



Wandsworth

**Business and
Development Plan 2022 -
2025**

www.cawandsworth.org

This version published April 2022

Contents

Contents

Introduction	2
The Aims and Purpose of Citizens Advice Wandsworth	2
Local Advocacy	5
Strategic Context	6
Our promises to our clients and our team	10
Strategic Priorities, Objectives and Action Plan	11
Priorities for 2022 - 2025	12
Appendix 2: Community and client profile.....	15
Appendix 3: Business and Development Planning Process.....	19

Citizens Advice Wandsworth

Business and Development Plan 2022 - 2025

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 2022/3 through to 24/25. 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 November 2021 and March 2022 – as the coronavirus pandemic receded and the cost of living crisis has begun to bite. This plan aims to incorporate this 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.

CAW's Purpose

Citizens Advice Wandsworth is a local 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.

Our approach is based on our understanding that we know that we can never meet demand for our services, and people in need of advice don't always come to advice centres for help. For both these reasons we are committed to a community centred approach that recognises our clients, local community, social and faith networks as assets. They are our partners in co-producing the outputs and outcomes we work towards.

We offer specialist advice in welfare benefits, housing and employment and general advice on money/debt, 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. We provide the main

gateway to advice and other services for local residents. As our service arrangements change over time, details are not provided in this plan. They are available on our web site:

www.cawandsworth.org

We aim is to provide a high quality service for as many clients as possible, focussing on those most in need.

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

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

Where possible and advantageous we seek 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, we also offer a range of volunteering opportunities, backed by excellent and recognised training. An outcome of this is that we 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** – we are inventive, always looking for better ways to achieve our 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** – we are 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

We are also committed to challenging discrimination, valuing diversity and promoting equity.

CAW's aims

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

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

Prevention: Acting on the System

For all too many of our clients, systems of welfare, support, education, legal rights and responsibilities have failed – local people turn to us to sort out the problem. On occasions

people can find access to our services difficult; our Adviceline may be hard to get through to, and we may have to send people elsewhere. For these reasons we can be part of the system that sometimes fails. Over the last period 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. We will continue to understand and prevent systemic failures by working in partnership and undertaking research and campaign work.

Kind and helpful Service

The CAW team aim to always provide a responsive, respectful, kind, and thoughtful service. We hear from clients that the way in which we helped them was as impactful as what we did. Feedback from clients is overwhelmingly positive; when it is not, we reflect, learn and improve. Our services are accessible via a range of channels at convenient times and locations and in pleasant, well-equipped and designed environments. Quality is always the bedrock of our services.

Producing Positive Change

People feel better off after using our services; socially, economically and health and well-being wise. Our advice, campaigning, preventative and early action activity leads to improvements in systems and policy. The Borough benefits from our presence. We have demonstrable evidence of the outcomes, impact and savings we co-produces with clients, customers, partners, staff and volunteers.

Strong Local Leadership

We are involved in contributing 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. We seek and encourages partnerships wherever working together would enhance the chances of positive change and outcomes. We are accountable to trustees, local people, funders and commissioners for its actions; a trusted partner/provider. We are generous with our 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. It's therefore crucial that we ensure our staff and volunteers feel positive and fulfilled in their work, know that their views are listened to, and their contribution valued. We aim to provide our 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

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

Our vision is of not simply doing things better and surviving, but *doing better things and thriving*. By 'better things' we mean better outcomes for clients; increasing their independence and resilience, helping them manage their affairs effectively. We also mean 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 underpins 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 2022-23 financial and business plan period. We benefit from:

- **Strong finances:** the Council and CCG have renewed their contracts with us for the next 12 months (until March 2024), 100% of 2022-23 income is secured
- **Solid infrastructure:** we have transformed our telephony and digital platforms. We have introduced soft phones, and a most of the team is now equipped with new laptops; everyone is equipped to work in our offices and in their homes.
- **Great People:** We have a brilliant team of kind, committed and flexible staff and volunteers. 98% 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

Clients contact us directly via an online referral form, by calling our Adviceline, and by dropping into our Centres. Additionally, a significant number of clients are referred by partners to us. At the first point of contact clients are provided with initial information, advice, signposting and/or referral. Those in need of advice and/or casework support are provided this by telephone and face to face appointments.

Since lockdown (necessitated by covid-19) 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.

