



Oxfordshire South and Vale Citizens Advice Bureau

BUSINESS AND DEVELOPMENT PLAN

2013/14 -2016/17

**This is a draft of the final plan which will be published in
March 2013**

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1. **EXECUTIVE SUMMARY**

Oxfordshire South and Vale Citizens Advice Bureau (S&V CAB) will be formed early 2013 from the merger of Abingdon, Didcot, Henley and Thame CABs. It will begin “trading” as a charitable company on 1st April 2013, providing an information and advice service to all residents of the areas previously covered by the 4 founding bureaux. A citizens advice service has been provided successfully in Southern Oxfordshire since 1968 and in 2011/12, 10,202 people were helped on a diverse range of topics including welfare benefits, money, employment, housing, relationship and legal problems. The service was delivered free at the point of need by trained volunteers. This Business Plan sets out reasons why the bureaux have decided to merge, details proposals to develop services over the period 2013-2017; and articulates the expenditure and income considerations.

Discussions on structural change were initiated in 2010 and a working group was formed. Its recommendation to merge was approved by the 4 trustee boards in summer 2012. The argument in favour of merging was based on an analysis of existing services and the bureaux' ability to meet demand and standards in future years. Each bureau falls within the lower quartile of CABs in the South East of England in terms of size. A reliance on part time staff and volunteers combined with their small scale makes it difficult to attract financial support from larger funders and also restricts their ability to implement change in response to external events such as government legislation. The imperative to merge has been given further impetus by the poor state of public finances combined with cuts in legal aid budgets and impending changes to the welfare benefits system. The benefits of scale enjoyed by the merged S&V CAB will make it better able to deal with an increased workload, higher public expectations, swiftly changing technology and a highly competitive funding environment.

The scale of the new organisation is still small. Paid staff numbers equate to 10 full time people, all of whom are part-time. This, however, compares favourably with the current situation; Thame CAB for example has 1.5 FTE staff in 2012. The bulk of the organisation's human resource is voluntary (~200 people). The S&V CAB aims to combine its voluntary ethos with a commitment to the highest quality standards. All staff complete a structured national training program and are encouraged to participate in continuous learning. Clients are recognised as individuals and advice is always up to date with current legislation. Every aspect of the bureau's activity is scrutinised by independent auditors.

The financial challenges faced by the service are evidenced by an expected operating deficit in 2012/13 of circa £16K which will be met from reserves. The new structure will reduce management and admin duplication, thus enabling the reallocation of some resource to client facing roles in anticipation of increased demand; and will provide opportunities to find small reductions in back office costs over in 2013/14 and maintain increases at a low level from 2014 onwards. The merged organisation will place emphasis on applying management resource to attracting new funding to augment the generous support it receives from District Councils and other statutory sources. Income from project funding is targeted to grow by 25%, 30%, 30% and 20% p.a. over 4 years. We understand the risk that funding from some locality sources may fall in the short-term as stakeholders react to change but we believe that a re-energised, well supported group of Friends organisations will succeed in growing local goodwill, and financial support.

The outlook is that the merged organisation will break even in 2013/14, following a combined deficit of £16K in 2012, and return a modest surplus in the following 3 years.

2. FINANCIAL SUMMARY

The tables below set down the financial projections for the four years 2013/14 to 2016/17, together with the provisional figures for 2012/13.

S&V CONSOLIDATED 2012/13		
Income		
	Grants -District etc	269332
	Grants -Town Councils	28000
	Grants -Other	4000
	Bank Interest	1189
	Donations -Parish Councils	12695
	Local Fundraising	31950
	Contracts and Fees	32608
	Total Income	379774
Expense		
	Total Salaries	261956
	Total Staff & Volunteer costs	20798
	Total Office	41902
	Total Premises costs	59656
	Total Governance costs	5822
	Total Other	6255
	Total Expense	396389
	Operating surplus/deficit	-16615

		2013/14	2014/15	2015/16	2016/17
S&V Budget 2013/14 - 2016/17					
Income					
	SODC Grant	165620	168932	172311	175757
	VoWH Grant	103713	105787	107903	110061
	Town and Parish Councils	40195	40495	41045	41856
	Local fundraising	37170	39920	41745	42245
	Other	1500	1500	1500	1500
	Contracts and Fees	40760	52988	68884	82661
	Total Income	388958	409623	433388	454081
Expense					
	Total Salaries	259353	279540	299727	314914
	Total Staff & Volunteer costs	21735	22169	22565	23017
	Total Office	39735	38330	39096	39674
	Total Premises costs	58846	59367	59898	60440
	Total Governance costs	4516	4606	4698	4792
	Total other	4901	5449	5549	5651
	Total Expense	389086	409462	431535	448489
	Operating surplus/deficit	-128	161	1854	5592

3 STATEMENT OF PURPOSE

Oxfordshire South and Vale Citizens Advice Bureau (S&V CAB) provides information and advice to all members of the community in order to empower them to make informed decisions about matters affecting their lives.

The service aims:

- **To be free, independent, confidential and impartial**
- **To provide the advice people need for the problems they face**
- **To improve the policies and practices that affect people's lives**

S&V CAB seeks to understand the needs of the people of Southern Oxfordshire. It aims to improve access to advice, information and education services for the benefit of all members of the community and will endeavor to achieve this as efficiently and cost-effectively as possible.

We aim to help people resolve their problems and to influence policy makers based on our clients' experiences. Our service is provided to everybody regardless of race, gender, disability, sexual orientation, religion, age or nationality. S&V CAB recognises the positive values of diversity, promotes equality and challenges discrimination.

4 STRATEGIC AIMS AND GUIDING PRINCIPLES

The Bureau's strategic aims and guiding principles for the period covered by the plan are outlined below. Specific actions to be undertaken in support of these aims and objectives are being developed as part of the merger implementation process. These actions will be published in an updated Business Development Plan in March 2013. Minimum levels of service provision for 2013/14 are outlined in section 6.

No	Aim What we hope to achieve is...	Outcomes/Benefits ..because..	Success Measure ..and we know we have done this when
A1	To provide the highest quality service we can with resources we have available.	Our clients want services that meet their need and deliver value for money.	<p>Clients tell us that we provide good quality services and we have reduced the cost of those services to a sustainable level.</p> <p>We have convinced ourselves we have eliminated all waste.</p>
A2	Resolve as many enquiries as possible at the first point of contact.	<p>We are more efficient by removing the need for multiple contacts</p> <p>Clients want requests dealt with quickly.</p>	<p>Number of repeat contacts are reduced.</p> <p>Cost per Client reduces.</p> <p>Client satisfaction increases.</p>

A3	To use the information we have about our clients to help us design better services	Our services should match the needs of our clients.	Client information is a central part of our service planning process.
A4	To use our administration support resources in the most effective way that both supports each bureau and helps drive out cost.	Standardisation of processes and documentation reduces operating cost and increases the opportunity to exercise economies of scale.	Operating costs will reduce. Improve resilience during times of sickness and holiday.
A5	To deliver our services across cost effective access channels whilst remaining socially inclusive.	Make our services accessible to all corners of the community. Recognition that the cost of delivering our services varies across each access channel.	Increased usage by those demographic groups that are traditionally low usage (e.g. the young). Reduction in operating cost.

The following principles will be used to guide decisions on future service configuration for the S&V CAB.

No.	Principle	Why that is the right thing	Impacts this principle will have
P1	To focus resources on contributing to the delivery of strategic objectives and targets of local and national funding organisations (e.g. to prevent homelessness/improve mental well-being/increase social inclusion by increase benefits/reduced debt/improved knowledge of options)	Aligned to local and national strategy.	Requires review of current objectives and possible reprioritisation.
P2	To increase access and improve outcomes for targeted groups (with particular reference to the Equality Act). e.g. <ul style="list-style-type: none"> • People with mental health problems 	Ensures Clients receive the benefits they are entitled to (increase uptake).	Improve relationship with partner organisations (e.g. Local Authorities will be keen to increase Housing & Council Tax Benefit takeup).

