board/ Leadership Team
Conduct a survey of staff and volunteers to gather their views and then prepare an	Year 1 <b>Medium</b>	Leadership Team

internal communication plan, including opportunities for informal knowledge sharing		
We will review our people policies, including things such as an organisational behaviours policy	Year 1 <b>Medium</b>	Leadership Team
We will assess our progress against the national Citizens Advice strategic framework and develop resourcing estimates	Year 2	Leadership Team
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
We will work with other Citizens Advice providers to ensure we offer the most effective training model to meet these specific delivery needs, and consider new volunteer refresher training after the completion of initial training.	Year 2	Training Officer
We will consider the role that equality impact assessments could have on how we develop new services, or inform decisions about continuing services	Year 2	Leadership Team
Explore complimentary partnerships which further support the needs of local people.	Years 2/3	Chief Executive

## 9.0 STAFFING STRUCTURE

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We 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
- Help to Claim advisers
- Heat Well for Less energy project
- YES Brixham outreach worker

See the Organisation chart below.

## 10. RISK MANAGEMENT

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Our Risk Group, reporting to the 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

## APPENDIX TWO – OPENING TIMES

# 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.  
Company Limited by Guarantee No. 2785039 England.  
Authorised and regulated by the Financial Conduct Authority. FRN: 617774.

Citizens Advice Torbay is a registered charity 1017649

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

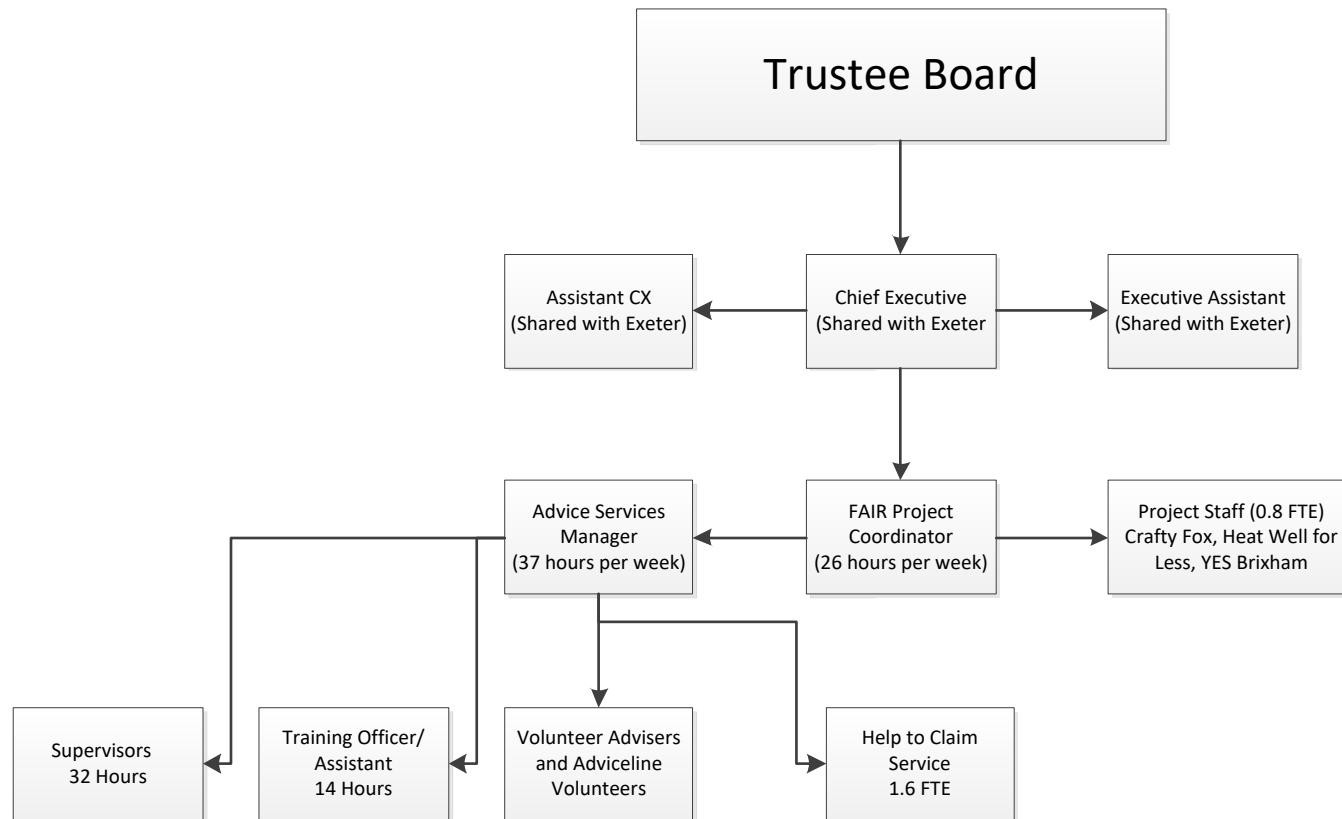
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## Client experience survey