Over the next 12 months we will continue to review and evaluate our post-covid service offer, ensuring that we apply learning from this period, and remain alert to the changing needs and expectations of our clients. In particular, we are clear about the importance of ensuring that we meet the needs of the most marginalised communities.

Local Advocacy

Localised support for local people continues to be of high importance. We've worked closely with Wandsworth council over the past few years 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 necessarily 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

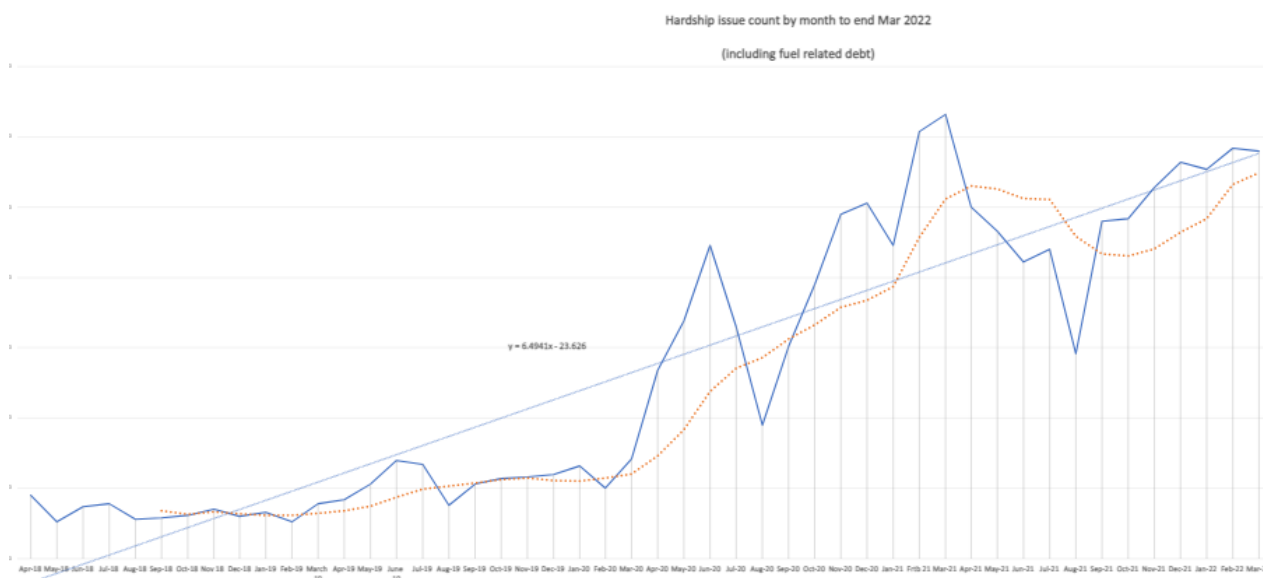
We, along with all other service-providers, totally changed how we delivered services, and how we worked, in response to the pandemic.

Aware of the benefits and risks of this shift we hosted [a conference](#) last summer which looked in-depth at the changes and at the things we want to retain. Over the coming months we will review how we deliver services in order to ensure that we are effectively reaching the people who need us the most.

Cost of Living Crisis

Coronavirus affected our populations differently; many middle and high income households benefited financially from covid restrictions. However, low income families were severely negatively impacted. The removal of the £20 Universal Credit uplift caused many more local people hardship, and this has been compounded by the removal of the energy price cap and the rise in inflation.

We are monitoring levels of hardship experienced amongst our clients (using foodbank referrals, charity applications, fuel debt, and hardship applications as proxy measures). The graph below illustrates the experience of people contacting us for assistance.



Community and client profile and advice needs

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

Wandsworth borough Council

We have a good relationship with our local authority, and overall this has been strengthened over the last few years. 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 Conservative 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 EUSS.

Our core contract with the Council is being extended by 12 months until March 2024. This contract provides core funding for CAW (and makes up 31% 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 our Roehampton capacity building project, some EU advice work, a homelessness prevention project, support for a domestic violence one stop shop and a new initiative to support Ukrainian refugees in the borough). In 2022-23 about 43% of our total income will be from Wandsworth.

It is difficult to anticipate the impact Coronavirus, inflationary increases and the cost of living crisis will have on the public spending envelope, and Wandsworth Council's subsequent approach to supporting us. The Council is getting a new Chief Executive, and local elections are being held in May 2022 – both these things may impact.

