



**Wandsworth**

**Business and  
Development Plan 2021 -  
2024**

**[www.cawandsworth.org](http://www.cawandsworth.org)**

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# Citizens Advice Wandsworth

## Business and Development Plan 2021 - 2024

### Introduction

This document is the Business and Development plan for Wandsworth Citizens Advice Bureaux Ltd (trading as and referred to throughout this plan as Citizens Advice Wandsworth or CAW).

This plan takes CAW from the financial year 2021/2 through to 23/24. The CAW Trustee Board reviews the Business and Development Plan annually in accordance with the business planning process set out in the appendices to this plan. The plan sets out the aims and purpose of the organisation and the context in which we are and will be working. It identifies key strategic priorities and sets out an action plan for the first year of the three year period in particular.

More detail about our funding priorities and activities are set out in our Funding strategy.

This plan was consulted on, drafted and edited between December 2020 and March 2021 – as the coronavirus pandemic continues to impact. This plan aims to incorporate this important current context – whilst also retaining and exploring wider strategic ambitions.

### The Aims and Purpose of Citizens Advice Wandsworth

Full details of the organisation's formal objects, finances and governance can be found at [www.charitycommission.gov.uk](http://www.charitycommission.gov.uk).

#### CAW's Purpose

Citizens Advice Wandsworth is an independent charity that provides information, advice and support. We aim to provide the information and advice people need for the problems they face, and to improve the policies and practices that affect them.

We help people get the support they need and enable them to manage their lives better in times of crisis. Life is complicated and things can go wrong for all of us. CAW's free, impartial advice is crucial and highly valuable to individuals, the Council, government and society as a whole.

We seek to put the customer at the heart of everything we do. We are also committed to a community centred approach that recognises our clients, local community, social and faith networks as assets, not people with problems. They and partners in co-producing the outputs and outcomes we work towards.

We offer general advice on welfare benefits, money/debt, housing, employment, consumer, immigration and nationality, family and personal matters, taxes, health and education. We provide general advice on discrimination across all these subjects. We also provide self-help information services and resources and work to increase the capability of local people to avoid and prevent problems like debt. CAW provides the main gateway to advice and other services for local residents. As CAW's service arrangements change over time, details are not provided in this plan. They are available on the CAW web site: [www.cawandsworth.org](http://www.cawandsworth.org)

CAW's aim is to provide a high quality service for as many clients as possible, focussing on those most in need. CAW recognises that it is unlikely to be able to meet all demand for its service.

CAW's emphasis is on enabling independence and resilience. CAW is not here to take over people's affairs. Wherever possible CAW should empower people to be in control, help and act for themselves and hopefully assist other people in their community or network.

CAW emphasises the importance of early intervention and prevention in its services. CAW seeks to understand and act on the underlying causes of demand for its services and tackle preventable systemic failure.

Where possible and advantageous CAW seeks to work in partnership with other local Citizens Advice and services, other organisations, professionals, community groups, social and faith networks to improve and deliver services.

As an organisation that relies heavily on volunteers to deliver services, CAW also offers a range of volunteering opportunities, backed by excellent and recognised training. A corollary of this is that CAW provides a valuable local service in terms of learning, skills and employability and opportunities to reduce social isolation and increase personal confidence and well-being for adults of all ages.

## **CAW Values**

- **Creativity** – CAW is inventive, always looking for better ways to achieve its purpose, deliver value for money, achieve outcomes, change and impact for people
- **Generosity** – to each other, to clients and other agencies; looking to share, being non-judgemental, sympathetic, kind, helpful, collaborative and empowering
- **Quality** – CAW is committed to high quality, responsive, trusted, confidential and independent service, delivered with integrity and confidence
- **Accountability** – to each other, funders, trustees, membership body and to the public and local community

CAW is also committed to challenging discrimination, valuing diversity and promoting equality.

## **CAW's aims**

CAW's ambition is excellence: to be a service that is recognised locally and nationally for its quality, impact, preventative work and leadership.

The team at CAW believes that independent advice provision plays a key and indispensable role in the social and economic future of our Borough and region. CAW aims to be at the forefront of this future, in partnership with others. Realising this future depends on CAW cementing together some key building blocks:

### **Prevention: Acting on the System**

For all too many CAW customers, systems of welfare, support, education, legal rights and responsibilities have failed – local people turn to CAW to sort out the problem. On occasions people can find access to CAW services difficult; our Adviceline may be hard to get through to, and we may have to send people elsewhere. For these reasons CAW can be part of the system that sometimes fails. Over the last 12 months we have worked hard to improve access and onward referral routes – for those clients who would be better helped elsewhere. We remain committed to being the right door as frequently as possible; which will open when needed and tackles the problem. CAW will understand and prevent systemic failures by working in partnership and undertaking research and campaign work.

### **Excellent Customer Service**

CAW will be known locally for excellent customer service. Feedback from clients will be positive; when it is not, CAW will learn and improve. CAW's service will be accessible via a range of channels at convenient times and locations and in a pleasant, well-equipped and designed environment. CAW will be welcoming, caring, creative and 'go the extra mile' when it can. Quality will always be the bedrock of CAW's service.

### **Producing Positive Change**

People will be and feel better off after using CAW's service; socially, economically and health and well-being wise. CAW's advice, campaigning, preventative and early action activity will lead to improvements in systems and policy. The Borough will benefit from CAW's presence. CAW will have demonstrable evidence of the outcomes, impact and savings it co-produces with clients, customers, partners, staff and volunteers.

### **Strong Local Leadership**

CAW will be involved in and contribute creatively and positively to local forums and decision-making, putting forward ideas and proposals about how the locality could be a better place to live and work. CAW will seek and encourage partnerships wherever working together would enhance the chances of positive change and outcomes. CAW will be accountable to trustees, local people, funders and commissioners for its actions; a trusted partner/provider. CAW will be generous with its expertise and knowledge whenever possible.