No.	Principle	Why that is the right thing	Impacts this principle will have
	<ul style="list-style-type: none"> • Carers • People from Black and Minority Ethnic (BME) communities • Frail elderly • Unemployed 		
P3	<p>To increase cost effective points of access which are designed around Client need e.g.</p> <ul style="list-style-type: none"> • Telephone access • Internet • Opening hours • No of sites (including outreach) • Home visits • outreach in other organizations • skilling up potential referrers 	<p>Deliver a service that is accessible by all but demonstrates value for money.</p>	<p>We will need to review Client demand to help understand and shape the choice of access channels that we will deliver. We will need to understand the end-to-end cost of each access channel.</p>
P4	<p>Information, Advice and Guidance will be provided in a way that encourages Clients to do more for themselves</p> <p>Services will be designed in a way that allows Clients to do more for themselves</p>	<p>Empower Clients - reduce dependency culture. Reduce demand on staff/volunteer time where the Client could obtain the information themselves and free up capacity to focus on those Clients that require specific direct contact.</p>	<p>Training will need to be provided to help staff/volunteers to understand what this means in practice (encourage self service). All info and advice would need to be reviewed and possibly rewritten from the Client perspective. Website would need review with appropriate functionality from the Client's perspective (out of our control/long term strategy?). Realign staff/volunteer levels dealing with direct contact.</p>

No.	Principle	Why that is the right thing	Impacts this principle will have
P5	We will improve service standards and effectiveness.	Improved resolution times will help drive down repeat contact and cost.	Publish service standards. Improve Client satisfaction.
P6	All staff/volunteers will have core customer service/awareness capability as a standard competence.	Ensure consistency of client interaction across the Bureaux. Improve understanding of managing vulnerable customer needs. Reduce complaints regarding staff/volunteer attitude. Supports Equality, Diversity & inclusion strategies.	All staff will need to be trained (if not already). Capability needs to be built into recruitment and induction process.
P7	Common approach to customer interaction across all access channels - web, phone, face-to-face etc.	Consistent service standards. Clients should not be disadvantaged because of the channel choice. Drives clear demand management and prioritisation of work.	Current processes will need to be reviewed. Requires SLA's to manage contact and response times.
P8	Customer insight and analysis will be undertaken both Locally and Nationally.	Builds better local knowledge of customers. Understand community needs and demands better.	Need to be clear about what data/information we want to gather.
P9	Improve perception of service by demonstrating a professional/modern/flexible/local/accessible approach to service.	Raise awareness of CAB activity. Enhances our ability to recruit local volunteers. Strengthens links with local community. Improve access from other agencies.	Some Client/Waiting rooms may need to be brought up to a required standard. May need to review/produce professional publicity – flyers, PR, social media, website.
P10	We will look for opportunities to increase our engagement with partners and further our market development	Government strategy is to develop the Big Society by encouraging more cross-working between the public sector, voluntary, charitable and community groups.	Identify opportunities to expand our market development. Potential increase in client base.

No.	Principle	Why that is the right thing	Impacts this principle will have
P11	<p>Make better use of scarce resources e.g.</p> <ul style="list-style-type: none"> • Training • Infrastructure (reception/phones etc.) • Systems (including IT) • Payroll/HR • Management time • Paid staff time • Volunteer management 	<p>Flexibility to respond to funding bids. Bidding for new money/resources. Opportunities for co-working both within and outside CABx. Economies of scale. Operational efficiency.</p>	<p>Standardisation required. Culture change. Reduction in operational cost.</p>
P12	<p>Core admin tasks should be delivered from a central location and underpinned by core processes.</p>	<p>Consistent processes. Ensure best practice is followed. Economies of scale. Admin time better managed. Provide cross training and improved resilience.</p>	<p>Admin staff and tasks will be delivered from a single location (centralised). Business processes will have to change.</p>

Specific measurable objectives for 2013/14 are in development and will be included in a later version of this plan.

5 STRUCTURE, GOVERNANCE AND MANAGEMENT

S&V CAB will be a charitable company limited by guarantee, and a member of the Citizens Advice national network. Incorporation is scheduled to complete by January 2012. A transfer of assets from Abingdon, Didcot, Henley and Thame CABs will be complete by 1st April 2013. In due course the existing 4 companies will be wound up or left as shell companies. The new company will be governed by its Articles of Association which are based on a Model Citizens Advice document and recognised by the Charity Commission.

A board of trustees will be created by the end of October and will operate in “shadow form” until the incorporation completes. Members of the existing 4 boards have been invited to submit expressions of interest in becoming members of the new board with the selection process being overseen by Citizens Advice UK. The Articles of Association allow for up to 15 board members. The exact composition of the board will be determined by the board itself and may include an external recruitment exercise to ensure that the desired overall skills profile is met.

Appendix 2 contains a full description of the “Draft Corporate Governance Framework for S&V CAB

The Trustee Board will exercise overall responsibility for strategic direction; organisational policy and planning; and finance. It is expected that the Board will meet approximately 6 times per year; and be attended by the bureau CEO, a staff representative and invited external representatives. There will be an open invitation to a representative of Citizens Advice nationally.

Service delivery will be undertaken using a large team of up to 200 trained volunteers. They will be supported by paid staff (10 FTE but mainly part-time) under the direction of a Chief Executive Officer (CEO) The CEO is responsible to the Trustee Board for the management and development of S&V CAB services, particularly

- to show vision and leadership in the continuing development of CAB services
- to serve and advise the Board in carrying out their responsibilities, maintaining an overview and making appropriate strategic, policy and financial recommendations.

The CEO, together with the Board, is responsible for the overall strategy including forward planning, external relations, ensuring that the Bureau complies with Citizens Advice aims, policies and standards; public accountability and personnel. The CEO will assist the Board on finance, funding and resources issues. All of these duties are to be carried out in compliance with Equal Opportunities practice, policies and legislation.

The final staff structure of the S&V CAB is subject to consultation with staff of the existing for bureaux. The overall objective behind staff deployment is to reduce duplication and enable efficiencies in management and administration functions, thus maximising client facing resources available to meet the expected increase in demand detailed in section 6. In addition to the CEO, some key posts in the new structure are likely to include:

Advice Service Director:

Develop the provision of specialist advice services and maintain common practices to ensure that standards of service delivery are met

Finance and Administration Manager: Establish, maintain and monitor effective administrative systems; and oversee the correct preparation of accounts and financial statements in conjunction with the honorary treasurer.

Advice Session Manager/Supervisors: Provide technical support and act as consultant to volunteer advisers; monitor the quality of advice given to clients during advice sessions. Coach and support advisers and assessors.

Training Manager: Assist in the formulation and delivery of the bureau's annual training and development plans. Research, design and deliver training programmes, sessions, lesson plans and materials.

IT Manager: Develop and implement the CAB IT Strategy. Manage and deliver IT training to staff and volunteers to improve individual productivity

6 SERVICE PROVISION

Core service provision

The minimum level of service provided in 2013/14 will be at least equal to that provided today by the existing bureaux. This is shown on the table below. In particular:

- Core opening hours will be at least 10.00 – 16.00 Monday - Friday
- Abingdon, Didcot, Henley and Thame will each open for face to face services for at least 4 days per week
- There will always be at least 1 outlet open in the S&V during core hours to provide emergency advice, i.e. homelessness, domestic violence situations
- S&V Adviceline rota will be co-ordinated to ensure maximum resource at busiest times (9.30-11.00, lunch time)

Also. S&V bureau will seek to:

- Extend core opening hours for gateway services, especially telephone
- Equalise the provision of specialist advice services by making more use of existing specialist staff
- Reduce service disruption due to illness, holiday etc through the creation of a single advice team whose members can cover for their colleagues
- Reduce waiting times for those clients from busy areas (i.e. Didcot) by offering appointments with advisers in other outlet (possibly by telephone)

	Monday		Tuesday		Wednesday		Thursday		Friday	
	am	pm	am	pm	am	pm	am	pm	am	pm
Abingdon	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway
Didcot	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway
RAF Benson				Telephone Adviceline	Telephone Adviceline			Telephone Adviceline	Drop-in Gateway	Drop-in Gateway
Wallingford			Drop-in Gateway	Drop-in Gateway					Drop-in Gateway	Drop-in Gateway
Henley	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway			Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway
Watlington							Drop-in Gateway			
Woodcote									Drop-in Gateway	Drop-in Gateway
Thame	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway	Drop-in Gateway
Chinnor							Drop-in Gateway			
Wheatley	Drop-in Gateway									

Key
Drop-in Gateway
Telephone Adviceline
Generalist & Specialist Advice

Advice challenges

S&V CAB's aim of providing the highest quality service we can with resources we have available is facing a number of known external challenges during the period covered by this plan. Plans for extended opening and new access methods (as outlined above) are being driven by higher client expectations.

