

Citizens Advice Torbay

Business Plan 2021-2024

(Approved by the Trustee Board on 25/03/2021)

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



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Company Limited by Guarantee No. 2785039 England
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2.0 EXECUTIVE SUMMARY

Little did we know when preparing our 2020/21 Business Development the challenges that would lie ahead from the worldwide Coronavirus pandemic. The World has faced an unprecedented health challenge from the pandemic, with many thousands losing their lives.

We owe it to the legacy of each and every family and individual affected by the pandemic to build a Business Development Plan that supports those most affected; be it through increased levels of debt, job loss, housing issues or in their relationships.

This Plan aims to make some sense of the challenges the Country faces as we come out of the immediate health crisis and enter a period of recovery and rebuilding.

We are also mindful of the challenges that our own people have faced over the last year, and this Business Development Plan aims to build on the lessons we have learned from a new model of service delivery over the last year, but to also recognise the emotional impact that remote working will have had on the health and well-being of our team. Their contributions over the last year have been simply incredible and we must do all we can to ensure that they are given 'space' to come to terms with the changing landscape as we start to return to some form of normality.

The Plan, therefore, aims to tackle the themes of

- Supporting our people,
- Securing the future of existing services, and
- Developing new services to meet the additional advice needs of our community as a result of the pandemic

With this in mind, trustees have designated some £49,000 of our reserves for Coronavirus recovery in the first year if this Business Development Plan.

Whilst the future remains uncertain, we are confident that the flexibility and 'can do' attitude demonstrated by our people over the last year, makes us well placed to respond to whatever challenges the future throws our way.

3.0 INTRODUCTION

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 as a worldwide pandemic and it will take all our skills and a very positive approach to the task in hand to navigate our way ahead.

4.0 WHERE ARE WE NOW

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

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 authorised and licensed us to deliver debt advice.

Our core service is delivered from Palace Avenue in Paignton which until the pandemic offered a drop-in and telephone service, and follow-up appointments. All services are currently delivered remotely. Outreach services are also delivered in community venues where resources permit.

Our opening times changes can be found in Appendix Two.

6.0 AIMS AND VALUES

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

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 48th 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 one of the highest overall rates of insolvencies (40.3 per 10,000 residents) in England and Wales, ranking 17th out of 336 local authorities. 54% of all issues presented by clients accessing our services relate to debt or money problems (including welfare benefits).

7.1 Coronavirus

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

As part of our recovery planning, we will work 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.

This cross-cutting theme is embedded across our strategic objectives.

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.

Torbay saw some 35% of employees furloughed at the peak of the pandemic, against a UK peak of 31%. Many are predicting a slow economic recovery in Torbay as we come out of the medical emergency, with potentially significantly higher levels of redundancies in hospitality, leisure and tourism.

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.

There remains a general unawareness within the UK population of the welfare system and the support available. A wider benefit take-up campaign, as we have seen in the past, to address wider economic, health and other inequalities is very much needed.

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.

The Government has signalled that the £20 per week uplift to Universal Credit will be withdrawn in October 2021. We are proud to have supported 486 people with Universal Credit during the pandemic. According to the latest DWP figures, the total Universal Credit caseload in Torbay has risen to 10,919 – a 98% increase since March 2020. This means removing the uplift could take around £10.2m out of the local economy, or more if the caseload increases, with household incomes falling off a cliff edge.

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. This situation is likely to increase given economic uncertainty in the hospitality, leisure and tourism industries.

8.0 SUPPORTING COMMUNITY ADVICE NEEDS

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.

As we emerge from the health emergency, and 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.

Working with local partners, 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.

<p>Performance Measure:</p> <p>By the 31st March 2022, we will:</p> <ul style="list-style-type: none"> • 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 <p>By the 31st March 2022, through the FAIR Partnership:</p> <ul style="list-style-type: none"> • 200 older people will receive Level 1 advice & support • 100 older people will receive Level 2 advice & support • 90 older people will have increased income
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In year one of this Plan we will take the following actions.