## **A Good Place to Work and Volunteer**

We can only provide a kind, expert and responsive service to clients if we provide a supportive, engaging and flexible workplace. We want CAW staff and volunteers to feel positive and fulfilled in their work, know that their views are listened to, and their contribution valued. CAW will provide its workforce with every opportunity to provide a good service, to develop their skills, and do the best they can to make a real difference.

## **A Solid Financial Base**

CAW will be the first choice for the funders, commissioners, investors and donors who seek the results, outcomes and impact CAW can show it produces. CAW will be enterprising and business-like in its approach to service development, efficient and lean; keeping back office costs to a minimum. CAW will have a diverse and reliable income base, adequate reserves and sound investments.

CAW's vision is of not simply doing things better and surviving, but *doing better things and thriving*. By 'better things' CAW means better outcomes for clients; increasing their independence and resilience, helping them manage their affairs effectively. CAW also means by this making a demonstrable contribution to the desired outcomes and objectives of funders, commissioners and other stakeholders.

This vision, CAW's values and clear statement of purpose will underpin the strategic objectives and activity set out in this plan.

## **Where we are now**

Citizens Advice Wandsworth is in a good position as it enters the 2021-22 financial and business plan period. We benefit from:

- **Strong finances:** the Council has just committed to renewing its contract with us for the next two years (until March 2023), 90% of 2021-22 income is secured
- **Solid infrastructure:** we have transformed our telephony and digital platforms. Our migration to Office 365 is almost complete – ending our dependence on our outdated server. We have introduced soft phones, and a significant proportion of the team is now equipped with new laptops. An office hardware upgrade is scheduled for the next few weeks.
- **Great People:** We have a brilliant team of kind, committed and flexible staff and volunteers. 97% of whom said that they would recommend CAW as a place to work or volunteer.
- **Strong relationships:** We are well connected with our voluntary, statutory, community and faith partners. We are generous with our resources including our expertise and our referral arrangements. Our projects tend to have a community capacity development focus; enabling us to maintain and build our local links.

## **Our service model**

We transformed our service model as lockdown was introduced. We opened a website referral route and shifted our resources from face to face to telephone and online. Over the 12 month pandemic period we've kept our website updated with information as it's been announced.

Clients contact us via our Adviceline or online and are provided with initial information, advice, signposting and/or referral. Those in need of advice and/or casework support are provided this by telephone. We are trialing and testing providing advice by video link. Since September we have provided face to face advice for a few clients – those who have an urgent advice need and cannot be effectively supported over the telephone. Clients now wait less time for an advice appointment, our projects and services are better connected; with clients more effectively routed within CAW, and we have more and stronger referral relationships – this continues to be helped by our hosting of Refernet (an online referral platform) which pays dividends for our clients as well as for those of our local partners.

However, the closure of our offices has made it harder for some clients to access our services. We are helping fewer people with long-term health conditions and disabilities, and less older people. You can find a detailed report into who we helped and the types of advice we have provided during the pandemic on [our website](#).

Over the next 12 months we will need to evaluate our remote service offer, apply learning from this period, and remain alert to changing patterns of demand as lockdown is lifted. Citizens Advice are setting the tone with renewed support for a ‘telephone and digital first’ strategy – whilst being clear of the importance of ensuring that we meet the needs of the most marginalised communities.

### **Local Advocacy**

Localised support for local people is more important than ever at the moment. We’ve worked closely with Wandsworth council over the past few months to support and inform their local support offer. Evidence we collect is vital to this work. Keeping the needs of people experiencing hardship and crisis in the mind of the council will remain a focus for the coming months, alongside this we will continue to notice patterns in problems clients bring to us and work to address them.

### **Pressures**

We are an ambitious team; we want to maximise our impact and help as many local people as we can, as well as we can. We also want to be a great organisation. This means that we push ourselves hard, and have a tendency to grasp opportunities and grow services at every opportunity. This puts pressure on our team, and in particular our management and back office infrastructure which doesn’t grow in proportion to our service-delivery growth. Short-term funding arrangements add to this pressure, and to the incentive to remain organisationally lean.

## **Strategic Context**

### **Coronavirus**

CAW rose to the challenges posed by the pandemic:

- We swiftly and efficiently shifted our operations to deliver information and advice remotely.
- We utilised our referral platform, our existing local partnerships and built new relationships – particularly with statutory sector colleagues in order to maximise our reach to clients who would struggle with digital and phone access.

- We increased our research and campaigning activity and successfully influenced the Council's approach to providing hardship support.
- We transformed our internal communication methods and in doing so retained the engagement of our whole staff team and the majority of our volunteer workforce.
- We obtained new funding to help us with additional IT costs, and to help us increase staffing to cope with additional demand stemming from the economic impact of the pandemic and the impact of Brexit. Our staff team has grown from 27.5 FTE to 34 FTE (from 34 to 39 people) over 12 months.

### **Community and client profile and advice needs**

An analysis of Wandsworth Borough community profile and CAW client profile is appended to this plan.

### **The economic impact of the pandemic**

There are three times more Universal Credit (UC) claimants in Wandsworth than there was 12 months ago. Unemployment figures will continue to rise as the economic impact of the pandemic continues. Job losses cause hardship; UC payments don't adequately cover living costs and after years of austerity few households have savings and therefore lack a safety net. We anticipate significant increases in demand for our services as both Government concessions lift (notably the furlough scheme, eviction ban, and £20 UC uplift), and also as lockdown ends suppressed demand emerges.