Population growth

Demographic changes between 2012 and 2017 will increase the overall population in South Oxfordshire by 5.3% and in Vale of White Horse by 3.8%. These increases are concentrated in a nn of 58 wards in the area. These increases will require S&V CAB to increase/redeploy staff to cover these localities. As demand for face to face advice services increases disproportionately it may be difficult to attract sufficient local volunteers to meet local demand. This will require other localities to provide additional telephone and e-advice resources in order to support demand elsewhere in the districts.

Population growth by ward 2012-2017

Harwell	38.9%
Grove	12.6%
Sutton Courtenay and Appleford	12.6%
North Hinksey and Wytham	10.9%
Faringdon and The Coxwells	10.1%
Appleton and Cumnor	7.5%
Wantage Charlton	5.5%
Didcot All Saints	41.2%
Brightwell	33.9%
Cholsey and Wallingford South	27.8%
Didcot Ladygrove	16.9%
Crowmarsh	16.3%
Didcot Park	14.9%
Hagbourne	10.9%

Legislation changes

April 2013 will mark the start of a series of changes to the benefits system that are widely accepted as being the most wide-ranging since the birth of the modern welfare state. Citizens Advice supports the intent to simplify the system but has a number of reservations about much of the detail www.citizensadvice.org.uk The changes are due to be introduced over a number of years and will have an impact on almost everyone who is in receipt of welfare benefits. It is unlikely that all of these changes will proceed without administrative problems. Some clients will be confused about the changes to their situations. Some people will simply lose money. All in all, it is almost certain that Citizens Advice Offices will see an increase in demand for benefits advice.

Changes to the benefits system are taking place against cuts in legal aid provision which come into effect on 1st April. About 3,500 of the most complex housing, debt and benefits cases will no longer be dealt with through legal aid provision and those affected will seek alternative sources of help. For many this will be their local CAB.

Face to face advice

S&V CAB will offer face to face **gateway** and **advice** services from outlets in Abingdon, Didcot, Henley, Thame and Wallingford. Appointment based outreach services will be continue to be provided in locations such as Huntercombe Prison, Woodcote, Watlington, Wheatley, Chinnor and RAF Benson. Should significant demand be identified in other areas then, subject to finance, further outreaches may be established. Where alternative advice provision exists, for example in Wantage and Berinsfield, then the CAB will co-operate with the local provider to ensure that clients' needs are being met.

By phone

S&V CAB will participate in the Oxfordshire group of the Citizen Advice "Adviceline Service. This will provide access to **gateway** services via a virtual call centre manned by volunteers from all Oxon bureaux, backed by an overflow service from 3 national call centres.

e-mail and web submission

We will develop a plan based on best practice within the Citizens Advice service nationally in 2013/14. The service will provide portals to gateway services for clients who prefer to access advice via mobile devices and social media. Specific attention will be paid to the needs of housebound people and young people.

Advice Topics

The following will be offered in all outlets:

Topic	Assisted information	Generalist advice	Casework
Welfare benefits	✓	✓	✓
Money advice	✓	✓	✓
Discrimination	✓	✓	
Employment	✓	✓	✓
Consumer	✓	✓	
Immigration	✓	✓	
Family	✓	✓	
Housing	✓	✓	
Taxes	✓	✓	
Health	✓	✓	
Education	✓	✓	

Gateway

Gateway is the first step on a client journey. This is an on-demand service and is available by telephone or in-person at outlets in Abingdon, Didcot, Henley, Thame and Wallingford. The client is seen by a volunteer "Gateway Assessor" who will attempt to provide an immediate answer to their problem by providing information or signposting. About 60% of clients can be helped in this way. The remaining 40% are offered an "Advice" appointment by telephone or in their local bureau/outreach.

Advice interviews

Advice are offered on an appointment basis following a gateway interview. The advisor has access to the notes made by the gateway assessor and is therefore able to conduct any research prior to speaking to the client. Interviews take place in person or by telephone. They normally last for 45-60 minutes and can result in:

- The client carrying out an agreed action plan

Or

- Further work by the adviser on behalf of the client. This can include extended casework and further interviews

7 ACCESS STRATEGY

The purpose of the Bureau Access Strategy is to quantify the advice needs of the community and to identify service improvements that can be made in order to better meet those needs. This will enable S&V CAB to help more people and to ensure that those in greatest need receive the most appropriate service.

This section is under development and will be included in the final version of this plan to be published in March 2013

8 PROMOTION AND AWARENESS GENERATION

Promoting the bureau is an ongoing activity. It has 3 main objectives:

- To ensure that all people within our target area are aware of the service and how to access it.
- To communicate the benefits of the service to influencers, stakeholders, funders and potential funders.
- To encourage volunteers to offer their services.

S&V CAB will benefit from being able to centralise some PR activity thus reducing duplication of effort and enabling local co-ordination. It must be remembered, however, that the most powerful awareness tool for clients is “word of mouth”; and that much stakeholder communication is done in locality by supporters such as Friends. The central administration of web-tools and the production of leaflets, posters, articles and presentations will be carried out in order to support the valuable work of locality based staff and volunteers. A key component of this partnership between central management and community influencers will be the use of a local “customer relationship” database to ensure:

- Regular releases to local press including Parish Newsletters.
- The scheduling of talks to community groups.
- Nurturing of relationships with local government at all levels.
- Participation in civic, voluntary sector and other partnership events.
- Communication with donor organisation i.e. round table
- Active involvement with local partners for signposting and other advice activities
- Engagement with businesses for volunteer, financial and other support

9 PERSONNEL AND RESOURCES

Reliance on volunteer staff is a strength of the Citizens Advice Service. It is a valued element of our culture, ensures strong connections with the communities that we serve and provides a healthy outlet for volunteering activity in the district. Our policy is that we shall use volunteer advisers to assess clients and deliver generalist advice to clients. We will use volunteer support staff to provide administration and other back office functions. Paid staff will support, train and coach volunteers in order to improve their skills; provide a stimulating and safe environment; and encourage them to develop personally and professionally. Where possible, we encourage volunteer staff to be involved in service strategy, governance issues, and other development matters. About 200 volunteers are involved with the existing 4 bureaux and it is hoped that the majority will continue with the merged organisation.

Whilst we appreciate those people who remain in the service for many years we also encourage applications from those who wish to use volunteering as a stepping stone to paid work. It is always gratifying when a young person gets a job because of their CAB experience or a mum returns to work after building up her confidence in the bureau. Our training manager(s) will be key member in the S&V organisation. They will ensure that every new recruit receives a tailored training course based on Citizens Advice materials. Those who provide advice to the public will be in training for 1 year before qualifying and every member of staff is encouraged to continue learning throughout their stay.

S&V paid staff will be recruited from the existing 4 bureaux. Normal TUPE transfers will apply and the process will be managed with the help of HR consultants. There are currently 27 paid staff within the existing 4 bureaux. All are part time, some work 1 day/week or less. Collectively they make a full time equivalent workforce of 10 people.

Paid staff within the S&V create an environment for volunteers to deliver a service. Their roles range from fundraising, training and supervising to facilities management. They ensure that Bureau activity is carried out according to the agreed policies of Citizens Advice and are always on hand should a volunteer adviser need support when dealing with a difficult or upsetting client problem.

9.1 Accommodation Plan

This section is under development and will be included in the final version of this plan to be published in March 2013

9.2 IT and Other Equipment

This section is under development and will be included in the final version of this plan to be published in March 2013