Action	Responsible
We will review our service model, based on the evidence gained during our pandemic response, and bring forward options for enhancing our service model.	Advice Services Manager
Seek to establish new referral routes so that clients have access to advice at an early stage.	Advice Services Manager
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.	Chief Executive/ FAIR Co-ordinator

In years two and three of this plan we will consider the following actions and initiatives.

- We will conduct an evidence-based strategic review of the advice framework and client journey
- Develop a demand management strategy supported by a suite of self-help, and other resources
- Establish new volunteer teams so that clients continue to have the support they need to challenge decisions, establish their rights and resolve their problems.

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 31st March 2022, we will:

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

In year one of this Plan we will take the following actions.

Action	Responsible
Work jointly to highlight research and campaigning issues and run shared campaigns to raise awareness and inform policy development.	Advice Services Manager
Complete an annual assessment of research and campaigns activity as part of the Citizens Advice Leadership self-assessment	Advice Services Manager/Lead R&C Trustee
Engage with Ageing Well Torbay and FAIR partners to address issues of social isolation amongst those aged 50 or over, and highlight the impact of unclaimed benefits, such as Pension Credit and Council tax support	Advice Services Manager/R&C Lead Trustee

In years two and three of this plan we will consider the following actions and initiatives.

- We will promote the outcomes of our work relating to inequality, discrimination and human rights
- We will link our publicity and social media posts to key research and campaign issues
- Embed our research and campaigning into our communications work so that more people can be helped through structural change and service improvements

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 31st March 2022, we will:

- Have at least 30,000 website page views
- Have a social media following of at least 300 people or organisations

In year one of this Plan we will take the following actions.

Action	Responsible
We will develop a plan for resourcing and improving the IT skills of our staff and volunteers	Leadership Team
Investigate an 'intranet' or similar tool, such as Microsoft Teams or Facebook Workplace, to improve internal communications with all workers	Advice Services Manager

In years two and three of this plan we will consider the following actions and initiatives.

- Conduct a review of our website to ensure that it is user friendly and supports self-help
- Consider the role that a virtual adviser and/or chatbot technology could bring to our services

8.4 Sustainability

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

Performance Measure:

By the 31st March 2022, 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 in order to diversify our income sources

In year one of this Plan we will take the following actions.

Action	Responsible
We will develop a volunteer plan to include re-induction planning for volunteers who have not been able to volunteer during the pandemic, re-training and recruitment	Advice Services Manager
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.	Trustee Board
Actively work with the Health & Well-being Voluntary Sector Network to find improved ways of supporting people in Torbay.	Chief Executive
Explore long term funding which enables the FAIR Partnership to further integrate around service delivery.	Chief Executive

In years two and three of this plan we will consider the following actions and initiatives.

- We will conduct a carbon footprint audit to assess areas for further work and/or investment
- We will develop a workforce plan to bring Adviceline performance up to national Citizens Advice average call answer rates.

8.5 Culture

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

<p>Performance Measure:</p> <p>By the 31st March 2022, we will:</p> <ul style="list-style-type: none"> • 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, 11 older carers & people with Learning Disabilities will receive advice • We will be registered as a Hate Crime Reporting Centre

In year one of this Plan we will take the following actions.

Action	Responsible
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	Leadership Team
We will consider the role that equality impact assessments could have on how we develop new services, or inform decisions about continuing services	Leadership Team
Offer mental health awareness training to all paid staff, including line managers and supervisors	Training Officer

In years two and three of this plan we will consider the following actions and initiatives.

- Test measures to determine client behavioural change as a result of our services

- Conduct a survey of staff and volunteers to gather their views and then prepare an internal communication plan, including opportunities for informal knowledge sharing
- We will review our people policies, including things such as an organisational behaviours policy
- We will assess our progress against the national Citizens Advice strategic framework and develop resourcing estimates

9.0 STAFFING STRUCTURE

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
- Advice Services Manager
- Executive Assistant – shared with Citizens Advice Exeter
- Advice Session Supervisors
- Training Officer/Assistant
- FAIR Project Co-ordinator
- The Lodge outreach worker
- Help to Claim advisers
- Energy Champion/Caseworker
- YES Brixham outreach worker