### **Wandsworth Borough Council**

We have a good relationship with our local authority, and overall this has been strengthened during the Coronavirus period. We work particularly closely with the Housing, Benefits and Revenues, and Community and Partnerships (C&P) departments. Our C&P contacts help connect us with people across the Council (e.g. in regulatory services) – thereby reducing silos for us and helping us feedback issues and influence developments.

Since the 2016 EU referendum we have collaborated very closely with the administration over our EU advice work – of which they are very supportive and keen to publicise. Since October 2020 one of our team has been seconded into the Council to assist with the promotion of the EU Settlement Scheme (EUSS).

Over the last 12 months we have worked closely with the Council on the local covid response. During this time we have consistently presented issues raised by our clients, and provided evidence of the hardship Covid-19 is causing. The Council have responded by making significant improvements to their discretionary support schemes – including by funding us to help residents apply. Subsequently we have agreed a communication approach with our contract officers and the lead member for finance – whereby we give notice of our intention to publish policy reports or press activity.

Our core contract with the Council is being extended by 12 months until March 2023. This contract provides core funding for CAW (and makes up 30% of our total income) and is a vital baseline for growing the organisation as other opportunities and joint working possibilities are generated.

Additionally, we receive funding from WBC to deliver separate projects (this year this includes coronavirus specific response work, our Roehampton capacity building project, the EU advice

work and a homelessness prevention project). In 2021-22 42% of our overall income is from Wandsworth.

It is difficult to anticipate how coronavirus will impact on public spending, and Wandsworth Council's subsequent approach to supporting us. The Council is getting a new Chief Executive, and a new Head of Communities and Partnerships – on top of this there will be local elections in May 2022. We cannot be complacent about the Council's ongoing support for us and need to develop a communications strategy and work to ensure that the new post holders hold us in the same regard as their predecessors.

### **Health: the Clinical Commissioning Group**

Health structures, funding arrangements and the approach to procurement continues to change. Clinical Commissioning Groups are being replaced by Integrated Health and Care Systems, and significantly competition in relation to procurement is being replaced with collaboration.

The 2021 budget didn't provide any additional funds to the health and care systems which have been so stretched by COVID. We know that the impacts of the pandemic will be felt into the future – and that health and social care finances will be tight.

Since 2016 CAW has maintained funding for advice services from the Clinical Commissioning Group. It's crucial that we continue to make the case for advice as a key tool in addressing social inequality; the links between social and health inequalities have never been more apparent.

We should build our strategic links with our health partners (including in the mental health trust), and ensure that we communicate effectively the value of advice on individuals and systems.

### **Welfare, health and social care reform**

Coronavirus has shone a light on inequality and its impact. There is talk of a new political approach to tackling the disadvantage that has evidently caused so much disproportionate hardship. It's possible that there will be new approach investment in our welfare systems - like there was after the Second World War. We will wait and see.

Meanwhile, the Government's welfare reform programme; Universal Credit, the bedroom tax, the benefit cap, changes to disability benefits and cuts in LA funding and provision have had a big impact on our clients and demand for our service in recent years.

### **Brexit**

We left the EU on 31<sup>st</sup> December 2021, the last day for EU nationals living in this country to claim Settled Status (EUSS) is 30<sup>th</sup> June. Since the day after the 2016 referendum result was announced we have been supporting EU nationals in Wandsworth with queries about their rights to live and work in the UK. We have been well-resourced by the Council, and most recently the Home Office, to carry out this work and currently have 5 advisers (3.2 fte) working on this project (one of whom is seconded into the Council).

The legal framework and its interpretation continues to be unclear. Our work advising people about their entitlement to live, work and study here will continue, and we are funded to do so until at least 30<sup>th</sup> September 2021. Beyond this date we will continue to support EU nationals who may not have applied, or those who need assistance with their pre-settled status. There

will be wider implications which as are yet unknown and include changes to regulation, the potential impact on the economy, and access to benefits as well as services (including education, social care and health). We will stay alert to these changes – they will inevitably impact on the wider Wandsworth community.

## **Housing and homelessness**

Housing continues to be a significant issue for our clients, and one that has increased as a proportion of enquiries during the pandemic.

Reduced income because of furlough and unemployment, and rising costs as a result of lockdown, has resulted in high rent arrears for many clients. The eviction ban (due to lift at the end of March 2021) has enabled many tenants to remain in their homes. Despite this we hear on average one case a day of a local resident who has been illegally evicted. We are asking the Council to investigate unlawful actions by landlords and open-up a reporting route into their services.

Housing rough sleepers has been a local and national priority throughout the pandemic and we are really pleased with the long-term and supportive approach the Council have taken. However, we remain worried about the extent of new homelessness that will emerge once the eviction ban ends.

Since the Homelessness Reduction Act (HRA) was implemented in April 2018 CAW has been providing a homelessness prevention advice service under which the Council refers households to us who are threatened with homelessness. Through this work (which is mostly debt and benefits advice) we are able to help clients remain in their own homes. Contract management arrangements provide us with valuable opportunities to meet regularly with the WBC Housing team and report insights into Council performance.

Housing enquiries are CAW's second largest enquiry area, our team deals with issues that relate to local housing affordability, homelessness, disrepair and private renting problems. The private rented sector constitutes around one third of total housing stock in the borough. We are really pleased to have successfully got five years funding for a housing advice specialist post from City Bridge Trust as it's vital that we maintain and develops resources to deliver both housing advice and research and policy activity in the above context.

## **Employment**

Unsurprisingly, over the past year people have come to us with covid-related queries about furlough, redundancy and health and safety/sickness; we've seen a 95% increase in employment issues. Additionally, we've seen growing numbers of people asking for help with employment discrimination issues, 'disguised dismissal' and being denied entitlements when leaving work. We anticipate these trends continuing as the UK enters a period of major economic uncertainty, with London unemployment forecast to reach 8.5% when the furlough scheme ends.

