

CHILTERN DISTRICT COUNCIL

King George V House, King George V Road, Amersham,
Buckinghamshire, HP6 5AW

Telephone: 01494 729000 **DX:** 50711

Fax: 01494 586506

Website: www.chiltern.gov.uk

Email: info@chiltern.gov.uk



Services Overview Committee

Tuesday, 29th September, 2015 at 6.30 pm

Late Report for Item 8

8 Service Level Agreement grant to Citizens Advice Bureau (Pages 3 - 6)

The Committee is asked to consider the attached draft Cabinet report and any comments made will be reported to the Cabinet meeting.

Appendix 1 (Pages 7 - 20)

Appendix 2 (Pages 21 - 38)

SUBJECT:	<i>Service Level Agreement with Chiltern Citizens Advice Bureau</i>
REPORT OF:	<i>Community Health and Housing Portfolio – Cllr Graham Harris</i>
RESPONSIBLE OFFICER	<i>Martin Holt, Head of Healthy Communities</i>
REPORT AUTHOR	<i>Martin Holt Head of Healthy Communities</i> mholt@chiltern.gov.uk 01494 732055
WARD/S AFFECTED	<i>All</i>

1. Purpose of Report

To agree the award of funding to the Chiltern Citizens Advice Service (CAB) for the period 1st April 2016 to 31st March 2019

RECOMMENDATIONS

That Cabinet agrees to support the Chiltern Citizens Advice Service draft business plan with funding of £122,900 for the period 1st April 2016 to 31st March 2019

2. Reasons for Recommendations

2.1 The work of the CAB contributes directly to the Housing and Homelessness prevention strategies and as a key partner in reducing the risk of homelessness it is estimated that the prevention work undertaken by the CAB. In 2014/15 the CAB prevented 39 cases of homelessness where clients were facing a imminent prospect of repossession due to rent and Mortgage arrears. If these households had been placed in B+B accommodation the cost to the Council is estimated at between £30,000 to £65,000. The Council would also have faced further costs accommodating other clients who became homeless because they did not receive the support of early intervention by the Debt Advice Service.

2.2 The CAB assists the Council's excellent delivery of council tax collection through the support and debt advice it provides to residents on council tax and housing benefits issues. Should the council tax collection performance fall below 98.5% there would be an adverse impact on the proposed council budget for 2015/2016, with a potential for deficit on the collection fund, which would require a negative adjustment in our overall budget. At Chiltern there is usually a surplus in the collection fund; for example in 2014/15 we had a positive adjustment of £252k

3. Content of Report

3.1 The Chiltern CAB is a charity that operates out of offices in Chesham, Amersham and provides outreach services at Prestwood and Chalfont St Peter Community Centre. It provides; a free, independent, confidential and impartial service to everyone, on their rights and responsibilities, and has developed a range of generalist and specialist services meeting the changing needs of the local community.

- 3.2 All offices and outreach centres provide face to face advice and support which continues to be the principle method of engaging with clients. The service supports the Buckinghamshire wide telephone based – Adviceline and has sought to deliver outreach through Children’s Centres and community locations
- 3.3 Advice services are provided by 56 volunteers supported by 5 administrative volunteers and 8 part time advisors. Most advice is given at the general level with specialist services in benefits, debt and employment.
- 3.4 The service has supported 4,875 clients with 16,668 issues and provided £2.310,169 financial benefits to customers. Through partnership working with the other Buckinghamshire CAB’s the Chiltern CAB supports the delivery of the Money Advice Service and Pensionwise services as well as working closely with Food Banks, Credit Union and other charitable organisations.
- 3.5 Partnership working enabled the organisation to access Lottery Funding to deliver the Community Advice Network (CAN) project across Chiltern and South Bucks increasing its opportunity to provide support and assistance.
- 3.6 The benefits of the Community Advice Network (CAN) service to the Chiltern District community are detailed in the presentation to Full Council detailed in **Appendix 1**
- 3.7 Future challenges include;
- Increased demand for advice services – whilst more clients are accessing self-service support via the website, similar to the experience of housing more complex enquiries are being undertaken on a face to face basis. The predicted changes to benefits and the economy will increase the risk of consumer debt leading to more demand for services.
 - Challenging funding environment – The Council has traditionally encouraged the CAB to diversify its funding stream. Whilst the award of funding from CDC has not increased in line with inflation the CAB has successfully accessed alternative funding. With the potential for cuts in public funding over the next three years, this is identified as a significant risk to the continuation of service delivery.
- 3.8 The CAB aims to mitigate these and other challenges through the actions identified in its draft Business Plan as detailed in **Appendix 2**.