See the Organisation chart that follows. Our Advice Services Manager is our Quality of Advice lead

10. RISK MANAGEMENT

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 – EQUALITY, DIVERSITY AND INCLUSION

In accordance with the national Citizens Advice Future of Advice strategic framework, our Equality, Diversity and Inclusion goals are that:

- Our **advice** services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive
- Our **advocacy** services will speak up for those who face intense disadvantage, detriment or harm to their wellbeing and we will improve how we identify and consider those needs
- Our **technology** will respond to user needs and will improve access to our services, including face to face
- In terms of **sustainability**, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm
- Our **culture** will be more inclusive and we will continue to make our whole service more diverse with better equality of opportunity for all

APPENDIX TWO – OPENING TIMES

Due to the Coronavirus guidance, and as many of our volunteers are in the 'at risk' group, we have reluctantly taken the decision to close our face-to-face services in Paignton until further notice.

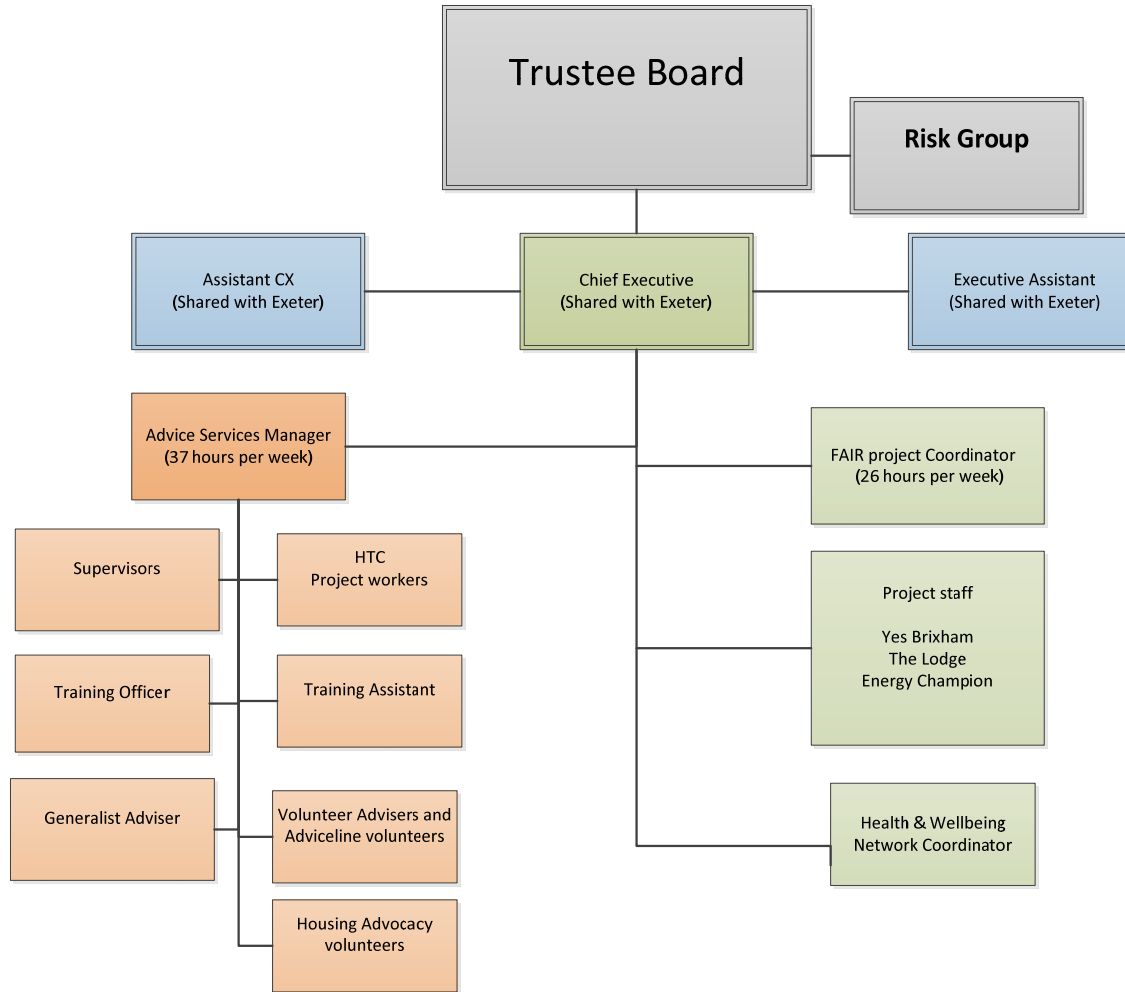
We continue to deliver our service through our enhanced Adviceline but would first ask that you visit www.citizensadvice.org.uk for initial advice and information.