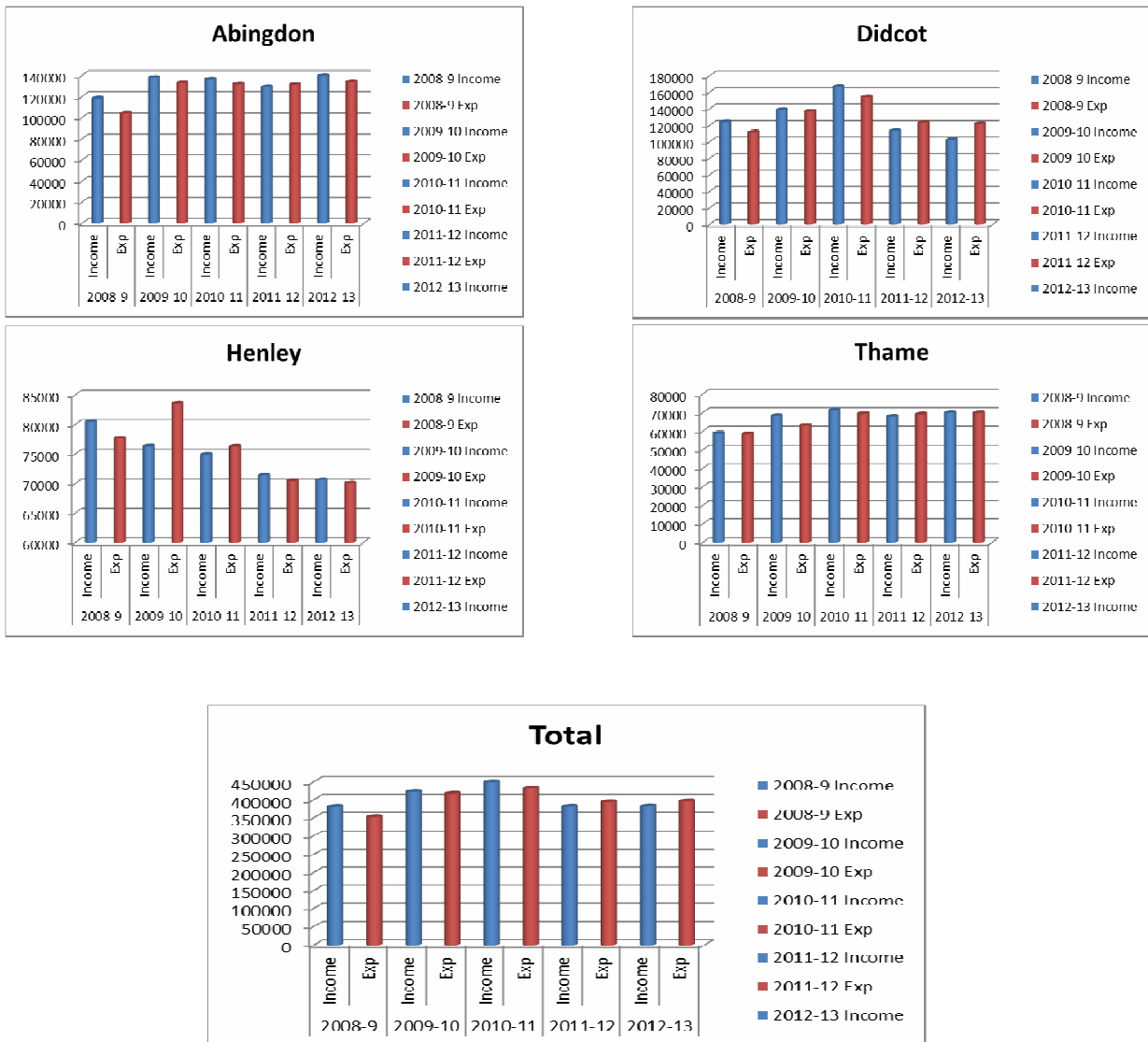
10 FINANCIAL PERFORMANCE REVIEW

10.1 Financial Review 2008/9 to 2012/13

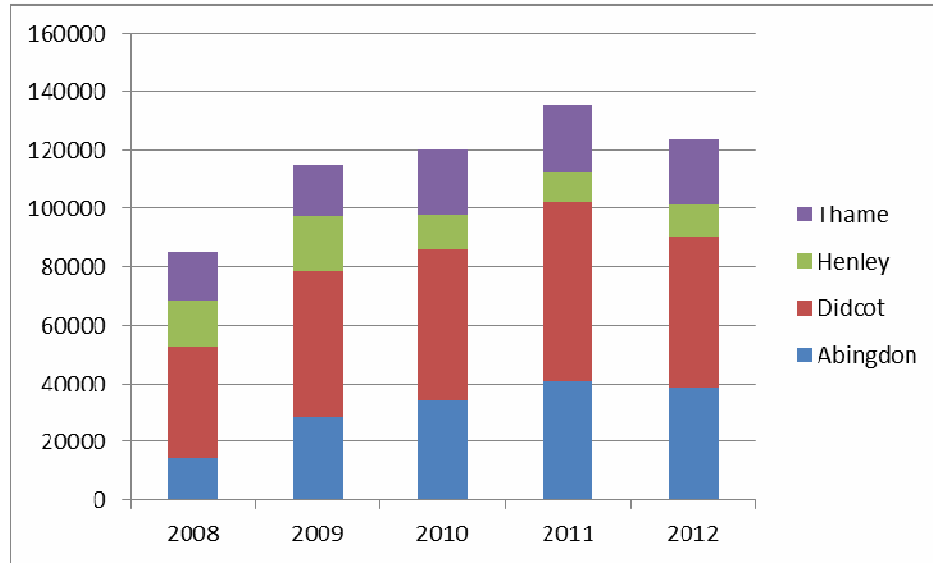
The section provides an overview of the financial performance, over the past 5 years, of the 4 bureaux which will merge to form the S&V CAB. The trend has been 3 years income growth with budget surpluses; followed by 2 years decline with budget deficits. Some, but not the entire recent deficit was caused by refurbishing costs in Didcot following the loss of their Town Council property.

Income rose steadily from £381K in 2008-9 before falling back to £382K in 2012-13. Including inflation, total annual income has fallen by over 10% (£37K) since 2008-9. The combined outlook for 2012/13 shows an income of £379,774, expenditure of £396,389, leaving a balance of £-16,615.

Income & Expenditure 2008-13



Fund Balance £



Reserves are sufficient to meet Charity Commission requirements of one full quarter's normal expenses.

All 4 bureaux have managed to make efficiency savings over the period as evidenced (elsewhere in this document) by the increase in number and complexity of client issues resolved. Given their relatively small size they have little scope for further savings. The short and medium term fiscal outlook is difficult and the bureaux cannot realistically expect to receive additional grant support from traditional sources such as District and Town Councils.

The challenge faced by the bureaux when they decided to merge was not primarily a financial one; rather it was a combination of straightened financial circumstances whilst facing an anticipated increase in workload due to a combination of welfare reforms and a reduction in legal aid provision across the County. The financial arguments in favour of a merger were:

- Some back office efficiencies can be achieved through reduced duplication
- Existing advice resources could be organised more efficiently this providing extra capacity at little or no cost
- Skilled specialists could be deployed throughout the larger area to provide some counterbalance to the reduction in legal aid expertise
- A larger more robust structure will be more resilient in turbulent financial times
- Restructuring will enable more management time to focus on growing a more diversified funding base

The projections for the merged S&V organisation show realistic progress by returning to a balanced budget in 2013/14 then showing a very modest surplus in subsequent years.

10.2 Financial Projections 2012/13 to 2016/17

The tables below set down the financial projections for 2012/13 (as 4 bureaux) then for the four years 2013/14 to 2016/17 as a merged entity.

2012/13

	CONFIDENTIAL	
	S&V CONSOLIDATED 2012/13	
Income		
	Grants -District etc	269332
	Grants -Town Councils	28000
	Grants -Other	4000
	Bank Interest	1189
	Donations -Parish Councils	12695
	Local Fundraising	31950
	Contracts and Fees	32608
Total Income		379774
Expense		
	Total Salaries	261956
	Total Staff & Volunteer costs	20798
	Total Office	41902
	Total Premises costs	59656
	Total Governance costs	5822
	Total Other	6255
Total Expense		396389
Operating surplus/deficit		-16615

2013/13 – 2016/17

CONFIDENTIAL		2013/14	2014/15	2015/16	2016/17
S&V Budget 2013/14 - 2016/17					
Income					
	SODC Grant	165620	168932	172311	175757
	VoWH Grant	103713	105787	107903	110061
	Town and Parish Councils	40195	40495	41045	41856
	Local fundraising	37170	39920	41745	42245
	Other	1500	1500	1500	1500
	Contracts and Fees	40760	52988	68884	82661
	Total Income	388958	409623	433388	454081
Expense					
	Total Salaries	259353	279540	299727	314914
	Total Staff & Volunteer costs	21735	22169	22565	23017
	Total Office	39735	38330	39096	39674
	Total Premises costs	58846	59367	59898	60440
	Total Governance costs	4516	4606	4698	4792
	Total other	4901	5449	5549	5651
	Total Expense	389086	409462	431535	448489
	Surplus/deficit	-128	161	1854	5592
	District Council % income	69%	67%	65%	63%
	Local, TC, & PC	20%	20%	19%	19%
	Contracts & Fees	10%	13%	16%	18%

10.3 Funding Strategy

The funding strategy of S&V CAB is determined by the Board of Trustees. Implementation of the strategy is delegated to the CEO who will ensure that sufficient resources are allocated to deliver funds that support overall bureau objectives and meet the financial targets set out in this Business Plan.