Our service is being re-commissioned during 2022-23 and we cannot be complacent about the Council's ongoing support for us, we need to develop a communications strategy and work to ensure that the Council understand the increase in demand for our services, the impact of inflationary increases on our costs and the value that we provide.

Health: The Clinical Commissioning Group and its successor body

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.

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 further 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 which are now being compounded by the cost of living crisis.

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 31st December 2021, the last day for EU nationals living in this country to claim Settled Status (EUSS) is 30th 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 2 advisers (1.6 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 30th September 2022. 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 continued to increase as a proportion of enquiries.

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 secure funding for a housing advice specialist post from City Bridge Trust as it's vital that we maintain and develop resources to deliver both housing advice and research and policy activity in the above context.

Employment

Over the past year people have continued to come to us with queries about their employment; deductions from wages, unfair treatment, dismissal and health and safety/sickness. 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 employers struggling with inflationary increases and taking advantage of the decreasing unemployment rate.

We are pleased to have resourced a specialist employment adviser post for the last 12 months of 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 let the instigation of a project to expand the service model across the capital. For the next 12 months we are funded to lead the pan-London Adviceline project. 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.

During 2020-21, as a network of London LCAs we've together employed a development manager, who 'sits' within CA Royal Courts of Justice. This postholder has made remarkable progress in sharing resources, influencing policy and giving us a voice, most notably they have brought the value of the pan-London project to the attention of the GLA.

We sit on the steering group of this pan-London project and will continue to invest in this important 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 2022-23 financial year. The year ahead will be one of continuing to live with uncertainty; we will embed the learning from Covid-19 and aim to establish a 'new-normal' for CAW and the team. It will also be a period of engaging with the re-commissioning of our core and CCG contract in the light of general public finance uncertainty, whilst managing rising demand stemming from the Cost of Living crisis.

Priorities for 2022 - 2025

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 EDI 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 EDI 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.
<ul style="list-style-type: none">• Meet delivery targets for projects and core WBC services and meet wider ambitions for client access, including improving Adviceline answer rate by 10% and having 75% of clients say they're satisfied with our access arrangements.
<ul style="list-style-type: none">• Meet our PQF quality and client satisfaction targets (G/G on QAA, 72% on client experience survey).
<ul style="list-style-type: none">• Review our post-covid service delivery model, ensuring we are doing all we can to meet the needs of people who need us the most.
<ul style="list-style-type: none">• Collaborate with other London LCAs to deliver services and provide access that benefits Londoners and provides development opportunities for LCAs.
<ul style="list-style-type: none">• Continue to build our specialist knowledge and service offer and promote to groups least likely to seek advice EDI
<ul style="list-style-type: none">• 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 EDI
<ul style="list-style-type: none">• Restart our Service User Engagement work, creating a group that meets regularly, to guide our service delivery and feed into research and campaign work.
<ul style="list-style-type: none">• Expand the range of services and community provision in Roehampton and Battersea by making and implementing arrangements to share our premises with other organisations. [EDI – older people, carers and DVA services]
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.
<ul style="list-style-type: none">• Build a R&C team where responsibility is distributed and team members have leadership of, and accountability for, specific R&C aims.
<ul style="list-style-type: none">• Draft and implement a communications plan which will include regular publication of the data we have from our services, include calls to action and connect local and national issues.

Work to raise awareness of:

- Digital exclusion and its impact on our clients
- The extent of hardship and homelessness experienced by local people, and the particular and disproportionate impact of both COVID and the Cost of Living crisis on BAME communities in Wandsworth [EDI].
- Work to raise awareness of digital exclusion, its impact on our clients and propose solutions [with Wandsworth digital and the libraries] Influence local policy and provision.

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.

- Involve the whole team in WBC's re-commissioning process; ask for ideas, test proposals and develop a solution which is understood and supported by staff and volunteers.
- **Embed and establish a mixed-model** of working which suits the team, enables us to deliver effective services, and supports wellbeing
- Do all we can to recruit, develop and retain staff, trustees and volunteers from all backgrounds including by taking Positive Action in some areas. (EDI)
 - Create a more accessible and consistent recruitment policy.
 - Retain a trainee route into our paid staff team by implementing and incorporating learning from the Kickstart scheme [EDI]
- Implement CAW's new pay policy [EDI]
- Further Develop and improve our volunteer offer.
Make the recruitment and progression of our volunteers more strategic, and give clarity to the steps volunteers need to take in order to progress to their chosen role.
- Use Positive Action to a. maximise the likelihood of applicants from under-represented groups being successfully appointed (particularly to senior positions) and b. ensure existing staff from under-represented groups are given every opportunity to progress within CAW. EDI
- **Roll-out CA's EDI learning programme**, ensuring engagement by supporting all paid staff to develop their own EDI objective [EDI]

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.