Our Adviceline number is 0808 2787859 (free phone), and is currently available as follows:

Monday	9.30am-12.30pm
Tuesday	9.30am-12.30pm
Wednesday	9.30am-12.30pm
Thursday	9.30am-12.30pm
Friday	9.30am-12.30pm

APPENDIX THREE - SUMMARY OF PERFORMANCE [AVAILABLE ON REQUEST]

Appendix Four - Current Staffing Structure



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
Stephanie Colegate	Research & Campaigns	March 2019
Geoff Buck	Personnel, recruitment and training	March 2019
Vacancy	Governance & Complicance	
Maddy Bird		March 2021

Paid Staff

- Chief Executive, Steve Barriball, Shared role with Exeter
- Assistant Chief Executive, Lyndsay Jarman, Shared role with Exeter
- Advice Services Manager, Jackie Ekers, 37 hours per week.
- Executive Assistant, Vicki Tate, Shared with Exeter
- Advice Session Supervisors :
 - 16 hours - Lynne Eccleston
 - 16 hours - Tony Cox
 - 12 hours - Amanda Benjamin
- Training Officer, Dolores Unwin, 7 hours per week.
- Training Assistant , Ruth Bellinger, 7 hours per week
- Ageing Well Financial Advice, Information and Resilience (FAIR)
Coordinator, Susan Bottomley, 26 hours per week

- The Lodge outreach worker, Naomi Milward, 8 hours per week
- Universal Credit help to claim service, Faye Greenwood, Lin Etherden, Amanda Benjamin, Vacancy 51.5 hours per week
- Energy Champion, Naomi Milward, 7.5 hours per week
- YES Brixham, Sarah Rowlands, 8 hours per week

Volunteers

There are currently, including trainees, 38 volunteers who provide advice, administration and reception services. In addition, we also have 8 trustees

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

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 seven distinct domains of deprivation). There are 317 district authorities in England. The most deprived district is ranked 1 and the least deprived is ranked 317.

- Compared to England, Torbay is ranked amongst the 16% most deprived district local authorities (48th out of 317 in 2019).
- 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.
- The domains which contribute the most to Torbay's overall multiple deprivation score are income and employment.

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.

Strategic Needs Assessment

The Joint Strategic Needs Assessment for Torbay reports:

- Torbay has a resident population of 133,883, with 51.5% female and 48.5% male.
- Torbay experiences higher proportions of children living in poverty
- Children in Torbay have higher levels of long term health problems or disability Torbay has amongst the highest rates of looked after children in England
- There are higher levels of dependent children living in lone parent households

- Torbay has higher rates of under 18 conceptions
- Around 1 in 5 of school aged children have a special educational need in Torbay
- Torbay's population structure continues to experience an older demographic, with Torbay's over 85 population expected to double over the next twenty years
- Torbay's aged population has further challenges in higher levels of dependency. Where there are higher levels of dependent population per working age population. This is important with regards to the potential workforce within Torbay.
- Torbay has one of the highest levels of divorced or separated in the country.
- There are higher proportions of the population living in the private rented sector and lower levels living in social housing in Torbay.
- Rates of reported crime and domestic abuse are lower in Torbay, whilst levels of antisocial behaviour are higher.
- There are high levels of self-reported bad health in the population, and a lot of people living with mood or anxiety disorders.
- There are higher rates of emergency admissions to hospital and lower levels of elective admissions.