4. Consultation

Not Applicable

5. Options

To continue to fund CAB with an award of £122,900 or consider increasing or decreasing the annual award

To award funding for the period 1st April 2016 to 31st March 2019 in line with the Buckinghamshire Compact or award funding on an annual basis.

7. Corporate Implications

- 7.1 Finance: the provisional budget anticipates an award of £122,900, however this could be increased by up to £12,500 following the ending of three community SLA's in 2014/15. It is recommended that the agreement with the CAB should be subject to annual review and 6 month notification of any change in funding. Thus should this area of work be the subject of further savings or the demand for the service is not as great as current predictions indicate the council could renegotiate the funding agreement. Any change would take effect after 6 months and for the following year.
- 7.2 Legal: The support to the CAB assists the Council in ensuring that those with protected characteristics under the Equalities Act are supported with advice and assistance to access services.

8. Links to Council Policy Objectives

This links to the 'Working towards safe and healthier local communities' aim of the Joint Business Plan 2014-19.

9. Next Step

Officers will agree the Service Level Agreement with the Chiltern CAB in consultation with the Head of Healthy Communities and the Portfolio Holder.

Background Papers:	None except as referred to in this report
---------------------------	---



The Chiltern Citizens Advice Bureau

Presentation to Chiltern District Council
14th July 2015



2015

Our Service

Free and fair

- We are a local charity reliant on money from local councils and other sources of charitable funds.
- We are a member organisation of Citizens Advice, providing free, independent, confidential and impartial advice to everyone

Quality advice

- We provide a range of specialist and generalist services, meeting the changing needs of the local community, delivered at locations and times that allow convenient client access

Value for money

- Deliver quality advice for low cost with a cost per client of £36 and a cost per problem addressed of £13
- Overheads are kept low with a few part-time paid staff and a large volunteer base. Currently 63 volunteers work for the bureau.

Delivering for CDC

We see our partnership with CDC as strategic – we share many goals, including several of those outlined in the Community Cohesion Strategy

- **Improving community participation** – through our volunteering opportunities
- Supporting services that improve opportunities for older people to live fuller, active and ultimately more fulfilling life styles
- **Improving the health and wellbeing of the population** and the reduction of health inequalities, particularly through our debt advice
- **Preventing homelessness** – through our housing advice and close relationship with the Housing Department and Paradigm
- **Helping to stimulate and support a vibrant local economy** - through ensuring clients can gain employment, access the benefits to which they are entitled and manage finances effectively

Our funding from CDC is crucial in leveraging more funding, and more services into the area



Citizens Advice consumer service

Consumers can contact the helpline on weekdays from 9am to 5pm by calling:

08454 04 05 06

for the English-language line.

08454 04 05 05

for the Welsh-language line.

Textphone:

Dial 18001 followed by the Citizens Advice consumer helpline number **08454 04 05 06**.

Welsh-language textphone:

Dial 18001 followed by **08454 04 05 05**.

CAB Services in Chiltern

Amersham

Monday – Thursday, telephone advice and appointments

Chesham

Monday – Friday, drop-in and appointments

Chalfont St Peter

Monday – Friday, drop-in and appointments

Prestwood (GP Surgery)

Wednesday - appointments

Holmer Green Outreach

New service offered from parish offices at Holmer Green

Community Outreach

Offered under Big Lottery funding, including home visits where client is unable to travel, financial capability training and Childrens Centre clinics



Campaigning locally

Many Citizens Advice Bureaux run local campaigns, on topics that affect the communities they serve.

Recent examples include energy costs, benefits delivery services, letting agents, school uniform costs, foodbanks and loan sharks.

Specialist services

Housing advice

- Increase of around 9% in housing issues compared to last year
- Around 40 clients annually are facing homelessness
- Work closely with housing department on arrears cases and potential evictions; provide a detailed report quarterly analysing debt clients, housing clients and trends.

Debt advice

- Money Advice department provides 63 hours of money advice weekly between paid and volunteer debt advisors
- Increases are being seen year on year in numbers of cases and level of debts reported.

Employment advice

- Trained employment advisors handle employment casework
- Pay and entitlements is the most common issue, followed by dismissal, disputes and terms and conditions

Projects

Core funding acts as crucial match funding to attracting additional grants to increase our reach. We currently deliver the following projects through grants:

- **Money Advice**
- **GP Surgeries**
- **Financial Capability**
- **Energy Best Deal**
- **Barnardos Children's Centres**

There is significant risk attached to each income stream and uncertainty surrounding length of each project.