S&V CAB depends heavily on the support of South Oxfordshire and Vale of White Horse District Councils. Whilst both Councils are supportive of the work of the CAB, they are under extreme financial pressure due to cuts in their Central Funding. The funding strategy of S&V CAB recognises that it must diversify and increase its funding from other sources in order to:

- Develop a more resilient financial model
- Meet increased demands for advice services
- Expand access routes to advice for under-represented client groups
- Adapt to new technologies
- Expand preventative services such as financial education

Our strategy will focus on the following areas

- Working with SODC and VoWHDC to tailor advice services in order to meet their specific objectives.
- Dedicating resource to seek new funding sources that support our strategic service objectives
- Systematically pursuing support from locality sources

District Council Funding

We will participate in an on-going dialogue with our primary funders to understand how our services can dovetail with the strategic objectives. We will not assume that what we are currently delivering is what people need or want. Subject to our fundamental principles as members of Citizens Advice we will work with Council officers we will focus services to meet agreed outcomes in terms of target groups, advice topics and geographical access. The sum requested from the District Councils is the same as the total amount received by the 4 bureaux in 2012. We will request that this sum be "inflation proofed" for the remainder of the term covered by this plan. Our target is that the overall contribution of district council grant as a proportion of total income will fall by 2% during each year covered by the plan.

New funding sources

We aim to grow funding from new sources by 25% in 2013/14, 30% in 2014/15, 30% in 2015/16, and 20% in 2016/17. Dedicated resource will target project based funding from government, municipal, charitable, commercial and private sources if it supports our strategic objectives. We will work alone, with other Citizens Advice Bureau or with other partners. We will pursue funding which helps us improve access to awareness of the service. Specifically we will pursue any project which improves advice services for:

- Young people or The elderly
- Disabled people
- The housebound
- Carers
- Employed people
- Those in poverty
- The sick or infirm
- The unemployed

We will seek funding to enable us to increase advice provision in those geographical areas which receive a poor face to face service and also those areas where population growth is planned over the coming years.

We will also seek funding which enables us to expand preventative services including

- Financial education aimed at any vulnerable group including, but not restricted to those named above
- Employment training, advice or representation aimed at reducing conflict in the workplace
- Projects that encourage productive volunteering
- Information projects focused on housing, employment, benefits or debt especially when aimed at young people in education
- Services which reduce digital exclusion

Locality Funding

The CABS in the South and Vale benefit from the assistance of locality based individual, corporate, charitable and civic sources. The S&V CAB will provide a support infrastructure for our locality based Friends groups to enable them to expand their activities, generate awareness, foster goodwill, and capitalise on funding opportunities.

11 MONITORING AND REVIEW

This section in development. Completion due March 2013

11.1 Risk Assessment

	Risk	Actions to mitigate
1	Councils see any potential amalgamation/assumed economies of scale as a reason to cut funds. Should this happen then service cuts may have to be made (even if merger cancelled).	Councils to be approached for views on future service delivery. Some of the trustee boards include council representatives; ensure that reps are fully informed of actual financial situation and objective of merger is to sustain services. Bureaux to use communication plan to co-ordinate message across localities. Create presentation to allow merged model to be presented to avoid funders predisposing any saving can be translated into funding cuts. Use single point of contact for relationship with both District Councils.
2	Uncertainty leading to loss of key staff or lowering of staff morale. Limited information resulting in rumour.	Timely, effective communication with all staff. Involvement of key staff in modelling and planning processes. Key messages for staff. Involve volunteer reps in TB decision process. Develop plan early P3 for covering responsibilities if key staff leave during period leading up to the merger.
3	A larger pool of funding will make it more attractive to competitors and potentially increase the likelihood of competitive commissioning by the Councils/other funders.	Once costed models have been developed, PR strategy for councils and other external stakeholders on the benefits of the model and why CAB represents the best delivery model for advice in the area. Keep alert to possible commissioning and ensure well placed to influence any commissioning process.
4	Town council funders may require a more formal indication that their funding will not be absorbed to benefit other areas.	TC funding up to 10% of total. Approach to be based on a before/after analysis of local client numbers to convince TC that value for money is same or better. N.B. This measure also important for Trustee Board in overseeing that no locality is adversely impacted by merger.
5	Individual Bx project funding is often area specific. Newly negotiated projects need to take into account project aims in context	South already have projects across 3 bureaux where appropriate i.e. SOHA. This to be extended where possible to 4 bureaux. Where project is locality based i.e. children's centre or GP surgery then local outcome measures will be

	of merger plan.	used.
6	TUPE data is currently being reviewed and may require additional funding.	Subject to consultation with staff under direction of trustees. HR consultant cost is included in P3 funding from CitA.
7	The increasing demands on management time as the process develops will require recognition planning and support to minimise the impact on current Bx business and ensure continuity and confidence in Bx	Will require shadow board to monitor impact and adjust project if negative impact on business continuity. Resources in place for P3 project planning, to support this. Identify areas of work that can/should be trustee board led. Must ensure balance of demands across the 4 managers - where possible, managers should work across the 4 - early merger of some activities.
8	Potential for high levels of anxiety and uncertainty for staff, trustees and volunteers.	If boards agree to proceed then early formation of shadow board will provide foundation for management of staff issues and regular communication. A lead trustee(s) to be a point of regular contact/responsible for listening to concerns and finding solutions.
9	Some Friends members may leave because they do not support the new structure.	Early consultation with Friends by local management essential. A merged organisation will value its locality champions and encourage friends to become involved in building strong local structures.
10	Friends may find it difficult to maintain the current level of support in localities.	Arm Friends with the necessary arguments and data to convince supporters that reason for merger is to maintain and improve local services.
11	Process for ring-fencing local funding is not defined	Form work group to determine best approach pre and post-merger.
12	CitA comms infrastructure for multi-site working is poor	Use IT group to seek commercial work-rounds whilst canvassing CitA for improved network solutions.
13	Petra may not be available by merger date	Monitor progress of live trials by pilot bureaux. If no clarity on Petra re-launch date by end December then review CASE use with CitA. Adopt temporary CASE solutions as per existing merged bureaux model or adopt Petra pilot status.
14	There may not be enough trustees from existing boards to form a new board.	Identify potential board members early in P3. Recruit externally if insufficient numbers.
15	Assumptions about future demand may be underestimates.	Model has sufficient ASS.ASM resource to accommodate additional volunteers advisers; recruit and fast track train. Accelerate growth of gateway hub; manage appointment percentage down & assisted information up. Add telephone advice resource as quick call back for selected clients within extended gateway approach.
16	Adverse Press Coverage	Part of communication strategy to deal with press on a regular basis and manage the message. Good content in communication plan but one person to deal with info requests from local/ regional papers or one named person from each bureau and keeping the others in the loop re requests. Consider pro-active programme of scheduled press-releases.
17	Business as usual suffers as time	Will require shadow board to monitor impact and adjust

	and resources focused on this, and/or funding opportunities missed.	project if negative impact on business continuity. Resources in place for P3 project planning, to support this. Identify areas of work that can/should be trustee board led.
18	Many changes won't be implemented till after the merger has taken place, and then not immediately, this can affect staff/trustee/volunteer motivation (all the pain, none of the advantages)	Managing expectations throughout. Development of transition plan (in addition to P3 implementation plan), to show how operational changes will be phased in over a number of months/years, always seeking staff and volunteer input into the changes.
19	Project manager resource may be needed for a short time after March 2013 but there is no funding in place to cover this.	Management structure must be in place in advance of merger but we may also want to consider review work required at some point e.g. November to allow for enough time to find additional funding if we feel PM will be needed to assist with overall handover post March 2013.

