



**citizens
advice**

Wandsworth

**Business and
Development Plan 2020 -
2025**

www.cawandsworth.org

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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).

The strategic headlines (on pages 10 and 11) were developed in late 2019 and adopted in 2020-21, they remain unaltered. The Business and Development Plan is reviewed by the CAW Trustee Board in accordance with the business planning process set out in the appendices to this plan - the document is updated annually, and the plan is re-written every year, with most recent updates made in March 2023.

This version takes CAW from the financial year 2023/4 through to 24/25. It was consulted on, drafted and edited between November 2022 and March 2023 – as the organisation responded to the cost of living crisis and prepared for a change in executive leadership. The document aims to incorporate this context – whilst also retaining and exploring wider strategic ambitions.

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

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 aim to empower people to be in control, help and act for themselves and hopefully assist other people in their community or network.

We emphasise 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 provide 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-produce 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 encourage 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 2023-24 financial and business plan period. We benefit from:

- **Strong finances:** the Council has renewed its contract with us for the next 12 months (until March 2024), the new ICB has extended our contract for Q1 and Q2. Both these important commissioners have indicated ongoing trust in our delivery, and an intention to retain investment in us.
- **Solid infrastructure:** we operate from two premises in the borough and have good relationships with our landlords. Our telephony and digital platforms are modern and provide what we need. 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.

Recently we have responded to sector-wide recruitment challenges by introducing a 'trainee' route. We need to further embed and develop this approach, and use it as a way to recruit local people – making our team more reflective of our community.

- **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.

We have strong referral relationships – 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 service offer, ensuring we 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 and opportunities

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. Recently, our limited capacity has led us to turn-away from opportunities. A new CE will bring fresh eyes, inherit healthy finances and have the opportunity to re-configure the organisation in a way which enables it to develop further.

Strategic Context

A new local administration

A Labour administration took control of Wandsworth Council in May 2022, ending 48 years of Conservative rule of the borough. This has led to changes in how we work with the Council; we have more direct contact with the Leader, with cabinet members, and politicians generally. There appears to be a genuine interest at both politician and officer level about the experiences of our clients and our views on policy development. The Council also has a new Chief Executive who visited us during his first few weeks, and clearly has a strong commitment to partnerships.

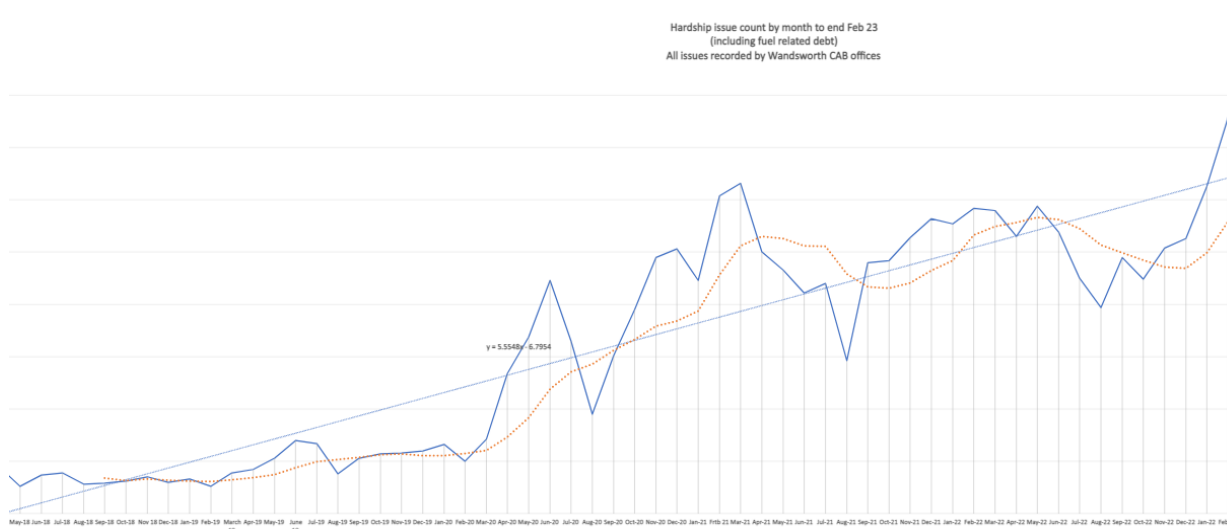
The Council has commissioned a needs assessment of the VSCE which will report later this year. Its brief is to provide a better understanding of the needs and aspirations of the VCS, identify and co-design new ways of working across sectors, and co-develop a shared set of outcomes – short, medium and longer term.

Cost of Living Crisis

Low income households were severely negatively impacted by the economic effects of the pandemic. This has been compounded by the rise in energy prices and 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.

What the graph doesn't show is the complexity and depth of problems clients are bringing to us, nor the fact that traditional advice solutions often can't solve the presenting issues of hardship. Even when we successfully maximise income through benefits advice clients are often left with a negative budget (where income doesn't meet essential living costs). Our team are regularly having to additionally provide crisis help (charity applications, voucher provision etc.), as well as referrals for mental health and social support. We are aware of the toll this places on staff and volunteers.