Impact of our work

We help over **6000 people**
in Chiltern each year resolve **16,000**
problems

We estimate we reach **10%** of all
households in Chiltern each year

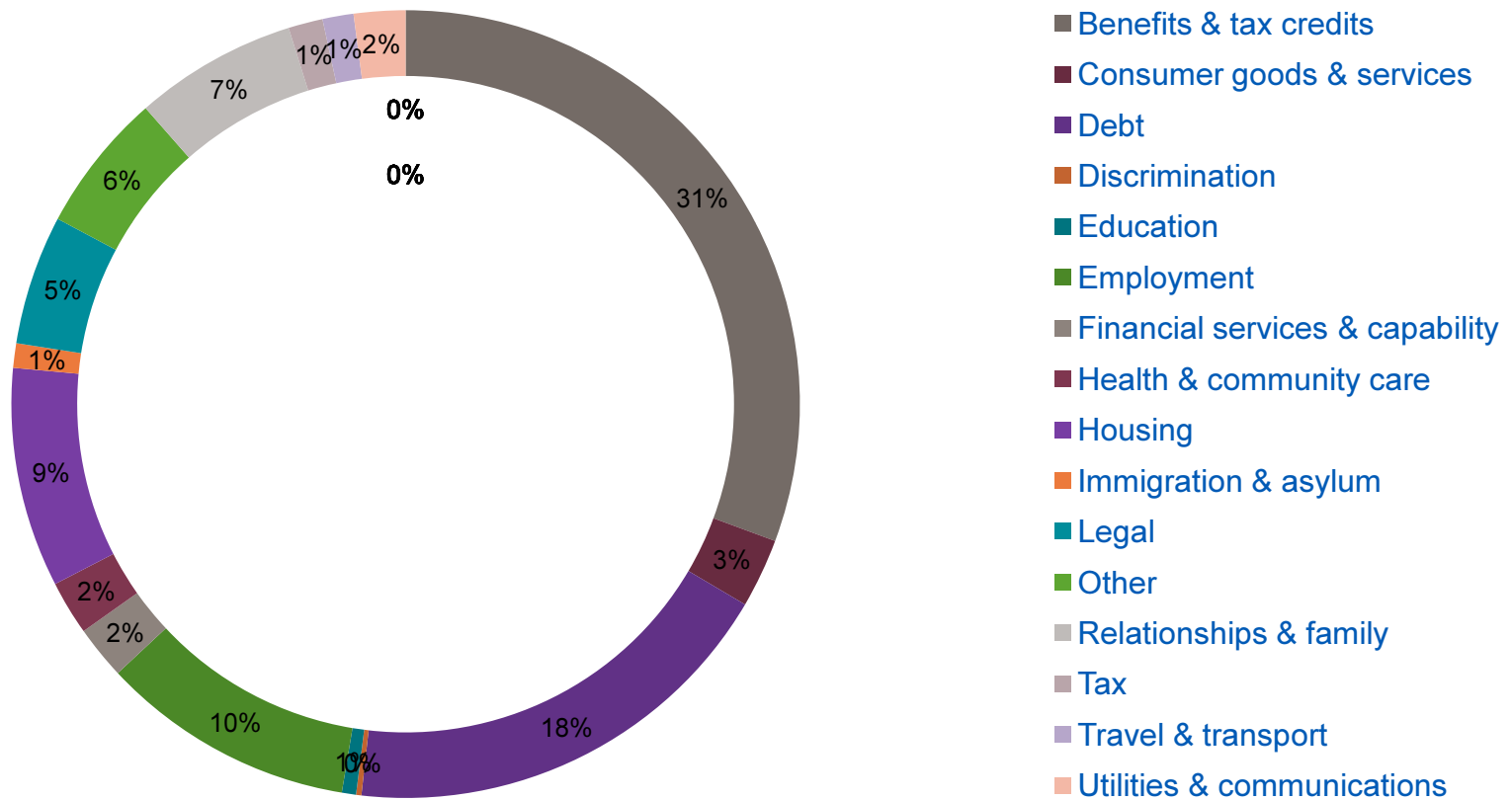
Debt clients present with a total debt of over
£2.5 million each year and
annually clients are **£2.3 million**
better off as they claim the benefits to which
they are entitled or have debts repayments re-
scheduled or written off



“
**We’re here
with advice
when someone
needs us,
whatever the
problem. In
person, online
and over the
telephone.**
”

The problems we help with

Client Issues Chiltern CAB



Case study 1 Howard

- Howard sought help with several month's rent arrears
- He had significant other debts
- He had recently lost his job
- Referred to debt caseworker and returned with documentation
- Financial statement drawn up
- Debts prioritised and arrangements made with all creditors.
- An adviser also helped Howard to apply for Job Seekers Allowance.
- The debt caseworker then helped Howard set a sustainable budget.