Appendices

- Appendix 1 Client and community profile
- Appendix 2 Draft Corporate Governance Framework for S&V CAB

Appendix 1 Client & Community Profile

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Age Band																	
0-16	1	1	0	1	2	1	3	1	4	2	3	9	1	10	11	2	13
17-24	92	43	111	132	286	92	378	168	184	95	96	375	168	543	661	260	921
25-34	193	90	293	318	701	193	894	346	327	218	236	781	346	1,127	1,482	539	2,021
35-49	260	109	372	403	884	260	1,144	517	465	331	374	1,170	517	1,687	2,054	777	2,831
50-64	177	86	255	273	614	177	791	419	346	282	327	955	419	1,374	1,569	596	2,165
65+	89	31	108	151	290	89	379	197	192	219	203	614	197	811	904	286	1,190
Not Recorded	250	191	117	53	361	250	611	203	117	97	33	247	203	450	608	453	1,061
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Sex																	
Male	380	225	486	509	1,220	380	1,600	842	734	588	528	1,850	842	2,692	3,070	1,222	4,292
Female	682	326	768	821	1,915	682	2,597	991	888	648	738	2,274	991	3,265	4,189	1,673	5,862
Unknown	0	0	2	1	3	0	3	9	4	1	1	6	9	15	9	9	18
Not Recorded	0	0	0	0	0	0	0	9	9	7	5	21	9	30	21	9	30
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Disability																	
Disabled - no details	66	33	64	68	165	66	231	114	121	97	83	301	114	415	466	180	646
Not Disabled	801	372	1,019	1,154	2,545	801	3,346	1,388	1,259	914	1,062	3,235	1,388	4,623	5,780	2,189	7,969
Unknown/Withheld	104	108	95	37	240	104	344	220	120	171	64	355	220	575	595	324	919
Long-term health condition	49	26	40	35	101	49	150	42	76	28	26	130	42	172	231	91	322
Disabled - mental health	11	6	5	8	19	11	30	32	15	4	13	32	32	64	51	43	94
Disabled - physical impairment (non sensory)	23	4	27	19	50	23	73	31	32	22	14	68	31	99	118	54	172
Disabled - visual impairment	2	1	3	4	8	2	10	7	3	2	1	6	7	13	14	9	23
Disabled - hearing impairment	2	0	0	4	4	2	6	8	6	4	3	13	8	21	17	10	27
Disabled - learning difficulty	1	0	1	0	1	1	2	5	1	1	3	5	5	10	6	6	12
Disabled - cognitive impairment	0	0	0	1	1	0	1	3	0	0	1	1	3	4	2	3	5
Disabled - multiple impairments	3	1	2	1	4	3	7	1	2	1	2	5	1	6	9	4	13
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Health Problems																	
Yes	35	20	177	78	275	35	310	239	201	169	161	531	239	770	806	274	1,080
No / Unknown	1027	531	1,079	1,253	2,863	1,027	3,890	1,612	1,434	1,075	1,111	3,620	1,612	5,232	6,483	2,639	9,122
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

Occupation	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Employed >= 30 hrs p/w	121	48	25	55	128	121	249	403	383	188	130	701	403	1,104	829	524	1,353
Employed < 30 hrs p/w	45	23	18	24	65	45	110	232	190	106	68	364	232	596	429	277	706
Student	4	2	2	3	7	4	11	23	11	8	5	24	23	47	31	27	58
Permanently sick/disabled	6	1	1	0	2	6	8	50	44	25	5	74	50	124	76	56	132
Looking after home/family	1	0	0	0	0	1	1	1	2	1	0	3	1	4	3	2	5
Unemployed	48	22	18	41	81	48	129	340	324	144	104	572	340	912	653	388	1,041
Retired	32	16	11	19	46	32	78	187	182	135	73	390	187	577	436	219	655
Self employed	5	2	4	6	12	5	17	54	46	39	17	102	54	156	114	59	173
Volunteer	2	0	1	0	1	2	3	9	1	3	0	4	9	13	5	11	16
Looking after home - no dependents	0	0	0	0	0	0	0	12	9	3	1	13	12	25	13	12	25
On Govt scheme for employment	0	0	0	1	1	0	1	0	0	0	1	1	0	1	2	0	2
Carer - children	15	5	1	0	6	15	21	39	41	7	5	53	39	92	59	54	113
Carer - elderly/disabled	3	0	1	1	2	3	5	5	13	3	0	16	5	21	18	8	26
Other	2	1	1	0	2	2	4	22	29	12	8	49	22	71	51	24	75
Not Recorded	778	431	1,173	1,181	2,785	778	3,563	474	360	570	855	1,785	474	2,259	4,570	1,252	5,822
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

Main Nationalities Seen	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
British	198	169	123	209	501	198	699	1,159	1,202	604	442	2,248	1,159	3,407	2,749	1,357	4,106
Poland	2	6	4	8	18	2	20	18	44	19	6	69	18	87	87	20	107
Other Asia	0	0	1	0	1	0	1	9	7	0	0	7	9	16	8	9	17
Other Africa	0	2	0	5	7	0	7	8	0	0	0	0	8	8	7	8	15
Slovakia	0	0	1	1	2	0	2	0	12	0	0	12	0	12	14	0	14
Hungary	0	0	2	1	3	0	3	0	0	8	2	10	0	10	13	0	13
Ireland (Eire)	0	3	1	0	4	0	4	8	0	0	0	0	8	8	4	8	12
Spain	0	0	0	0	0	0	0	0	0	10	0	10	0	10	10	0	10
Phillipines	0	0	3	0	3	0	3	0	0	6	0	6	0	6	9	0	9
Czech Republic	0	0	0	0	0	0	0	0	7	0	0	7	0	7	7	0	7
Australia and New Zealand	2	2	0	0	2	2	4	0	0	0	0	0	0	0	2	2	4
South Africa	3	0	1	0	1	3	4	0	0	0	0	0	0	0	1	3	4
Germany	0	0	1	1	2	0	2	0	0	0	2	2	0	2	4	0	4
France	0	0	2	2	4	0	4	0	0	0	0	0	0	0	4	0	4
Spain	0	0	1	1	2	0	2	0	0	0	2	2	0	2	4	0	4
Italy	0	0	2	1	3	0	3	0	0	0	0	0	0	0	3	0	3
Pakistan	1	0	0	1	1	1	2	0	0	0	0	0	0	0	1	1	2
Not recorded	844	358	1,110	1,096	2,564	844	3,408	0	0	0	0	0	0	0	2,564	844	3,408

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Ethnicity																	
Asian or Asian British - Bangladeshi	1	0	4	1	5	1	6	5	4	6	5	15	5	20	20	6	26
Asian or Asian British - Indian	10	6	13	8	27	10	37	6	13	8	4	25	6	31	52	16	68
Asian or Asian British - Other	9	6	9	4	19	9	28	15	16	13	7	36	15	51	55	24	79
Asian or Asian British - Pakistani	10	2	9	15	26	10	36	6	9	3	7	19	6	25	45	16	61
Black or Black British - African	12	5	13	21	39	12	51	49	19	5	10	34	49	83	73	61	134
Black or Black British - Caribbean	7	1	4	10	15	7	22	12	2	18	7	27	12	39	42	19	61
Black or Black British - Other	2	3	3	2	8	2	10	4	2	4	2	8	4	12	16	6	22
Mixed - Other	4	1	2	7	10	4	14	4	1	6	0	7	4	11	17	8	25
Mixed - White & Asian	2	1	2	6	9	2	11	7	5	1	3	9	7	16	18	9	27
Mixed - White & Black African	0	1	0	4	5	0	5	4	4	2	0	6	4	10	11	4	15
Mixed - White & Black Caribbean	6	1	5	6	12	6	18	12	6	6	2	14	12	26	26	18	44
White - British	838	445	997	1,122	2,564	838	3,402	1,425	1,366	971	1,110	3,447	1,425	4,872	6,011	2,263	8,274
White - Irish	8	7	10	9	26	8	34	20	14	11	8	33	20	53	59	28	87
White - Other	52	0	1	1	2	52	54	118	125	113	58	296	118	414	298	170	468
White - Roma/Gypsy/Traveller	0	33	82	59	174	0	174	2	5	0	0	5	2	7	179	2	181
Chinese	1	2	5	6	13	1	14	9	3	2	2	7	9	16	20	10	30
Other	8	3	28	11	42	8	50	24	10	24	11	45	24	69	87	32	119
Unknown or Declined to reply	92	34	69	39	142	92	234	120	20	44	32	96	120	216	238	212	450
Not Recorded		0	0	0	0	0	0	9	11	7	4	22	9	31	22	9	31
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Income Profile																	
< £400 pcm	3	5	0	7	12	3	15	22	233	26	40	299	22	321	311	25	336
£400 - £599 pcm	6	3	2	4	9	6	15	13	141	16	31	188	13	201	197	19	216
£600 - £999 pcm	3	9	2	8	19	3	22	23	170	24	45	239	23	262	258	26	284
£1,000 - £1,499 pcm	2	8	4	8	20	2	22	25	172	27	39	238	25	263	258	27	285
£1,500 - £1,999 pcm	0	4	2	7	13	0	13	7	109	4	24	137	7	144	150	7	157
£2,000 - £2,499 pcm	0	1	0	0	1	0	1	4	52	4	18	74	4	78	75	4	79
£2,500 - £2,999 pcm	1	1	1	1	3	1	4	1	29	1	2	32	1	33	35	2	37
> £3,000 pcm	1	0	0	1	1	1	2	4	14	1	4	19	4	23	20	5	25
Not Recorded	1046	520	1,245	1,295	3,060	1,046	4,106	1,752	715	1,141	1,069	2,925	1,752	4,677	5,985	2,798	8,783
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Household Type																	
Couple	62	33	11	25	69	62	131	210	244	141	72	457	210	667	526	272	798
Couple with dependent children	79	23	28	34	85	79	164	336	286	115	104	505	336	841	590	415	1,005
Couple with non-dependent children	6	1	4	9	14	6	20	90	45	37	20	102	90	192	116	96	212
Single person	60	35	7	30	72	60	132	454	405	244	117	766	454	1,220	838	514	1,352
Single person with dependent children	32	16	16	23	55	32	87	209	193	96	49	338	209	547	393	241	634
Single person with non-dependent children	7	5	0	0	5	7	12	47	36	30	17	83	47	130	88	54	142
Other adult only	15	2	2	3	7	15	22	19	80	10	10	100	19	119	107	34	141
Other with dependent children	0	0	0	0	0	0	0	7	3	1	3	7	7	14	7	7	14
Not Recorded	801	436	1,188	1,207	2,831	801	3,632	479	343	570	880	1,793	479	2,272	4,624	1,280	5,904
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202