- Recruit, induct and support a new fundraising and communications manager to develop and implement a funding and a communications plan.

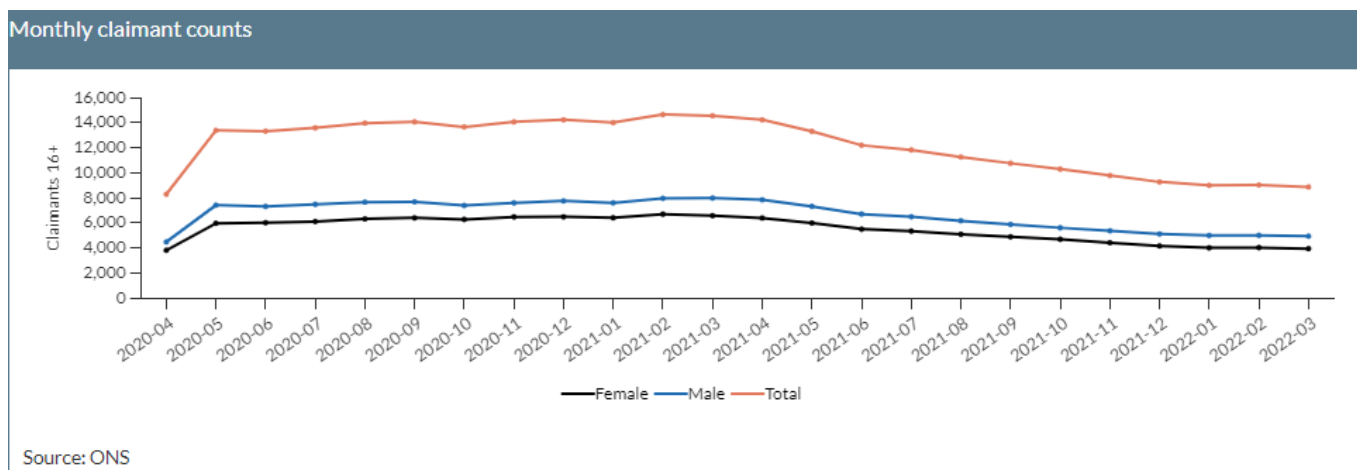
<ul style="list-style-type: none"> • Continue to promote and support closer working arrangements with other London Citizens Advice offices.
<ul style="list-style-type: none"> • Implement CAW's funding strategy; the headline of which will be retaining our key WBC and CCG contracts and securing new income to continue the delivery of our Hardship Crisis project.
<ul style="list-style-type: none"> • Continue to promote and support closer working arrangements with other London Citizens Advice offices.
<ul style="list-style-type: none"> • Undertake auditor tendering exercise to investigate whether we can get better value for money [April – Sept 2022].
<ul style="list-style-type: none"> • Work with our Finance contractor to develop a new approach to accounting and budgeting; one which streamlines our working practices and provides us with better management information
<p>4b. Premises</p> <p>Ensure we maximise use of, and value from, our premises</p>
<ul style="list-style-type: none"> • Make our public and back-office spaces as green as possible and ensure they are accessible (EDI), tidy and welcoming to staff, volunteers and clients alike. • Continue to explore the potential of sharing our premises with other local organisations; improving our connections (EDI) and being generous with our resources.
<p>4c. ICT</p> <p>Ensure our team have the systems, resources and equipment they need to deliver a quality service, whether working remotely or in our offices.</p>
<ul style="list-style-type: none"> • Implement new telephony arrangements and success working arrangements with new provider. • Rationalise our contracts for office phones and mobiles, ideally combining these under one provider • Introduce a new email encryption solution that makes it easier for frontline staff and volunteers to send sensitive data securely. • Undertake the work needed to shut down our exchange server, including moving user accounts to a modern licensing arrangement. • Introduce a data backup solution that allows us to get cyber insurance from ADS. • Upgrade our printers to devices that integrate with 365 and offer more efficient scanning to Sharepoint.
<p>5. Governance, risks and contingency measures</p>
<p>Ensure the Board has the necessary skills, experience and characteristics to govern effectively</p>
<ul style="list-style-type: none"> • Review board skills and diversity and seek to recruit to gaps identified • Ensure the Board works effectively with staff and volunteers

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 and/or the cost of living crisis. Census data will allow us to provide updated community profile information in next year's document.