## People Management Survey

## Leadership Self-Assessment

## 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	Research & Campaigns	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, 7 hours per week.
- Training Assistant , Jane Branch, 7 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, Amanda Benjamin, 59 hours per week
- Heat Well for Less Energy Champion, Naomi Milward, 7.5 hours per week
- YES Brixham, Sarah Rowlands, 8 hours per week

## Volunteers

There are currently, including trainees, 36 volunteers who provide advice, administration and reception services. In addition, we also have 8 trustees and 5 trainee volunteers.

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

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## APPENDIX SIX - COMMUNITY PROFILE

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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				

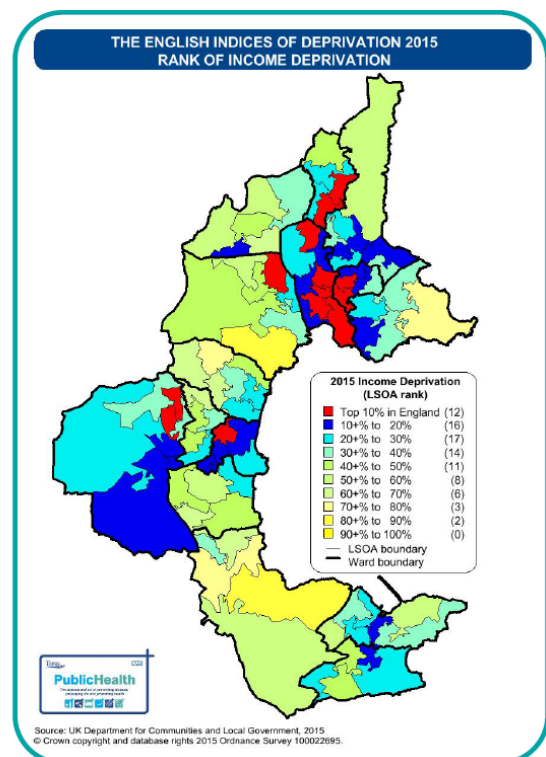
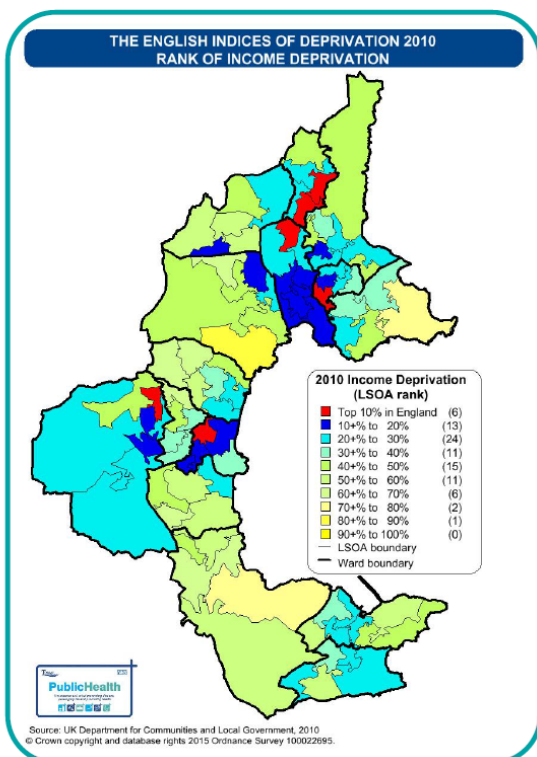
There is a clear correlation between income and employment. Worklessness is the biggest cause of poverty but in an area which has an aging population, low incomes at retirement is a real issue with clear implications for health.