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 this continues to become stronger. 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.

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 c.24% 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, a homelessness prevention project, support for a domestic violence one stop shop and a new initiative to support Ukrainian refugees in the borough). In 2023-24 about 40% of our total income will be from Wandsworth.

Our service is being re-commissioned during 2023-24 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: South West London Integrated Care Board

Clinical Commissioning Groups have now been replaced by Integrated Health and Care Systems, and significantly competition in relation to procurement is said to be 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, with our GP referral project currently receiving c. £160k funding a year. We understand that there will be a market-testing exercise during Q1 2023-24 to determine a

commissioning approach (meanwhile, our current contract award is for Q1 and Q2 only). It's crucial that we continue to make the case for advice as a key tool in addressing the wider determinants of health. And that ICB commissioners understand our unique offer, including our connectedness.

Mental Health - Transformation Partnership

We know the high need for benefits advice for people with mental health problems, and are aware of significant funding from NHS England to provide information and support in Wandsworth. It's up to £1.49M per year for three years from April 2023, we are waiting to hear how this fund will be distributed.

Meanwhile, and regardless, 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 shone a light on inequality and its impact which is 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 continues to have had a big impact on our clients and demand for our service.

Brexit

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.

Our funded work advising people about their entitlement to live, work and study here will end from April 2023. However, we will retain our expertise and will work closely with our Law Centre colleagues - referring clients who need legal advice.

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 develops 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 specialist employment adviser post funded, and to be delivering a pan-London Employment advice training/support project.

Pan-London work

Our approach to partnership extends to our relationships with our Local Citizens Advice (LCA) colleagues across London. We invest significantly in improving pan-London collaboration. Over the past 12 months we have led the Pan-London Adviceline partnership, have begun delivering a pan-London employment advice project, are leading the roll-out of Advice First Aid across the capital (funded by the GLA), and sit on the pan-London steering group.

This work is important and potentially valuable to Londoners and LCAs, it's also frustrating because of the lack of consensus across the LCA network. The extent to which we continue to invest in this area should be kept under review.

Also, exploring collaboration with strategically relevant partners (e.g. LCAs in our ICB area) might yield benefits.

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.

Our promises to our clients and our team

During the development of this strategy in 2019 we consulted with trustees, staff and volunteers. Together, we agreed our organisational aims and drafted a set of commitments which inform the annual 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 and Objectives

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 2023-24 financial year. The year ahead will be one of looking afresh at the organisation after a sustained period of growth. A new CE and new trustees will bring new energy and perspective on the organisation. It will also be a period of engaging with the re-commissioning of our Council and NHS contracts, whilst managing rising demand stemming from the Cost of Living crisis.

Priorities for 2023 - 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.

- 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.
- Meet our PQF quality and client satisfaction targets (G/G on QAA, 90% of clients say they would recommend us when surveyed by the independent research company used by Citizens Advice).
- Review our service delivery model, to ensure that our Generalist and Specialist services and our projects are as joined-up as possible and able to meet the increasing needs of residents
- Address the COL-driven increase in need for in-depth debt advice by expanding our debt advice provision.
- Review the extent to which pan-London collaboration, both with our Adviceline group and in the wider London network, helps us meet our charitable and strategic objectives.
- Restart our Service User Engagement work, creating a group that meets regularly, to guide our service delivery and feed into research and campaign work. EDI
- Increase our presence and impact in Roehampton, – ensuring our Centre meets the needs of local people

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.

Distributing responsibility - Establish a R&C team with clear roles and accountabilities.

Communications - Draft and implement a communications plan which will include regular publication of the data we have from our services, includes calls to action and connects local and national issues [new development manager role]

Political influencing - Continue to work effectively with Putney and Battersea MP's and build a relationship with Dr Rosena Allin-Khan MP (Tooting constituency). Engage them in campaigns to address issues of systemic concern e.g. the increasing delays in the processing of benefits claims and the design of Universal Credit.

Housing - Continue to:

- a. Inform and influence WBC's response to housing issues in the borough by monitoring issues presented by clients and raising these with elected members and officials, and

b. Address the practice of local exploitative landlords by holding Freshstart/Omnia to account for their commitments and applying the same approach to working with other exploitative agency landlords that operate in Wandsworth.

Cost of Living - Influence the recommendations of Wandsworth's [Cost of Living Commission](#) by collecting and presenting issues brought by our clients and presenting recommendations proposed by our team. In particular, monitor the extent and impact of:

- The Cost of Living crisis on Wandsworth residents
- Digital exclusion
- Hardship and homelessness experienced by local people, and the particular and disproportionate impact of the Cost of Living crisis on BAME communities in Wandsworth [EDI].

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.