Economic activity

Economic activity has increased since last year's updating of this report, and the claimant count has dropped steadily as the impact of the pandemic has begun to lift. However, there remains slightly higher numbers of residents claiming Universal Credit (or JSA) than pre-pandemic.



Poverty

The [London Poverty Profile](#) ranks London boroughs on key poverty and inequality indicators. Wandsworth performs well compared to other London boroughs for most indicators such as low pay, unemployment, and poverty. The proportion of people claiming out of work benefits is significantly lower than the London average at 10.8% compared to 15%. Infant mortality rates are better here than in most London boroughs at 2.3 per 1,000 live births (the London average is 3.4). However, 34.5% of 19 year olds in Wandsworth are without level 3 qualifications, compared to 25% for London overall.

Only 11% of employed residents earn less than the London Living Wage - the joint lowest percentage in London. The unemployment ratio is the second lowest in London, at 3.5%. Additionally, the borough's poverty rate of 22% is below the London average of 27%.

However, income inequality (the gap in income levels) in Wandsworth is the 6th highest in London. The borough also has relatively high premature mortality and homelessness acceptance rates

Wandsworth Foodbank produce annual reports which describe the need for their service, [their latest \(published in May 2022\)](#) says that need for emergency food supplies has increased by 53% increase on pre-pandemic levels.

Community profile

The population in Wandsworth has steadily increased from an estimated 271,700 in 2000 to 324,400 in 2018, and 329,725 in 2020. 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.

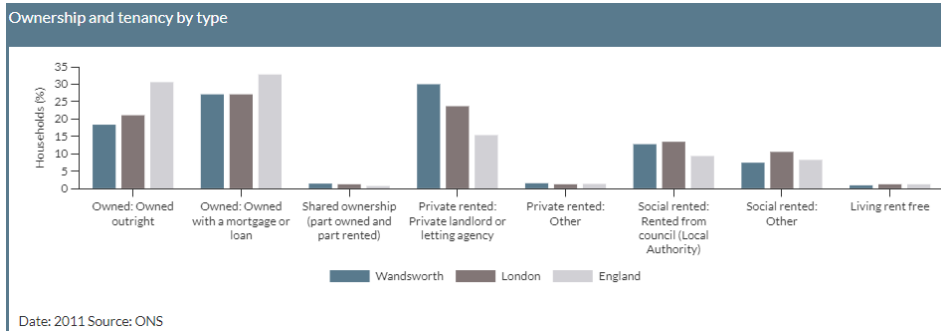
Over 10,000 older people live alone and over 20% of older people are on low incomes.

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 2nd 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