APPENDIX SEVEN – CLIENT PROFILE 2020/21

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

Client count, issues and outcomes

Summary

Clients	1,921
Quick client contacts	536
Issues	8,948
Activities	4,716
Cases	1,960

Outcomes

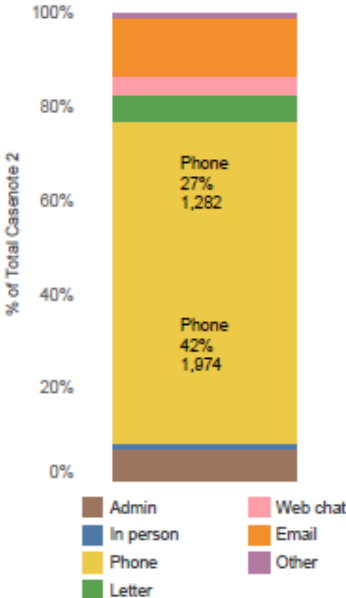
Income gain	£713,766
Re-imburements, services, loans	£395
Debts written off	£2,104
Repayments rescheduled	£1,420
Not recorded/not applicable	£24,472

Issues

	Issues all	Distinct count ..
Benefits & tax credits	1,882	620
Benefits Universal Credit	1,991	502
Consumer goods & services	294	116
Debt	827	287
Discrimination & Hate & GVA	42	29
Education	19	16
Employment	732	283
Financial services & capability	179	94
Health & community care	160	61
Housing	816	311
Immigration & asylum	69	31
Legal	281	131
Other	145	99
Relationships & family	409	172
Tax	70	48
Travel & transport	72	41
Utilities & communications	950	216
Grand Total	8,948	

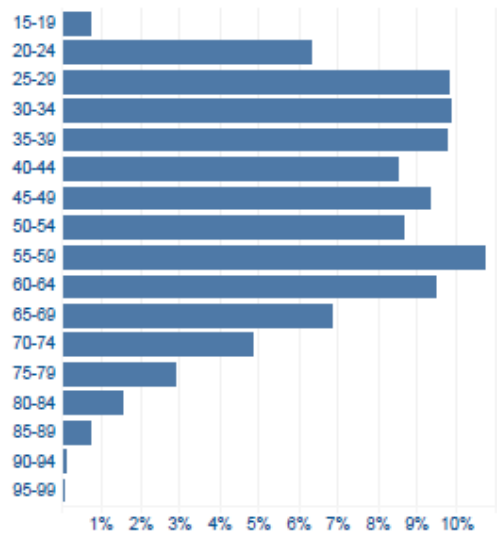
Access channels

Channel

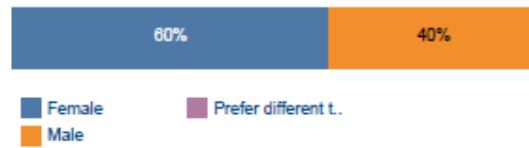


Client Profile Data

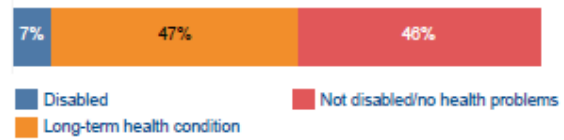
Age



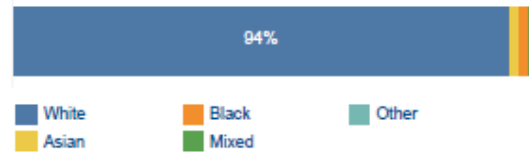
Gender



Disability / Long-term health



Ethnicity



APPENDIX EIGHT – COMMUNITY ADVICE NEEDS ANALYSIS

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 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]

APPENDIX TEN - SWOT ANALYSIS [AVAILABLE ON REQUEST]

APPENDIX ELEVEN - PEST ANALYSIS [AVAILABLE ON REQUEST]

APPENDIX TWELVE – FUNDRAISING STRATEGY [AVAILABLE ON REQUEST]