“

The advisors were extremely efficient and helpful. My problems were a nightmare

”

Case Study 2 Keith

- Keith was referred to CAB by his GP after the death of his wife. He was suffering from depression and alcohol dependency
- The adviser helped Keith get Bereavement Allowance and a payment from the social fund for funeral expenses
- A further appointment was made to discuss debts
- The adviser got Keith a small grant from a local charity to cover the fee for his debt relief order and pay television license arrears
- Keith returned to the service when his Bereavement Allowance stopped and was support to apply for Employment Support Allowance

“

I can't say thank you enough for the help you provided me when I was at the lowest point in my life

”

Case Study 3 Marie

- Marie became a client after speaking to an adviser at a Children's Centre Play Centre.
- She was concerned about her benefits entitlement given fluctuating household income and changing numbers of adults in her home
- The adviser provided information about contacting DWP with changes in circumstances and talked Marie through the tax credit renewal process

“

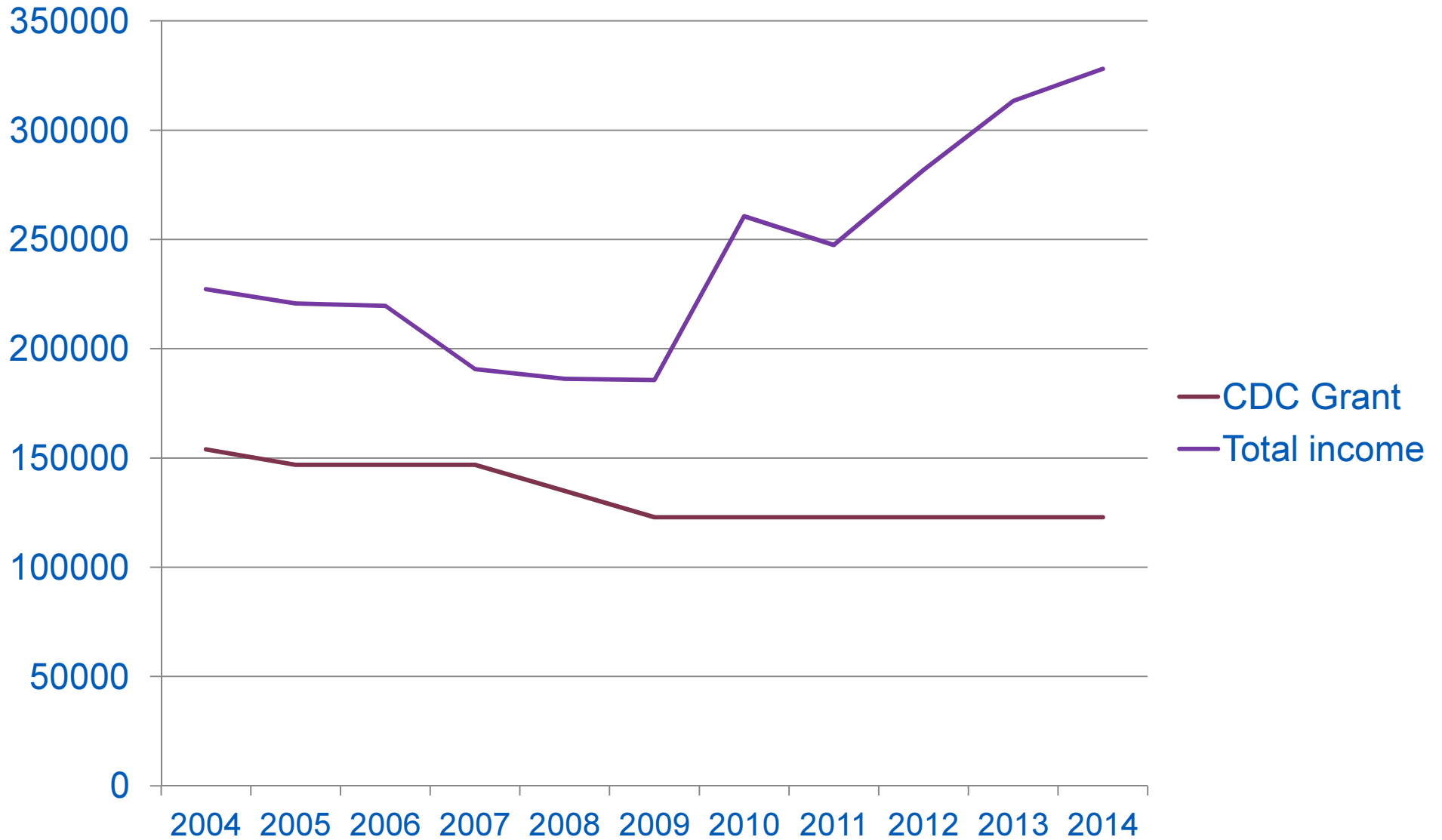
You gave me very clear and straightforward advice and made me confident to manage my benefits myself

”