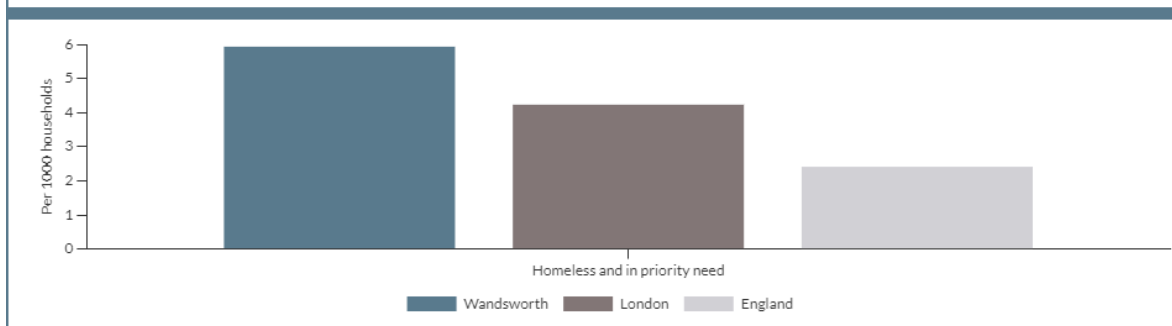
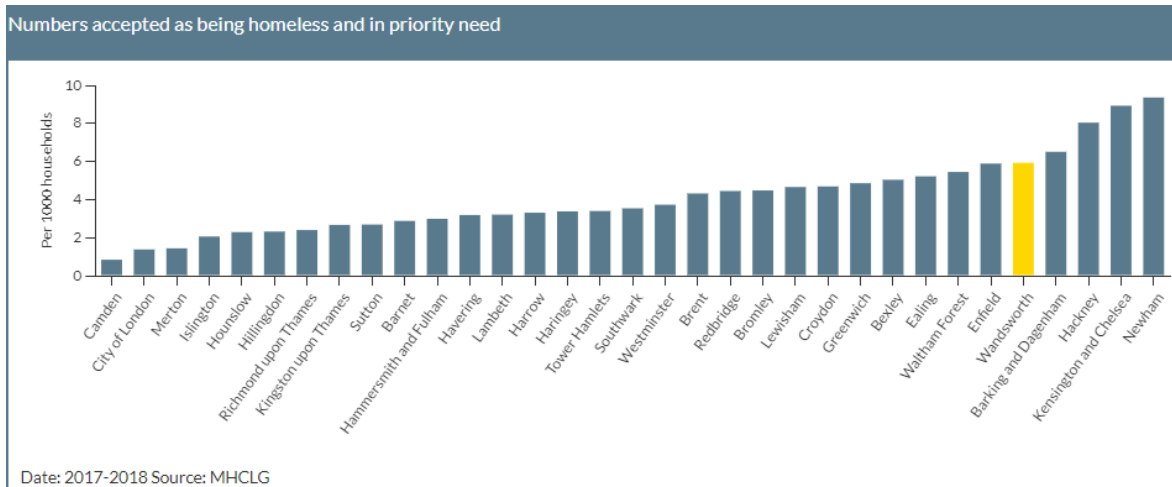
Almost a third (31.6%) of residents **rent privately**, which is higher than the inner London average (25%).



The median monthly rent of around £1,700 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.