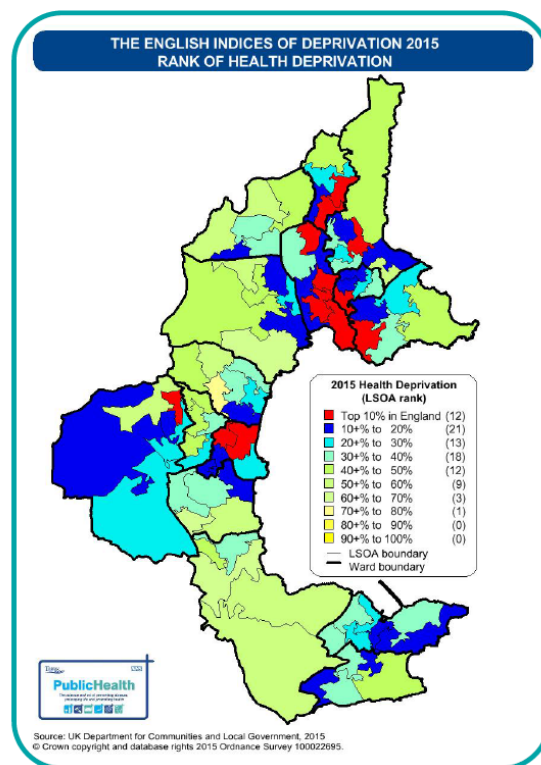
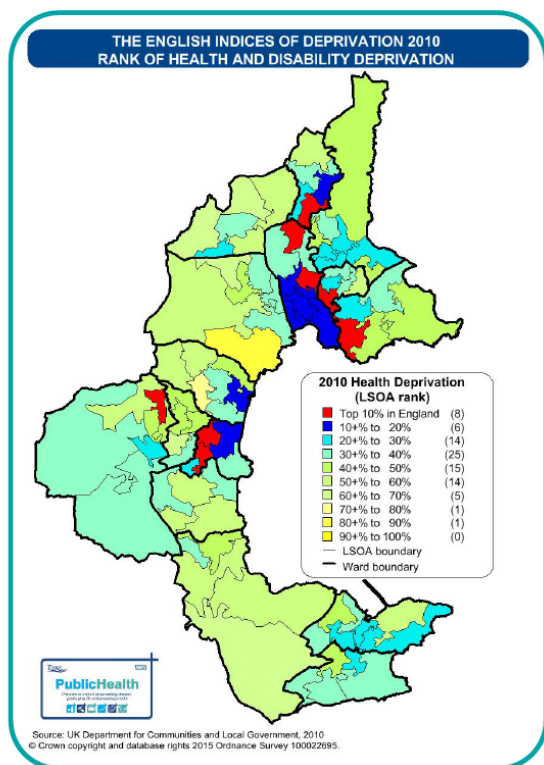
## In terms of Income Deprivation

- 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 2019/20

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>3,131</b>
<b>Quick client contacts</b>	<b>740</b>
<b>Issues</b>	<b>11,915</b>
<b>Activities</b>	<b>6,483</b>
<b>Cases</b>	<b>3,210</b>

#### Outcomes

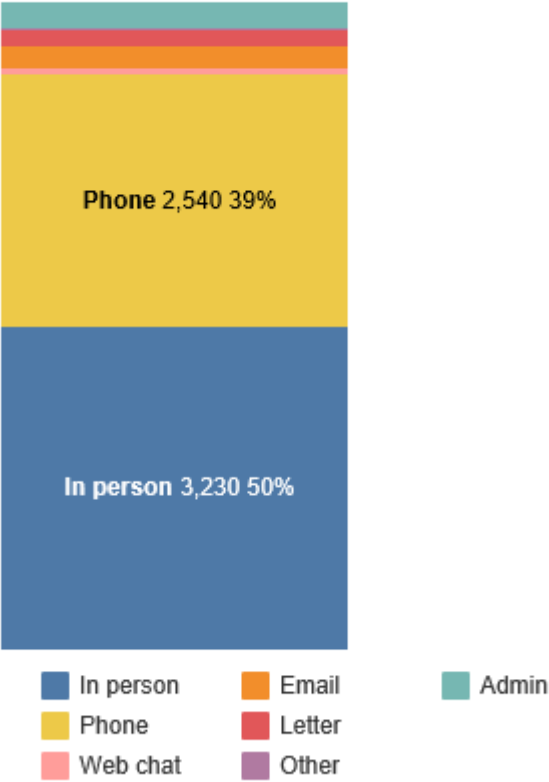
Income gain	£1,866,278
Re-imbursements, services, loans	£11,330
Debts written off	£0
Repayments rescheduled	£629
Other	£103,452

#### Issues

	Issues	Clients
Benefits & tax credits	2,713	1,055
Benefits Universal Credit	2,737	663
Consumer goods & services	383	198
Debt	1,720	565
Discrimination & Hate & GVA	64	44
Education	13	11
Employment	772	325
Financial services & capability	190	130
Health & community care	128	73
Housing	1,073	519
Immigration & asylum	122	63
Legal	374	202
Other	162	67
Relationships & family	645	310
Tax	103	64
Travel & transport	111	73
Utilities & communications	605	147
<b>Grand Total</b>	<b>11,915</b>	