Developing the service in future

- Expectation of significant increase in demand for our services: introduction of Universal Credit, further welfare reform, housing reform, increases in interest rates and consequent increases in consumer debt
- Funding uncertainty - project funding accounts for significant proportion of Chiltern CAB income, but is short term and risky
- Expansion of services – Saturday opening; catering for out commuters; increase numbers of 18-24 year olds, over 65 year olds and men using the services.
- Development of current service offer – email, webchat, social media and telephone service
- Develop partnership working – very successful referral system with GP surgeries – want to expand to more surgeries, health visiting and mid-wifery services

Our funding





Chiltern Citizens Advice Bureau Business Plan 2016-2019

The Challenges we will face

Chiltern Citizens Advice Bureau has experienced a period of significant growth. The bureau, over the past three years, has expanded its client base, particularly through lottery-funded outreach work in South Bucks. In addition the core service has continued to offer extensive opening hours at both the Amersham and Chesham offices. Project-funding has increased over a five year period. New services have been introduced including Buckinghamshire Adviceline (a shared telephone service with other Buckinghamshire bureaux) and email and webchat advice.

Over the next three years the bureau will face a number of challenges. In summary these are:

- Increased demand for advice services (welfare reform, housing reform, potential increases in interest rates and higher consumer debt)
- An ongoing challenging funding environment
- The introduction of a national telephone service
- A change to our quality framework
- Increased labour market competition

(1) Increased demand for advice services

A number of national policy changes are likely to lead to increased demand for Chiltern Citizens Advice services. Over the past five years there have been two concurrent trends in clients seeking advice at the Chiltern Citizens Advice. Firstly there has been a slight decline in overall numbers of clients visiting the bureau. This is coupled with the clients who have accessed services having more complex issues, represented by an increase in repeat appointments and calls and an increased number of advice issue codes (i.e. debt, benefits, travel) per client. This is a pattern shared with other bureaux. It appears that individuals with more straightforward advice needs are accessing our online advice. This leaves those clients who are unable to access online advice sources independently. Such clients, who already tend to have more demands advice needs, have had their situations made more complex by the various recent government reforms. Overall these trends have caused an increased pressure on our services, requiring increased numbers of volunteer advisers and expansions of services supporting volunteers including training, IT equipment, administrative and management costs.

Over the next three years it is likely that demand for advice services will increase. Economically it is likely that low interest rates will end. This will have potential impacts on borrowers, potentially leading to increased demand for advice from mortgage holders. It is likely consumer debt levels will increase, leaving clients more vulnerable to interest rates.

Another source of increase in demand for our services are various planned policy changes. The roll out of Universal Credit will take place through the period in Buckinghamshire. Significant housing reform is planned, which will affect those in social housing in the area. Both these changes are likely to lead to increased demand for benefit, housing and debt advice.

(2) The challenging funding environment

The charity sector continues to face a challenging funding environment. Chiltern CAB relies on funding from public sector bodies, which are likely to continue to face funding cuts. While in recent years the bureau has been successful in securing project funding, almost all such funding is single year agreements, and significant uncertainty remains about continuation of project funding.

(3) Introduction of a national telephone service

In addition to a new quality framework, Citizens Advice also plan to introduce a new national telephone service in the spring of 2017. This will involve pooling of all calls to Citizens Advice with quotas for bureaux across the country to answer. The introduction of such a service will require significant additional capacity at Chiltern CAB, including additional volunteer advisers, telephone facilities and training.

(4) Changes to the quality framework

The period 2016-19 will see the introduction of a new Citizens Advice quality framework. The proposed changes involve amendment to the advice process and changes to the quality checking process required. These changes will be implemented at Chiltern Citizens Advice between 2016 and 2019 and will have an impact on staff deployment at supervisor level. The proposed changes will allow Chiltern Citizens Advice increased discretion relating to volunteer training programmes and how face-to-face advice is delivered. The new quality checking process will involve local case checking for a set proportion of client cases each quarter, with national validation of the checks. This will necessitate a change from the current one hundred per cent case checking currently carried out at Chiltern Citizens Advice. Piloting of these changes has found no adverse impact of the changes on advice quality.

(5) Increased labour market competition

With decreasing levels of unemployment, and some indications of wage increases, it is likely Chiltern CAB will face increased labour market competition over the next three years. Recruitment to paid positions is likely to remain challenging through the period.

Our Objectives

Chiltern CAB has six objectives for the period 2016-2019. These objectives aim to address the challenges highlighted above, build resilience within the services and maintain the breadth of services offered to clients and the quality of the service.