We are pleased to have resourced a specialist employment adviser post for the last six months of 2020-21 and hope to get this funding extended.

## **Citizens Advice membership and collaboration**

Our membership package provides CAW with local flexibility and discretion within tight quality, financial health and leadership standards and requirements to work with other local Citizens Advice (LCAs) as part of 'one service'.

In recent years Citizens Advice have increased the financial opportunities they provide to LCAs by centrally procuring contracts and distributing contractual opportunities. During the pandemic this usefully extended to the procurement and distribution of funds to help us adapt our services and to move to remote working.

We know we need, as far as possible, to develop a cost-base which aligns with our partner LCAs, and have the flexibility to take advantage of national opportunities. However, we will not do this at the expense of our organisational culture or values - rather it's an opportunity/contingency we will remain alert to.

We see the value in closer collaboration with the Citizens Advice network in general, and with London LCAs in particular. We have been part of a West and South West London Adviceline partnership since 2016, and during 2020 led the instigation of a project to expand the service model across the capital. We believe that the development of a London wide access point, and the introduction of a 'Citizens Advice London' legal entity will enable the network to:

- Influence policy development, and the creation of new partnerships,
- Generate funding opportunities,
- Provide a better, more consistent service to Londoners.

However, not all London LCAs share this ambition – the process therefore continues to be slow and coverage is unlikely to ever be complete. We will remain engaged and supportive of the Pan-London LCA initiative.

## Our promises to our clients and our team

During the development of this plan we have consulted with trustees, staff and volunteers. Together, we have agreed our organisational aims and drafted a set of commitments which have informed the development of this document. These are set out below.

### Our aims

We aim to provide the information and advice people need for the problems they face, and to improve the policies and practices that affect them.

### How we work

Our information and advice services are for everyone; we give people tools to enable them to resolve their issues, and we provide in-depth, expert support for clients who need it.

We proactively work with partners to put advice knowledge into communities and to address issues that are causing problems for our clients.

Our promises to clients will guide how we shape and deliver our services.

### Our promises to clients

- We will care about your situation and will listen, advise and support you with fairness and respect.
- We will help you to find the specialist help that you need.
- You will be able to access us in a range of place and ways.
- We'll notice patterns in the problems you bring to us and will try to do something about them.
- We'll take your needs into account as we continue to improve and develop our services.

Our promises to our team are in recognition of the fact that our staff and volunteers are key to everything we do – and the better we support them the better services to clients we will be able to provide.

### Our promises to the CAW team

We'll support you in line with our values:

- You will be listened to; your views will be sought and your feedback considered.
- You will be able to access easily the resources and information you need.
- You will get regular feedback on your contribution(s), and you will be supported to provide a good service as well as to develop your knowledge and skills.
- You'll have the IT systems you need to carry out your role efficiently

## Strategic Priorities, Objectives and Action Plan

In response to the context set out in the earlier part of this document, CAW has set the following key strategic objectives.

### **Address the challenge of rising demand by:**

- Ensuring our services continue to be there for everyone whilst working to make our in-depth and specialist support is focussed at those most in need. And
- By noticing patterns in the problems that clients bring to us and acting on this information in order to prevent advice issues arising and contribute to improvements in policy and practice.

### **Address the particular challenges experienced by marginalised groups by:**

- Retaining a focus on championing equality and reducing discrimination.
- By making our workplace and services as accessible as possible. And
- Improving our research, campaigns and service provision in those areas where we know disadvantage and discrimination intersect.

### **Address the challenge of future funding uncertainty and rising demand by:**

- Maintaining a strong, committed and flexible workforce that provides good quality advice and can move between projects and services in response to changes in demand and funding arrangements.
- By becoming a more resilient, and flexible organisation, ensuring that our infrastructure supports us to appropriately support our team as well as maintain and develop relationships,
- And by communicating effectively and ensuring we are resourced to implement and deliver our funding strategy.

The plan on the following pages sets out specific objectives, priorities and activities in pursuance of these objectives, particularly for the 2021-22 financial year. The year ahead will be one of embedding the learning from Covid-19, and establishing a 'new-normal' for CAW and the team. It will also be a period of preparing for 2022; and the public finance uncertainty which will impact on our funding and delivery.

## Priorities for 2021 - 2024

This part of the document sets out the agreed business and development priorities which address the issues described above. It includes an action-plan which details the steps we will take and includes accountability for implementation and oversight of the work.

Rather than having a separate Equality section we have included our equality ambitions within the overall plan; each area has at least one E&D ambition. We have chosen this approach because we view our approach to equality as intrinsic to all that we do – and we want responsibility for driving and delivering on equality ambitions to exist throughout the organisation. However, it is important that we are accountable for delivering these ambitions - therefore the E&D committee will retain responsibility for monitoring progress.