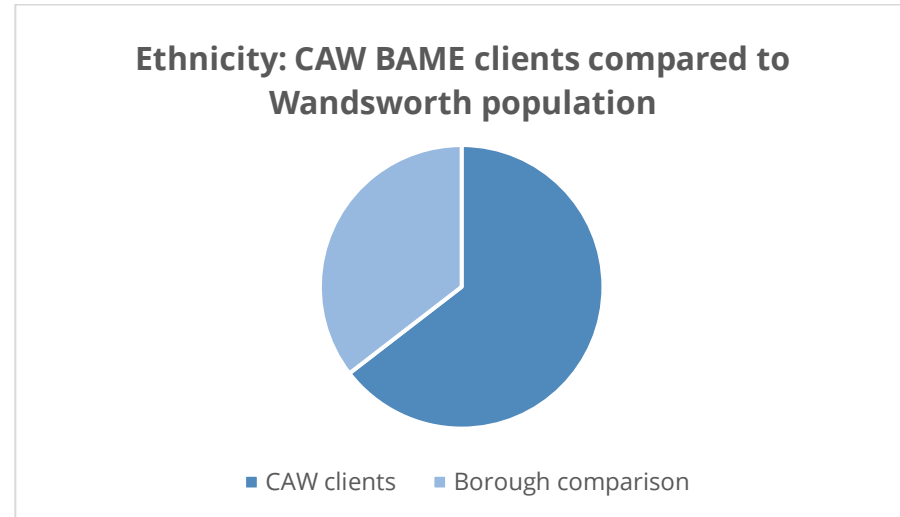
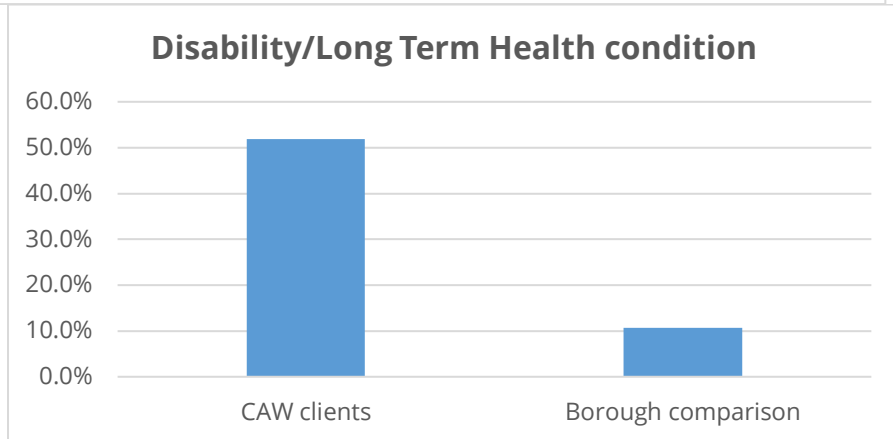
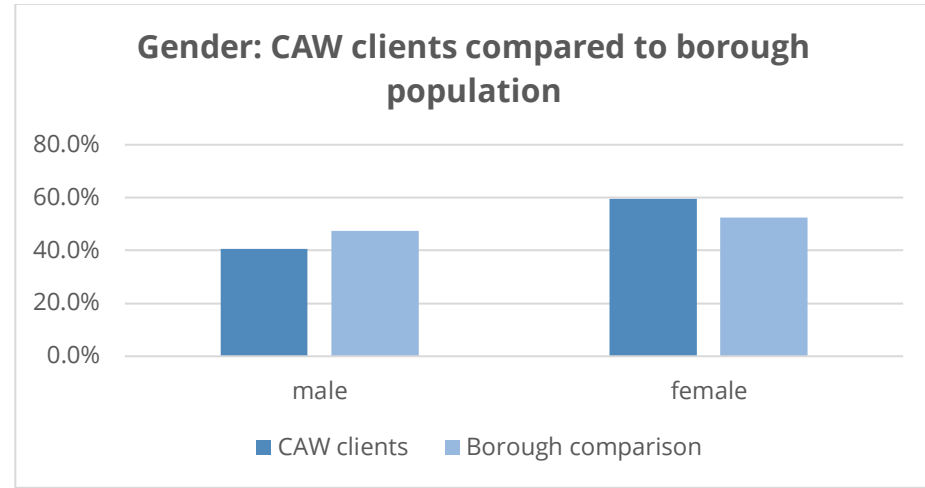
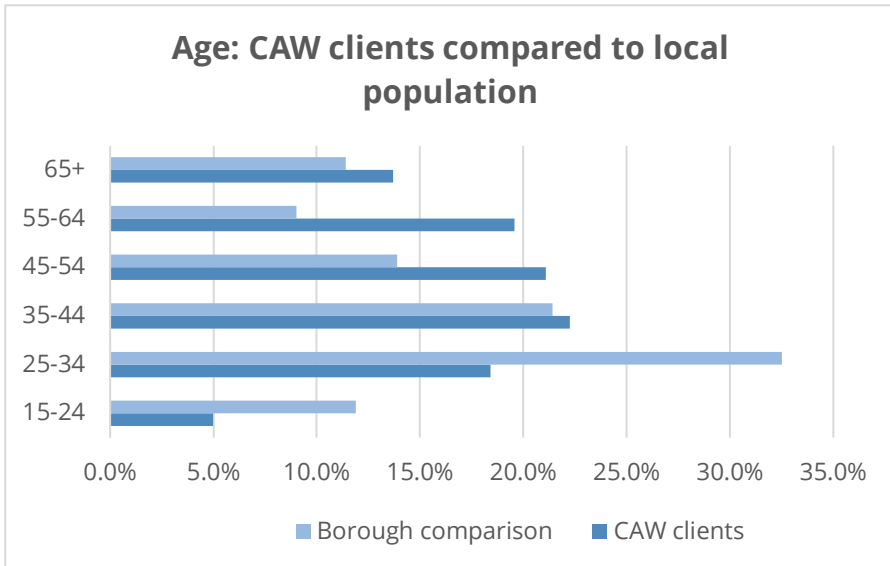
The rate of **family homelessness** in Wandsworth has increased year on year from 4.7 per 1,000 households in 2011/12 to 6.3 per 1,000 in 2015/16. In common with most London authorities, homelessness is significantly higher than the England average of 2.5 per 1,000 households.



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. The graphs below provide our key client demographic information from 2021-2022 compared with Wandsworth population data.



Appendix 3: Business and Development Planning Process

Throughout the year One Team Meetings have been held monthly; 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 2021

- 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 and December 2021

- Staff and volunteers were asked to reflect on what we do and how we do it; for example what we should do more of, less of and start doing ..
- This informed the conversations held with trustees

December 2021

- A CAW strategy group reflected on CAW's position, reviewed progress, and looked at priority areas for the year ahead. This included a review (SWOT and PEST) and planning exercise.

January 2022

- 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 2022

- 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.