- **Build excellent awareness of Chiltern CAB services** in Chiltern and South Bucks.
- **Improve access for under-represented groups**, identified as 18-24 year olds, over 65 year olds and men
- **Deliver our services where people want them**, through seeking funding to maintain our current outreach network
- Using our Campaigns and Research strength to **build our preventative work**
- **Develop our channels for delivering advice** (face-to-face, telephone, email and webchat) and successfully introduce the national telephone service within the bureau
- **Deepen and develop partnership working** including the development of a county-wide money advice service
- **Attract and retain high quality volunteers and paid members of staff**

Activities which will support our delivery

The delivery of these objectives will depend on the delivery of forty-three separate activities. These activities are listed below, in priority order under each objective. After the list of projects supporting core objectives, a number of activities are identified which are required to comply with statutory or Citizens Advice membership obligations.

1. Building excellent awareness of Chiltern CAB services

Building awareness of the services offered by Chiltern Citizens Advice is important to attracting clients, ensuring client access our services at appropriate times as well as building awareness among a range of stakeholders in our local community. During 2014 and 2015 the Community Advice Network (CAN) project delivered new marketing materials as well as leaflet and poster drops and direct mail campaigns. The CAN project also delivered new websites both for the project and the CAB generally, which were more focused on the needs of clients.

It is important to Chiltern Citizens Advice that services are accessible to all in the community. Constant promotion of the general advice services is necessary to ensure all residents of Chiltern have an understanding of what services we offer and how they can access our services. In order to reach as wide a cross-section as possible we are planning a broad range of activities. This includes direct marketing, including posters and leaflets, and using intermediaries who we know interact with residents who may require our services, such as local councillors. We will continue to promote our services in local media and will also promote services through social media in order to reach different sections of the Chiltern population.

Our aim during the period is to build a volunteer marketing team in the bureau, which will be able to ensure the constant level of activity required to maintain awareness.

We will seek to evaluate the impact of our marketing activities. Activity 1.3 will allow us to measure how effective targeted geographical marketing is and consider whether this is an area which could be developed long term.

Activity	Priority	Planning document	Comments/details
1.1 Distribution of leaflets and posters across Chiltern and South Bucks	High	Annual Marketing Plan	Currently carried out under CAN. Design work already paid for, costs associated with printing and distribution.
1.2 Scheduled promotion of specific CAB services/ or reactive work through press coverage and social media (quarterly campaign theme)	High	Annual Marketing Plan	Requires dedicated marketing resource not currently included in core costs.
1.3 Targeted marketing to a single post code area each year (to promote outreach or specific service)	Medium	Annual Marketing Plan	This activity would allow for the evaluation of direct marketing activity – ability to track clients from targeted postcode.
1.4 Recruitment and development of two marketing focused volunteers	Medium	Annual Marketing Plan	Requires targeted marketing campaign
1.5 Formation of a marketing team (marketing executive, trustee, two marketing volunteers)	Medium	Annual Marketing Plan	Dependent on 1.4.
1.6 Promotion of CCAB at community events in Chiltern and South Bucks (five key events per year)	Low	Annual Marketing Plan	
1.7 Biannual councillors, officers and key stakeholder visits to bureau/outreach locations	High	Annual Stakeholder Plan	Councillor visits to be held in early June (following any elections) and November. Officer and key stakeholder meetings to be held quarterly.

1.8 AGM developed as annual promotional event including guest speakers, attendance from local stakeholders	Medium	Annual Stakeholder Plan	AGM to be held every October or November
1.9 Biannual newsletter to all stakeholders, including funders, local politicians, partner organisations and members	Medium	Annual Stakeholder Plan	Free software currently in place. Development of stakeholder database required.

2. Improve access for under-represented groups

The Advice Needs Analysis (included as Appendix One to this report), which was conducted in April 2015 identified several groups within the population who were currently under-represented among clients. The age profile of Chiltern Citizens Advice clients is similar to the overall community profile, with the exception of over 65s and under 25s, who are under-represented among our clients. Over 57% of our clients are female, meaning men are under-represented among clients. People with disabilities are over-represented among our clients, implying that there are no significant barriers experienced by disabled clients in accessing our services. Social housing tenants and the unemployed are over-represented among our clients, which might be expected given that we offer both housing and benefits advice. The current opening hours of the service also favour those who are not in work during normal office hours.

In order to improve access to our services for under-represented group, three priority groups have been identified. It is planned that various activities will take place to increase access, with the impact on client numbers being monitored to evaluate the success of each activity.

For each target group, over 65s, under 25s and men, grant funding will be sought for activities. Scale of grant funding secured will impact on the extent of the planned activity and therefore the impact on numbers of clients reached. Resource constraints will also mean that targeting of each group will be sequential.