### 1. Advice services

#### **Addressing the challenge of rising demand by ensuring our services continue to be there for everyone whilst working to make our in-depth and specialist support focussed at those most in need.**

- Meet our organisational quality ambitions and our delivery targets across all our services and projects.
- Improve our Adviceline answer rate by 10% and increase the % of our clients who report being satisfied with our access arrangements from 67% to 75%.
- Maximise the capacity of our volunteer and staff workforce by utilising the learning from the coronavirus period in relation Advice Delivery. Including, by continuing to support Advice delivery from home and to provide advice appointments by telephone where appropriate.
- Develop and implement a Community Engagement Strategy to set out our ambitions to further strengthen our local network and increase the advice knowledge and skills of our community, voluntary and faith partners
- Expand the range of services and community provision in Roehampton and Battersea by making arrangements to share our premises with other organisations. [older people, carers and DVA services]
- Increase awareness of discrimination as an advice issue

### 2. Research & Campaigns

#### **Notice patterns in the problems that clients bring to us and act on this information in order to prevent advice issues arising and contribute to improvements in policy and practice.**

- Recruit a paid member of staff to implement a communications plan which will aim to reduce demand for our services by: raising awareness of the rights and responsibilities of local residents and other stakeholders (e.g., private landlords/employers), and increasing political prominence of issues that our evidence shows needs additional local investment.
- Work to raise awareness of digital exclusion and its impact on our clients [with Wandsworth digital and the libraries]

- Publicise the extent of hardship and homelessness experienced by local people, and the particular and disproportionate impact of COVID on BAME communities in Wandsworth. Influence local policy and provision.
  - Maintain pressure on WBC to address illegal evictions, provide support to private sector tenants in rent arrears, and improve homelessness support.
- Work with WBC to improve the visibility and accessibility of local information on their website; increasing the ability of local residents to help themselves and thus reducing demand for our services.
- Ensure that the impact of Brexit is mitigated as far as possible by retaining our expertise in the area of advice for impacted EU nationals, publicising the rights and responsibilities of this group, and recording and publicising resulting inequality and hardship in order to prevent this occurring.

### 3. People

**Maintain a resilient, committed and flexible workforce by sustaining a culture and practices that aligns with our values, and invest in our whole team's capability and skills so everyone is supported to contribute to the best of their ability.**

- Build on our learning from the coronavirus period in relation to communication methods and working from home arrangements. Ensure that the collaboration, flexibility and increased engagement CAW staff and volunteers have demonstrated is retained, and that the wellbeing of the whole team is supported and maintained.
- Do all we can to recruit, develop and retain staff, trustees and volunteers from all backgrounds including by taking Positive Action in some areas.
- Develop and implement the Kickstart trainee programme, and allied to this develop a trainee route.
- Review our pay structure. Ensure all staff are paid equally for equal work, and develop a structure that is fair, transparent, competitive and supports 'trainee' intakes
- Develop and improve our volunteer offer and pathway, implement volunteer strategy recommendations.
- Reflect on the strengths and weaknesses of our current staff structure and resourcing; particularly in relation to back office functions. Identify skills, capability and capacity gaps. Consider whether we can make changes that would allow CAW to reduce the pressure currently experienced by senior managers and to flexibly respond to future scenarios - steady state, growth, decline.

### 4. Resources (Funding, Office and IT)

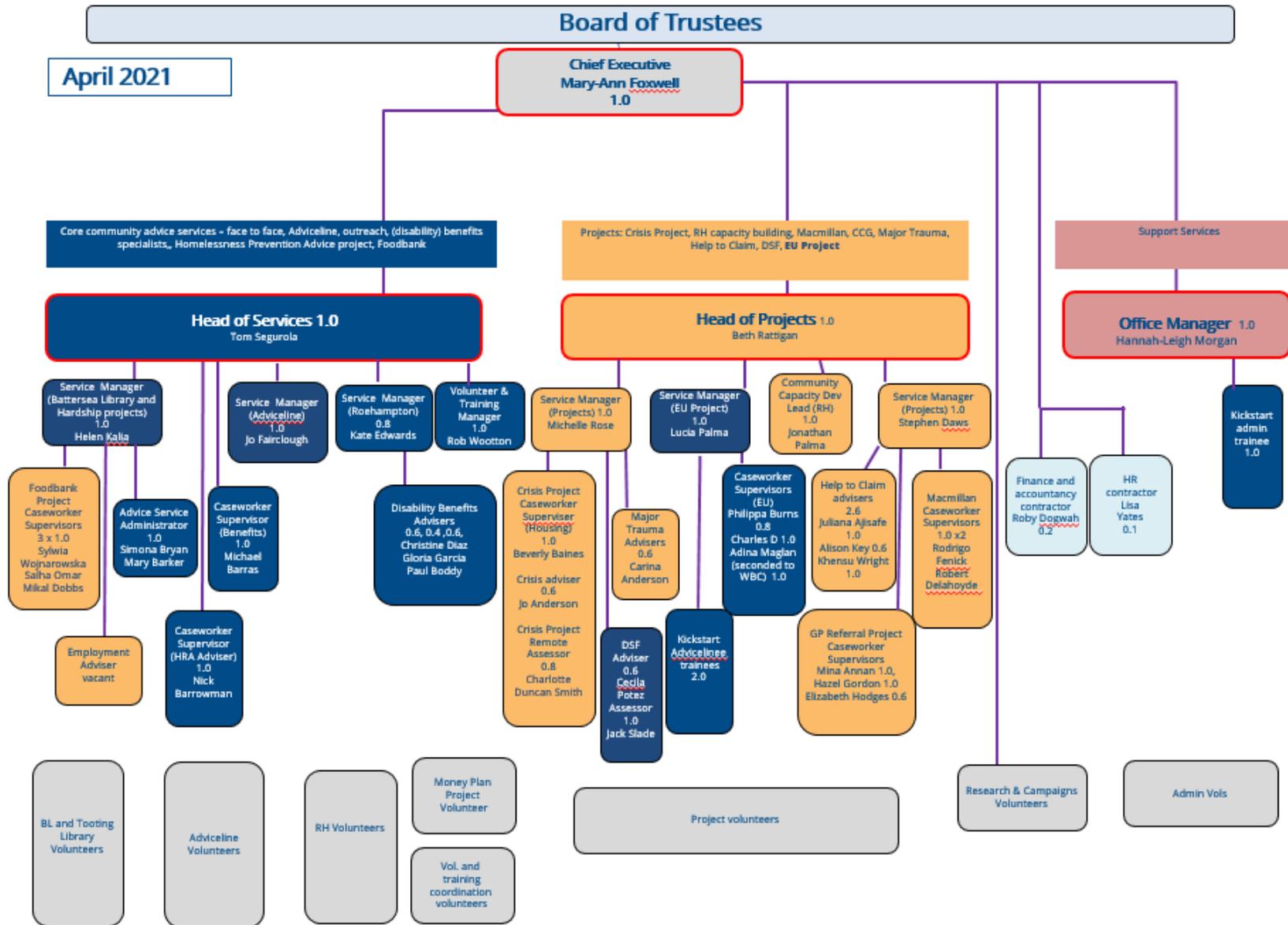
#### 4a. Funding.