Access channels

Channel



## Ward Data

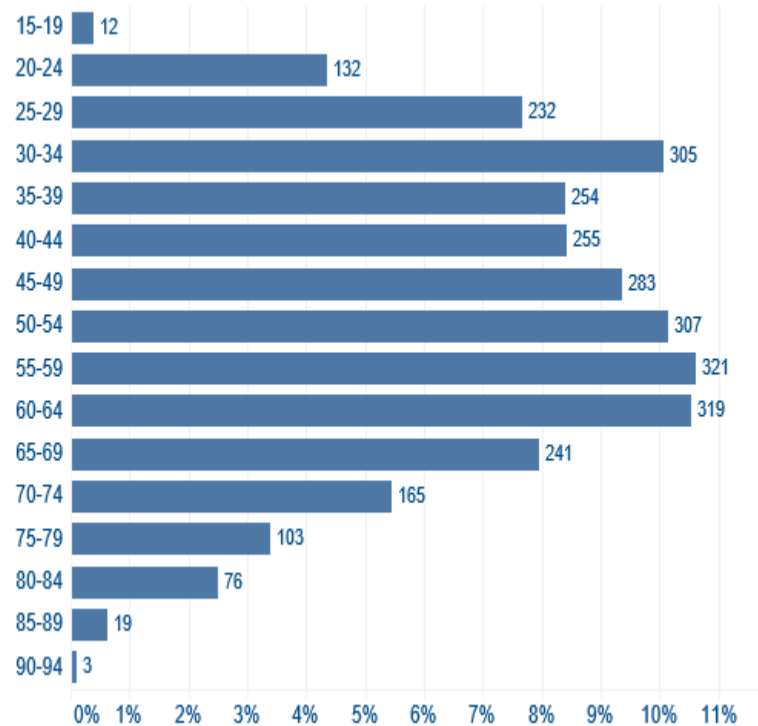
### Activities and clients by Local Authority

citizens  
advice

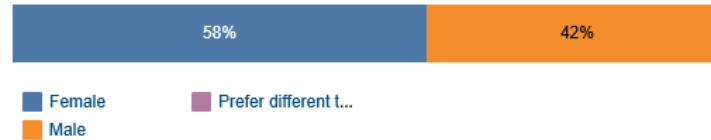
Client Geography Group or locations Local Authority	Client Geography Ward	Office group Torbay (member)	Funder All		
Client Geography (group)	Client Geography	Clients	% Clients	Casenotes	% Casenotes
Torbay	Barton with Watcombe	220	6%	423	7%
	Churston with Galmpton	99	3%	199	3%
	Clifton with Maidenway	178	6%	398	7%
	Cockington with Chelston	107	4%	218	4%
	Collaton St Mary	62	2%	148	2%
	Elleacombe	167	6%	350	6%
	Fuzeham with Summercombe	162	6%	304	5%
	Goodrington with Roselands	161	6%	383	6%
	King's Ash	256	9%	634	11%
	Preston	154	5%	290	5%
	Roundham with Hyde	378	13%	858	14%
	Shiphay	113	4%	207	3%
	St Marychurch	165	6%	369	6%
	St Peter's with St Mary's	129	5%	248	4%
	Tormohun	360	13%	716	12%
Grand Total	Wellswood	126	4%	271	5%
		2,837	100%	6,016	100%

## Client Profile Data

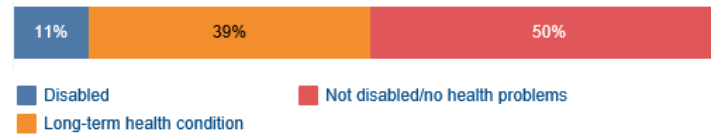
### Age



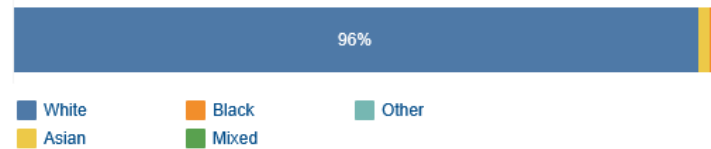
### Gender



### Disability / Long-term health



### Ethnicity



## 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 [AVAILABLE ON REQUEST]**

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## **APPENDIX TEN - SWOT ANALYSIS [AVAILABLE ON REQUEST]**

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## **APPENDIX ELEVEN - PEST ANALYSIS [AVAILABLE ON REQUEST]**

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## **APPENDIX ELEVEN – FUNDRAISING STRATEGY [AVAILABLE ON REQUEST]**

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