Activity	Priority	Planning Document	Comments/details
2.1 Introduction of Saturday opening hours to reach male population	High	Annual Advice Services Plan	Demographic data suggests higher numbers of men in Chiltern working office hours Mon-Fri. Introduction of Saturday session encourages male clients. Success measure proportion of male clients on Saturday.
2.2 Develop specific marketing materials to promote services to men	Medium	Annual Marketing Plan	Project requiring research into how to target male clients and design and production of relevant materials. Cost likely to vary with the channel required (social media, print, networking etc). Possible to seek grant funding.

2.3 Identify appropriate referring organisations for men and establish referral process	Low	Annual Advice Services plan	Activity closely linked to 2.2. Links to be established with male-focused organisations in Chiltern (Men in Sheds, Royal Legion, Samaritans).
2.4 Identify schools and colleges in the area, meet to discuss potential advice needs of young people and methods of engagement and develop appropriate project, seeking external funding if appropriate	Medium	Annual Advice Services plan	Project might be attractive to grant funders. Resource constraints mean it will need to occur after 2.2 and 2.3.
2.5 Development of social media presence	Medium	Annual Marketing Plan	Purpose of activity is to reach younger client group. Development will require recruitment of marketing volunteers as detailed in 1.4
2.6 Secure funding for home visiting service	High	Annual Fundraising Plan	Purpose of activity is to reach older client group. Currently home visiting is Big Lottery funded. High degree of risk attached to this activity.
2.7 Identify appropriate referring organisations for over 65s and establish referral process	Low	Annual Advice Services Plan	Resource intensive activity, significant numbers of organisations exist in field

3. Delivering our services where people want them

The rural character of South Bucks and Chiltern combined with an aging population and poor transport links in both districts has meant that for over a decade outreach services have been developed by Chiltern CAB. The current outreach network maps very closely to areas of deprivation within each district. The CAN projected allowed for further development of the outreach network.

Project funding for outreach services is drawn from a variety of sources. There is significant uncertainty surrounding all sources of funding for outreach services. The uncertainty regarding funding, coupled with the fact that our outreach work is currently the most extensive in the organisation’s history, means that a goal of sustaining our current operations is most appropriate. We will aim during 2016-19 to maintain our current reach and create more diverse and secure funding streams for this work.

Currently funding for outreach is received from a variety of sources. Weekly outreach at GP surgery in Iver Heath, Denham and Burnham is part-funded by Bucks County Council Public Health. This funding ceases in March 2016. Replacement funding from the Chiltern Clinical Commissioning Group is being sought.

Weekly outreach at Chalfont St Peter is held as part of our core service. A weekly GP surgery outreach is held at Prestwood, part-funded by Great Missenden Parish Council. A further outreach session was recently introduced at Holmer Green, currently funded by a Big Lottery project which finishes in December 2016.

Following the ending of the Barnardo’s contract for Children’s Centres in Buckinghamshire funding for outreach in Children’s Centres has ceased. Replacement funding is being sought.

The challenging funding environment means the aim for outreach services in the period 2016-2019 is to maintain the current outreaches. Success in this area is dependent on securing project funding.

Activity	Priority	Planning Document	Comments/details
3.1 Seek funding to maintain current outreach locations (GP Surgery commissioning; CAN follow on funding; Barnardos replacement funding)	High	Annual Fundraising plan	High risk activity due to competitive sources of funding

3.2 Strengthen and develop outreach worker roles and skills	Medium	Annual HR plan	
3.3 Annually review the appropriateness of locations for outreach and where necessary relocate to meet developing needs	Medium	Annual Advice Services plan	
3.4 Ensuring appropriate processes exist and are reviewed annually to mitigate risks of outreach working (for example through regular supervision and updating of personal safety skills)	High	Annual HR plan	

4. Build on Campaigns and Research strength to develop preventative work

Chiltern CAB has an active Campaigns and Research team, which is volunteer-led. The group meets regularly to analyse data about our client, identify trends and make sure we are sharing them appropriately. In particular we have been concentrating on sharing this data with local partners, so we can campaign for changes to processes and services locally which will make a difference to our clients. We also contribute to national campaigns.

A recent project has involved looking at the barriers clients face to accessing services and benefits online. We have collected evidence in this area and worked with local partners on improving access to services and ensuring clients are supported in developing IT skills.

During the period 2016-19 we will look to develop this work, in particular seeking funding to develop projects arising from the recommendations of our 'Barriers to Benefits' research.

Activity	Priority	Planning Document	Comments/details
4.1 Development of one campaign each year based on research work aimed at preventing problems	Medium	Annual Marketing plan	
4.2 Quarterly meetings with stakeholders in partner organisations (CDC, Paradigm) to feedback research findings and prevent excess demand for services	Medium	Annual Stakeholder plan	Opportunity to publicise findings more widely dependent on marketing resource
4.3 Successfully deliver any recommendations of the project 'Barriers to Benefits'	High	Annual Advice Services Plan	Requires partnership working for delivery (for example with Job Centre Plus, CDC, Paradigm)
4.4 Analyse debt casework and BEF spreadsheet to identify possible preventative actions and if identified develop preventative projects	Low	Annual Advice Services Plan	

5. Develop channels for delivering advice

Currently Chiltern CAB offers advice using a wide range of channels. While the bureau's specialism lies in face-to-face and full advice by telephone, advice is also offered by email, AdviceLine and webchat.