**Ensure we have the funding in place to support us to maximise the reach of our services without over-reaching the team. Extend our strategic development to include wider communications and influencing.**

<ul style="list-style-type: none"> <li>• Implement CAW's funding strategy; secure new income to help us manage the anticipated ongoing increase in demand for our services and ensure the continuation of our projects and services at the same level in 2022-23 and beyond.</li> </ul>
<ul style="list-style-type: none"> <li>• Take a strategic approach to influencing Health and Local Authority support. Communicate our impact (on individuals and systems) consistently, and continue to invest in relationship development.</li> </ul>
<ul style="list-style-type: none"> <li>• Continue to promote and support closer working arrangements with other London Citizens Advice offices.</li> </ul>
<ul style="list-style-type: none"> <li>• Undertake auditor tendering exercise to investigate whether we can get better value for money.</li> </ul>
<ul style="list-style-type: none"> <li>• Work to develop a new approach to accounting and budgeting; one which gives us clearer information about our funded management resource, and that permits us to deviate from budget on staffing expenditure where this is reasonable and pragmatic.</li> </ul>
<p><b>4b. Premises</b>  <b>Ensure we maximise use of, and value from, our premises</b></p>
<ul style="list-style-type: none"> <li>• Make our public and back-office spaces as green as possible and ensure they are accessible, tidy and welcoming to staff, volunteers and clients alike.</li> </ul>
<p><b>4c. ICT</b>  <b>Ensure our team have the systems, resources and equipment they need to deliver a quality service, whether working remotely or in our offices.</b></p>
<p><b>5. Governance, risks and contingency measures</b></p>
<p>Ensure the Board has the necessary skills, experience and characteristics to govern effectively</p>

**The action plan which sets out the specific activities to be undertaken in order to achieve these objectives, and their scheduling is included in a separate document.**

# Appendix 1: Staffing Structure



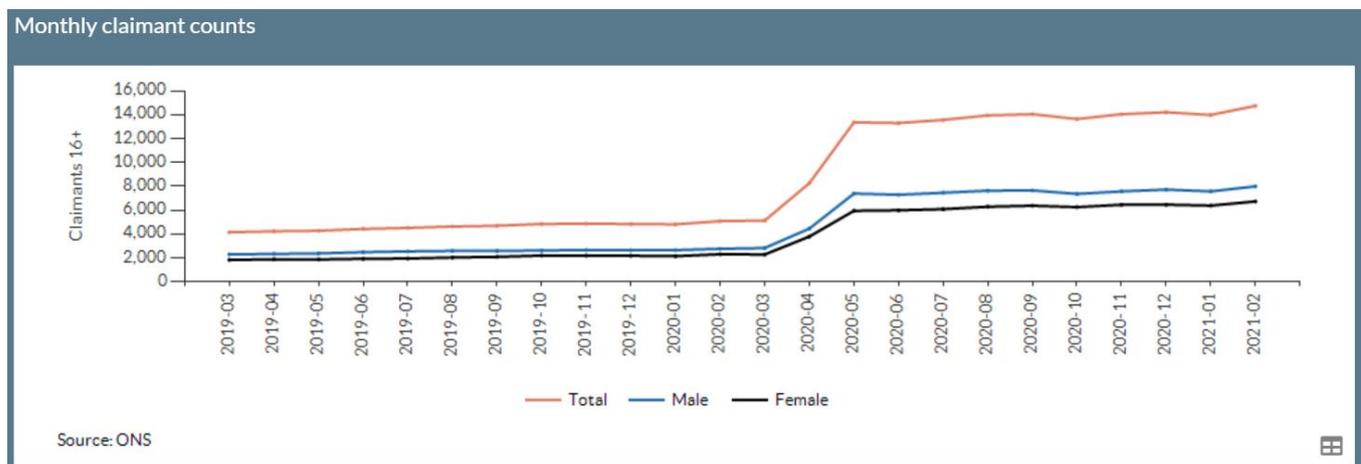
## Appendix 2: Community and client profile.

This information is very similar to that included in previous years, although where possible we've added updated information, in particular where it demonstrates the impact of COVID. Census data will allow us to provide updated community profile information in next year's document.

### Covid-19

Wandsworth has had 22,114 confirmed cases with 491 deaths during the pandemic coming in at a rate of 6708 per 100,000 in terms of cases. This is marginally less compared to London more widely with the city overall 7998 cases per 100,000 during the whole pandemic. Wandsworth like any other borough contains many vulnerable people; 9.6% of the population is over 65, 3.7% has bad or very bad health and 52.5% are either classified as overweight or obese.

Between 20-25% of all workers in Wandsworth have been furloughed at least once, and the graph below shows the impact of the pandemic on claimant counts/unemployment rates.