	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Housing Tenure																	
Own Outright	16	14	6	8	28	16	44	160	157	91	36	284	160	444	312	176	488
Buying Home (mortgage, etc.)	84	32	14	26	72	84	156	259	216	93	98	407	259	666	479	343	822
Shared Ownership	3	1	1	0	2	3	5	9	10	11	6	27	9	36	29	12	41
Social Tenant	0	0	0	0	0	0	0	3	1	5	1	7	3	10	7	3	10
Private Tenant	66	23	16	26	65	66	131	273	280	153	74	507	273	780	572	339	911
Rent-Free Housing	1	0	0	0	0	1	1	1	18	18	11	47	1	48	47	2	49
Hostel	0	0	0	0	0	0	0	0	2	2	0	4	0	4	4	0	4
Prison	0	0	0	0	0	0	0	0	0	5	0	5	0	5	5	0	5
Homeless (incl Bed & Breakfast tenant)	0	0	0	0	0	0	0	6	9	10	3	22	6	28	22	6	28
Staying with relatives/friends	20	5	3	13	21	20	41	144	92	49	28	169	144	313	190	164	354
Council/ALMO tenant	11	2	3	6	11	11	22	110	29	9	15	53	110	163	64	121	185
Housing Association/RSL tenant	33	16	9	13	38	33	71	223	270	96	65	431	223	654	469	256	725
Other	2	0	3	0	3	2	5	71	52	24	6	82	71	153	85	73	158
Not Recorded	826	458	1,201	1,239	2,898	826	3,724	592	499	678	929	2,106	592	2,698	5,004	1,418	6,422
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202
	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Marital Status																	
Single	53	20	17	38	75	53	128	192	414	193	90	697	192	889	772	245	1,017
Married/Cohabiting/Civil Partnership	113	38	48	71	157	113	270	244	489	261	186	936	244	1,180	1,093	357	1,450
Married but separated	11	3	7	9	19	11	30	38	90	44	49	183	38	221	202	49	251
Divorced	6	3	3	7	13	6	19	22	83	70	30	183	22	205	196	28	224
Widowed	4	4	3	2	9	4	13	13	46	42	25	113	13	126	122	17	139
Not Recorded	875	483	1,178	1,204	2,865	875	3,740	1,342	513	634	892	2,039	1,342	3,381	4,904	2,217	7,121
Total	1,062	551	1,256	1,331	3,138	1,062	4,200	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,913	10,202
	Adviceline							In Bureau							Total South	Total Vale	TOTAL
	Abingdon	Didcot	Henley	Thame	South	Vale	Total	Abingdon	Didcot	Henley	Thame	Bureau Sou	Vale	Total			
Top 5 Local Authorities Served																	
Top 5 Local Authorities Served																	
South Oxfordshire	172	77	232	284	593	172	765	100	1,309	925	754	2,988	100	3,088	3,581	272	3,853
Vale of White Horse	231	56	172	167	395	231	626	1,426	176	0	0	176	1,426	1,602	571	1,657	2,228
Cherwell	189	62	212	237	511	189	700	10	0	0	23	23	10	33	534	199	733
West Berkshire	2	3	1	0	4	2	6	0	15	0	0	15	0	15	19	2	21
Oxford	172	81	242	233	556	172	728	57	8	0	0	8	57	65	564	229	793
West Oxfordshire	158	72	201	223	496	158	654	18	7	0	32	39	18	57	535	176	711
other	80	33	118	154	305	80	385	27	30	251	426	707	27	734	1,012	107	1,119
not recorded	60	167	78	33	278	60	338	213	90	68	37	195	213	408	473	273	746
Total	1,064	551	1,256	1,331	3,138	1,064	4,202	1,851	1,635	1,244	1,272	4,151	1,851	6,002	7,289	2,915	10,204

Appendix 2 Draft Corporate Governance Framework for S&V CAB

3. INTRODUCTION

1.1 Scope

This document refers to a new proposed future CAB covering South Oxfordshire and Vale and describes the way in which the CAB would be run, administered, controlled and would be accountable to those with a vested interest; be they funders, volunteers, clients, trustees or wider stakeholders. The purpose is: to ensure transparency, accountability, by being clear about roles and responsibilities of the board, the staff and volunteers, and the recognition of their legal obligations. The Corporate Governance Framework describes a code of conduct for all members of the CAB which promotes ethical and responsible decision making.

Governance is the set of arrangements for decision-making, accountability and control of an organisation. The governance refers to arrangements covering the rights and responsibilities of members, the size, role and membership of the charity's trustee board, the way in which the trustee board operates and its relationship with the executive (paid) management of the charity.

1.2 New Organisation

It is recommended that the newly formed Citizens Advice Bureau will be established as a limited company, either through the dissolution of the existing charities and forming a new company, or through a formal merger. However this is outside the scope of this document and will be agreed at a future date.

The current Citizens Advice membership Agreement states that where a new CAB is set up or the Memorandum and Articles are revised, they must be in the form of the Citizens Advice model ones, (see: http://www.bmis.org.uk/governance/legal_structure/tb007.htm) and these referred to throughout this document.

4. CORPORATE RESPONSIBILITY

As detailed in the **Code of good governance for the voluntary sector** the trustee board will adhere to the principles of good governance set out in the sector wide governance code, these are:

- Understanding their role
 - Ensuring delivery of organisational purpose
 - Being effective as individuals and a team
 - Exercising control
 - Behaving with integrity
 - Being open and accountable
-
- *Corporate responsibility and compliance*
 - *Ownership structure and exercise of control rights*

- *Delegation of powers Delegation of functions to Committees, Officers or other bodies, Emergency powers and urgent decisions, Delegation of Committees Delegation to Officers*
- *Balance of power: The simplest balance of power is very common; require that the President be a different person from the Treasurer.*
- *Corporate Role of the Board*
- *Schedule of Matters Reserved to the Board and Scheme of Delegation*

5. ESTABLISHING A NEW BOARD

3.1 Single Board of Trustees

The proposal is to have a single Trustee Board for South Oxfordshire and Vale. The advantages include:

- One employer directing the management team thus avoiding duplication of reporting lines
- Developing and delivering a single strategic direction, and a consistent and coherent message
- Delivering one point of contact and liaison with senior official funding bodies
- Creating efficiencies of effort on behalf of the Board
- Creating some savings through efficiencies, (though the working group recognise that these may be minimal), including e.g. one set of accounts, one board to be serviced.

The challenges include:

- The need to maintain a local focus and profile, in particular when agencies are currently supported by local fundraising and relationship with District Council
- Understanding local needs and sensitivities and ensuring one area is not disadvantaged by the new structure.

3.2 Transition to New Arrangements

It is proposed that there should be a period of transition of for example 6 months whereby an Interim Board is established comprising of equal numbers of representatives from the existing boards, the Chair being chosen from the existing chairs by a vote by the Interim Board. During this period the Interim Board would manage the transition including recruitment of Trustees to the new Board.