Our focus in this area in the period 2016-2019 will be on building our telephone capacity in the run up to the planned introduction of a National Telephone Service in 2017, including ensuring appropriate numbers of trained telephone advisers, appropriate internal processes, fit-for-purpose telephony and accommodation. From spring 2017 onwards the focus will be on launching the new service and ensuring our performance meets the nationally set call volumes and quality standards.

Activity	Priority	Planning Document	Comments/details
5.1 Strengthen infrastructure and processes ahead of introduction of national telephone service	High	Annual IT and Comms Plan	Requirements include additional trained Gateway assessors and advisers, space, consolidation of telephone services in single location
5.2 Recruitment and training of additional volunteers to build capacity for the National Telephone Service	High	Annual Advice Services Plan	Targeted recruitment campaign and training programme required.
5.3 Introduction of the National Telephone Service	High	Annual Advice Services Plan	Significant demand on Advice Services Manager and Advice Services Supervisor resource
5.4 Extension of face-to-face through additional Saturday opening hours	Medium	Annual Advice Services Plan	Planning completed, promotion of service required
5.5 Development of web chat through further staff training and promotion of channel	Low	Annual Advice Services Plan	Not resource intensive

6. Deepen and develop partnership working

Currently Chiltern CAB is a medium size bureau, with limited capacity for delivering large scale projects. In order to access larger grants and to deliver projects over wider areas partnership working is needed.

Activity	Priority	Planning Document	Comments/details
6.1 Seek funding for the delivery of county-wide Money Advice	High	Annual Fundraising Plan	Possible funding from Bucks CC MAP funding, Paradigm Foundation, other independent foundations
6.2 Delivery of county-wide Money Advice Service in partnership with Bucks Bureau	High	Annual Advice Services Plan	Requires significant joint working with Bucks Bureaux
6.4 Develop relationships with strategic partners seeking opportunities to secure joint funding	Medium	Annual Stakeholder Plan	
6.5 Develop relationships with Bucks Bureaux seeking tactical opportunities to share costs	Low		Few opportunities for significant savings given geography and small scale of other bureaux.

7. Attract and retain high quality volunteers and paid members of staff

In recent years recruitment to a number of paid roles has been challenging. Advertised vacancies have not yielded large numbers of candidates and at times falls in volunteer numbers have affected numbers of clients being served by the bureau. Recruiting and training volunteers is fundamental to maintaining the extent and quality of advice offered by the bureau. It also builds an important resource for the delivery of projects.

Activity	Priority	Planning document	Comments/details
7.1 Develop succession plans for key members of paid staff and volunteers (including trustees), including required training needs to meet future needs of the service	High	Annual HR Plan	
7.2 Annually review and update employment policies	Medium	Annual HR Plan	
7.3 Expand volunteer recruitment advertising	Medium	Annual HR Plan	
7.4 Streamline volunteer recruitment process with a target of two months from initial contact to commencement of training	Medium	Annual HR Plan	
7.5 Refine volunteer role descriptions including recruiting advice volunteers for Saturdays and outreach cover and marketing volunteers	Medium	Annual HR Plan	

7.6 Annually update training plan including consideration of non-advice training needs for all staff and volunteers

High

Annual Training Plan

8. Activities in response to external imperatives

Activity	Priority	Planning document	Comments/details
8.1 Introduction of stakeholder pension scheme for eligible staff	High	Annual HR Plan	
8.2 Introduction of case checking quota and removal of 100% case checking as part of PQF introduction	High	Annual Advice Services Plan	
8.3 Restructure adviser training programme for new advice model	High	Annual Advice Services Plan	
8.4 Reduction of core cost base in event of reduced or flat-lined core funding	High	Annual Fundraising Plan	

Measuring our success

Successful delivery of the business plan will be measured on a monthly basis by the District Manager. Each activity will be assigned a RAG rating (red, amber, green).

	Delivery of activity delayed or activity not delivered
	Potential delays to delivery or changes to activity
	Activity successfully delivered or on target for delivery

Progress will be reported to trustees on a quarterly basis as part of the Managers Report. Reporting to trustees will be on an exception basis, with activities rated red and amber presented, along with an explanation for the reasons for the rating and the action being taken to correct performance.

On an annual basis trustees will review the whole business plan ahead of budget setting for the next financial year.

Appendices

(1) Advice Needs Analysis 2015