## Community profile

The population in Wandsworth has steadily increased from an estimated 271,700 in 2000 to 324,400 in 2018. It is a London borough which performs well on most indicators. However, like many inner London Boroughs there are significant variations in terms of levels of prosperity and deprivation between areas. The gap between rich and poor is greater in Wandsworth than in 26 out of the other 31 boroughs. Premature mortality is among the worst in London: 728 out of every 100,000 people aged 55-64 year olds die during this period of their life, the fourth highest rate in London.

### A diverse population

Wandsworth is the most popular borough for people moving to London from elsewhere in the UK. Wandsworth has higher numbers of resident EU nationals than other London boroughs (9.6% compared to 8.7%).

The population is **diverse**, with over a quarter of the population having a nationality other than British. Black and minority ethnic (BME) groups make up 29% of the overall population and account for more than half the population of Tooting (52.7%). 79.3% of households in Wandsworth have English as their main language.

### Disability

The 2011 Census data reveals that over 10 per cent of the Wandsworth population has a disability affecting day to day activities:

There are over **19,000 carers** in Wandsworth, with almost 3,000 caring for 20-50 hours per week and almost 4,000 caring for over 50 hours per week. 12% reported ill health as a result of their caring duties. A total of 9,000 people aged 50 years and older are unpaid carers

## Age

The borough has a markedly skewed age distribution, with high numbers of residents aged 25 to 39 compared to the London average, and slightly lower numbers of people across both the younger and older age groups:

Despite

the youthful overall nature of the borough it's important we don't lose sight of the needs of the youngest and oldest people locally: 10,385 children in low income families, one in four children aged 5 have one or more decayed, filled or missing teeth. One in three children leaving primary are overweight or obese

The numbers of people aged over 65 is projected to increase from 29,300 to 42,200 between 2015 and 2035. Life expectancy for over 65s in Wandsworth is lower than the London average and the average resident can expect 15 years of deteriorating health in old age. Over a third of people aged over 65 are living alone, which increases the risk of social isolation and many of the unpaid carers in the borough are themselves part of the older population, and particularly vulnerable to ill health.

Over 10,000 older people live alone and over 20% of older people are on low incomes.

## Employment

Wandsworth has the second highest **employment rate** in London (83.7%), 15.2% of these self-employed and there are over 18,000 active **businesses** in the borough, providing 134,000 **jobs**. At 1.6%, the unemployment ratio is the 2<sup>nd</sup> lowest in London after Hammersmith & Fulham, and the percentage of low paid residents is also the joint lowest in London (with Richmond Upon Thames at 11%). Furthermore, 14,750 people within Wandsworth (6.2% of the Wandsworth population) claim Universal credit/JSA this is a significant increase from 4170 in early 2019. The graph above clearly shows the impact of COVID-19 on employment rates in the borough.

## Housing

Almost a third (31.6%) of residents **rent privately**, which is higher than the inner London average (25%). The median monthly rent of around £1,650 is similar to other inner London boroughs (average £1,699), but higher than the London average (£1,495) and more than double the England average (£675). This is estimated to be approximately 40% of the median household income, which makes a lot of private sector housing unaffordable to people on lower incomes.

**Housing estates** cover 10% of the area of the borough, and social housing accounts for 19% of property. In 2015/16 there were 27,403 social housing properties, of which 16,750 were council tenanted properties and 10,653 were registered provider social rented properties.

The rate of **family homelessness** in Wandsworth has increased year on year from 4.7 per 1,000 households in 2011/12 to 6.3 per 1,000 in 2015/16. In common with most London authorities, homelessness is significantly higher than the England average of 2.5 per 1,000 households.

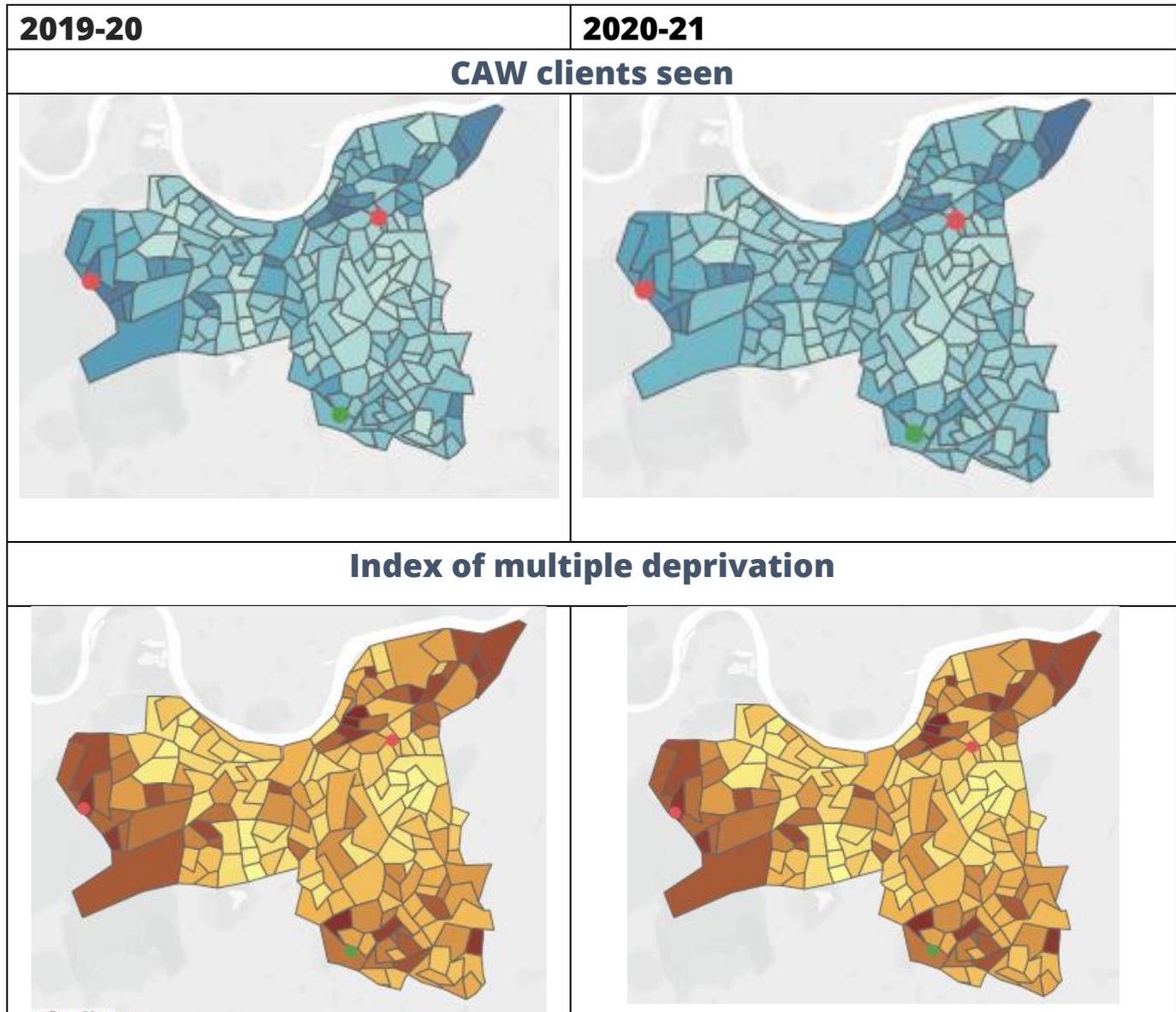
Data from [Datawand](#) and [Wandsworth's JSNA](#)