3.3 Recruitment of Trustees

- Trustee Board must have a broad range of the key skills needed for good governance and will aim to represent a balance of different age groups and social backgrounds
- Although the proposal is that Trustees will not represent specific constituencies or geographical areas, the Board will ensure that it is knowledgeable of and fully engaged with a much bigger/wider area through the diversity of the Board membership

- Trustees will hold a three year term of office, renewable once; Trustees cannot be employees or volunteers of the Citizens Advice Bureau.
- The Board will comprise up to 15 trustees recruited on the basis of skills and experience which contains a balance of internal and external and other relevant perspectives.
- Trustees will retain overall responsibility and control of the recruitment process. Although trustees can delegate aspects of the recruitment process to their staff, they will have clear role in overseeing the effective management of an open and efficient process.
- All efforts will be made to recruit Trustees from a wide range of backgrounds and to this end all opportunities will be widely advertised to ensure people with the most appropriate skills and qualities are recruited.
- Trustee role description will be made available
- All new trustees will have access to an Induction to both their role and that of the CAB, including a 'Welcome to the Citizens Advice service' pack.

3.4 The Board of Trustees

- i) Trustee Board will aim to have as broad and diverse range of trustees from a number of backgrounds as can be achieved consistently with the other objectives set out in these standing orders; the aim is that there should be a mix of men and women, of racial and ethnic backgrounds, of sexual orientations, of age, of religion and belief and of disabled people on the trustee board
- ii) Members of the Board will understand their role and responsibilities collectively and individually in relation to:
 - their legal duties
 - membership of Citizens Advice
 - their stewardship of assets
 - the provisions of the governing document
 - the external environment
 - the total structure of the organisation
 and in terms of
 - setting and safeguarding the vision, values and reputation of the organisation
 - overseeing the work of the organisation
 - managing and supporting staff and volunteers where applicable.
 - understand and uphold their duties under equality and human rights law
- iii) The Board will ensure that the organisation delivers its stated purposes or aims by:
 - Ensuring equality of access and diversity in the way that services and organisational purpose are delivered
 - ensuring organisational purposes remain relevant and valid
 - developing and agreeing a long term strategy
 - agreeing operational plans and budgets
 - monitoring progress and spending against plan and budget

- evaluating results, assessing outcomes and impact
 - reviewing and/or amending the plan and budget as appropriate.
- iv) The Board will have a range of appropriate policies and procedures, knowledge, attitudes and behaviours to enable both individuals and the board to work effectively. These will include:
- recognizing that diversity is the key to providing a successful well functioning board
 - finding and recruiting new Board members to meet the organisation's changing needs in relation to skills, experience and diversity
 - providing suitable induction for new Board members
 - providing all board members with opportunities for training and development according to their needs
 - periodically reviewing their performance both as individuals and as a team.
- v) As the accountable body, the Board will ensure that:
- the organisation understands and complies with all legal and regulatory requirements that apply to it
 - the organisation continues to have good internal financial and management controls
 - the quality of advice and organisational standards meet the requirements of Citizens Advice
- vi) The Board will:
- safeguard and promote the organisation's reputation
 - act according to high ethical standards
 - identify, understand and manage conflicts of interest and loyalty
 - maintain independence of decision making
 - deliver impact that best meets the needs of beneficiaries.
 - Take responsibility and make a commitment to act in a non-discriminatory manner that values diversity and challenges discrimination
- vii) The Board will lead the organisation in being open and accountable, both internally and externally. This will include:
- open communications, informing people about the organisation and its work
 - appropriate consultation on significant changes to the organisation's services or policies
 - listening and responding to the views of supporters, funders, beneficiaries, service users and others with an interest in the organisation's work
 - handling complaints constructively, impartially and effectively
 - considering the organisation's responsibilities to the wider community, for example its environmental impact.
 - To be accountable for the decisions made and how they impact on clients volunteers and staff

3.5 Business planning and consultation

If the Board has a knowledge gap then they ensure that they draw in knowledge and expertise from the relevant area, in an ad hoc way.

3.6 Appointment of Sub Committees

- The Board may from time to time appoint Sub Committees to the Board. These sub committees will work in accordance with the terms of reference approved by the Board and report to the Board at agreed intervals. The Board may delegate certain and clearly defined powers and responsibilities to these committees, but will retain overall responsibility for the actions of these committees.

6. FINANCIAL ACCOUNTABILITY

- The Trustee Board as a whole is responsible for ensuring effective financial management under the Charity's governing document for controlling the management and administration of the charity.
- Trustees will ensure that the Bureau accounts for and monitors its financial position. To achieve this, Trustees must commit to regular attendance of Bureau Trustee Board meetings and be prepared to analyse and challenge financial matters with the support of a Treasurer.
- Trustees could be deemed liable if funds are lost as a result of them neglecting their duty of care but the use of reasonable internal controls will make this unlikely.
- Duties will be segregated so that an individual cannot both record and process a transaction
- Staff and advisers will be appropriately qualified/ experienced to ensure proper execution of financial responsibilities
- Annual budgets will be set and systems implemented for regular monitoring and control of expenditure. Trustees will ensure a regular review of internal control systems.
- **Trustees will ensure proper controls over banking arrangements and property and include** a list of fixed assets, that is checked regularly; appropriate insurance; a record of all bank deposits and regular bank reconciliation; Trustee authorisation of decisions to open and close accounts.
- **The Trustees will ensure that income is spent** solely for purposes set out in the bureau's governing document in accordance with the requirements of funding agreements; and with fairness between those qualified to benefit.
- Trustees will ensure effective control of receipts of income and proper authorisation of purchases and payments.
- The Treasurer will ensure that all the finances and the supporting financial control systems are kept in order, but is not the book-keeper and will not hold or maintain either the financial records or the cheque book. The person maintaining the financial records will not also be the holder of the cheque book.
- The Board will annually appoint external auditors to approve the annual accounts.

- Remuneration review of the compensation arrangements for the paid officers the resources made available to directors in carrying out their duties
- Fraud and Corruption

- Internal control procedures and internal auditors: financial reporting, operating efficiency, and compliance with laws and regulations

- The Bureau will open and maintain a bank account for the management of its financial resources

Security of cash

- The Bureau will prepare annual reports and accounts conforming to the guidance in the Statement of Recommended Practice (SORP 2000)
- The Board will justify and where required, establish and implement an appropriate reserves policy. This policy will be reviewed annually according to the guidance The Statement of Recommended Practice 2000 (SORP) on Accounting and Reporting by Charities. This will be declared in the Trustees report and the financial accounts

7. RISK MANAGEMENT

- The Statement of Recommended Practice 2000 on Accounting and Reporting by Charities requires charities with a gross income of over £250,000 to include a statement in their Trustees' Report that: "the major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems have been established to mitigate those risks". It is not sufficient to make this statement without having actually performed a risk assessment. Charities with lower income are encouraged (but not required) to make the same statement.
- The Bureau will have in place have a Risk Management Policy that reflects the level of risk that the trustees will accept and will provide a standard against which different risks can be measured. The policy will define the bureau's major risks and allocate responsibility for them under the headings of: Operational (e.g. fraud); Financial (e.g. reliability of income); External (e.g. change in government policy); Compliance (e.g. legal requirements on health and safety).
- The Bureau will undertake regular risk assessments, regularly manage and monitor risk in order to identify new risks and evaluate existing ones. A risk register will be established and maintained to track "gross risks", the controls to mitigate them and the resulting "net risks"
- The Trustees' Annual Report will include a section on risk management

4. ANNUAL REPORTING FRAMEWORK

- The Board will ensure compliance with the "Statement of Recommended Practice" (SORP) issued by the Charity Commission in the production of a Trustees' Annual Report and Accounts.

5 RECRUITMENT AND RETENTION OF STAFF

- The Board will appoint a Personnel sub-committee from amongst the Board to deal with confidential staff matters and disciplinary and grievance investigations
- Paid staff will be employed using the pay scales and terms and conditions used by the Local Authority
- Trustees are the employers of paid staff working in Citizens Advice Bureau and will ensure that best practice is delivered for all matters of recruitment and retention, matters of discipline and grievance and redundancy and according to legal requirements relating to equal opportunities

8. CONTRACTING

- The Board may from time to time enter into contracts (for example leases and employment contracts) and other obligations on behalf of the CAB and they are responsible for its debts and other liabilities. This means their personal assets are at risk if the assets of the CAB (including payments under insurance policies) are not sufficient to cover all the debts and liabilities.

9. INFORMATION

- The Board will ensure that all data is recorded and systems in place for analysis according to the needs of the Board and any Funders; and provide reports as required to justify any expenditure
- The CAB will comply with all requests under Freedom of Information Act according to the national requirements