## Client profile

Although our services **are for everyone** our clients, unsurprisingly, mostly come from groups that experience the greatest hardship, poverty and discrimination. People who use our services are much more likely to be from black and minority ethnic backgrounds (51%) and have health or disability issues (49%) than the Wandsworth population overall.

The maps below illustrate how closely our client numbers overlap with areas of deprivation in the borough – and to note is the fact that this overlay is marginally less close in 2020-21 than during the previous year.

**2020-21 Client demographic data (all projects and services)**



### Gender



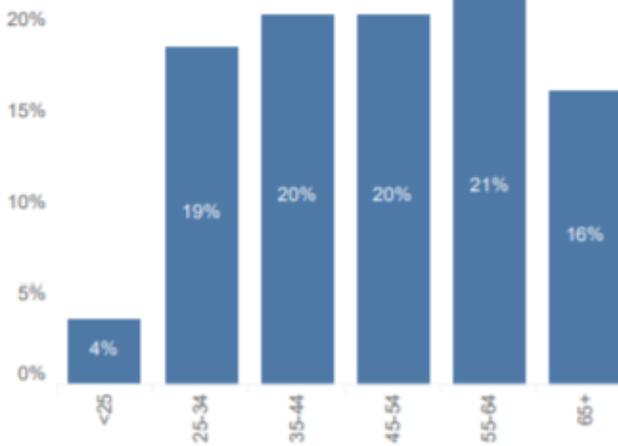
### Ethnicity



### Disabled or Long term health



### Age group



### Gender



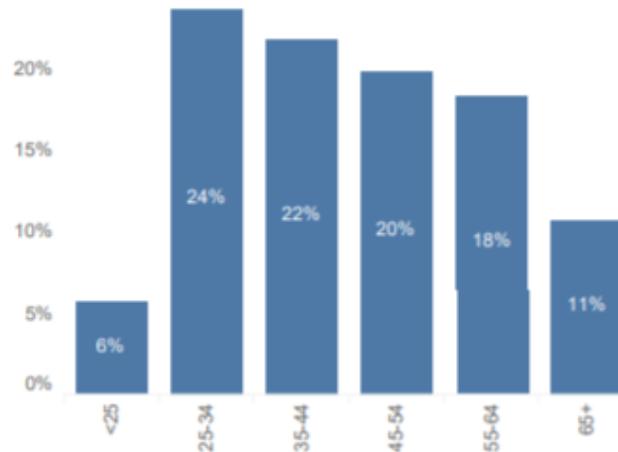
### Ethnicity



### Disabled or Long term health



### Age group



We notice that since the pandemic hit we are helping fewer older people and fewer people with disabilities. We have monitored this [over the past 12 months](#), and as we prepare to return to providing face to face services we are carrying out further research.

## **Appendix 3: Business and Development Planning Process**

Throughout the year One Team Meetings have been held fortnightly; at these meetings staff and volunteers are updated against progress against BP objectives. During Q4 the team were asked to contribute towards the setting of specific objectives – e.g. by prioritising Research and Campaigning goals.

### **April – December 2020**

- Regular reviews of progress against the previous year’s business plan objectives were undertaken in Trustee Board sub-committees (E&D, People and Finance) as well as in the full board meetings – where service related matters (in particular) are reviewed.
- Progress against all business plan objectives are reported to the trustee board every quarter in the Executive’s report to the board.

### **November 2020**

- A CAW strategy group reflected on COVID related planning, reviewed progress, and contributed specifically towards the fundraising strategy and development of the organisation’s communications approach. This included a review (SWOT and PEST) and planning exercise.
- Agreement reached about which objectives to roll-over.

### **January 2021**

- Draft strategic priorities were presented, with a draft budget, by the CE to the relevant committees and full board for discussion and recommendations.
  - Feedback was also separately received from trustees

### **March - April 2021**

- A draft budget and draft Business Plan (with action plan) was circulated to the full board for discussion and agreement at a specially convened strategy group.
- The plan and budget were updated in the light of these discussions and circulated for approval to the relevant committees and full board as part of the normal cycle.