- Further develop ways we look after the wellbeing and mental health of our staff, particularly in the light of COL pressures [EDI]
- Continue to monitor and review the current hybrid model of working ensuring it suits the team, enables us to deliver effective services, and supports wellbeing. (S&S/OTM)
- Address the under-representation of people of colour at a senior level by using Positive Action to ensure existing staff from under-represented groups are given every opportunity to progress within CAW. [EDI]
- Review our management structure and resourcing. Undertake this exercise in the light of the organisation's growth, and recent changes in delivery model. Make recommendations for resourcing, structure and function of SMT, and similarly of MT.
- Further Develop our trainee route as a way of recruiting and developing staff from local communities ([EDI]), and addressing wider sector/organisational recruitment challenges.
 - Develop a pipeline from our community groups and partners
 - Invest in the support we provide to trainees and clarify our expectations of their contribution.
- 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.
- 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.

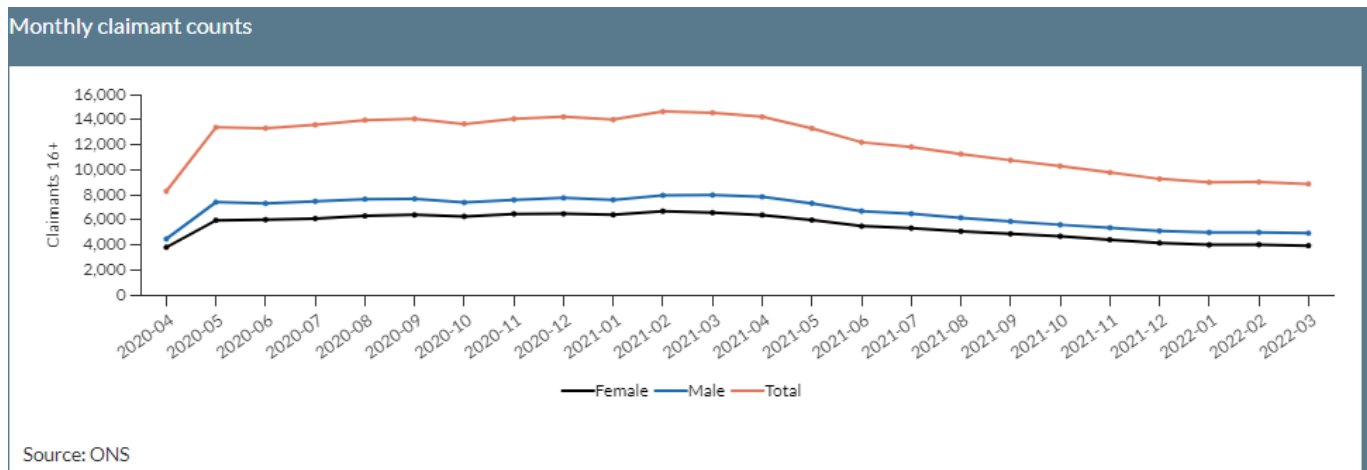
<ul style="list-style-type: none"> Recruit, induct and support a new Development Manager, ensuring they work effectively with the new CE and wider SMT to generate income, build and maintain relationships and increase understanding of our impact. .
<ul style="list-style-type: none"> Implement CAW's funding strategy; the headline of which will be retaining our key WBC and NHS contracts and securing new income to continue the delivery of our Hardship Crisis project.
<ul style="list-style-type: none"> Take the opportunity provided by the implementation of new online finance systems (Quickbooks online and Approval Max) to develop a new approach to accounting and budgeting; one which streamlines our working practices and provides us with better management information.
<ul style="list-style-type: none"> Review the organisation's finance management needs including the effectiveness of the current finance management arrangements. Make a decision about whether to retain an outsourced contractor, or transfer in-house.
4b. Premises
<ul style="list-style-type: none"> Secure a new lease on favourable terms for our Battersea Library premises (2024-25 RH premises). Negotiate installation of a lift in BL (EDI)
4c. ICT
<p>Maximise the use of our Roehampton premises</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"> Rationalise our contracts for office phones and mobiles, ideally combining these under one provider. Upgrade the internet in BL to a wired connection that provides more bandwidth, more reliable service and improves security. Get Cyber Essentials accreditation to improve the security of our hybrid working model. 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.
5. Governance, risks and contingency measures
Ensure the Board has the necessary skills, experience and characteristics to govern effectively
<ul style="list-style-type: none"> Successfully on-board a new Chief Executive
<ul style="list-style-type: none"> Successfully welcome and induct new trustees
<ul style="list-style-type: none"> Review current board members engagement and roles and reallocate responsibilities where appropriate.

Appendix 1: 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 9% compared to 13%. Infant mortality rates are better here than in most London boroughs at 1.9 per 1,000 live births (the London average is 3.4). However, 31% of 19 year olds in Wandsworth are without level 3 qualifications, compared to 24% for London overall.

A total of 12% of employed residents earn less than the London Living Wage, and the unemployment rate is 4.3%; in both cases this is better compared to all London Boroughs. The borough's poverty rate is 34%, above the London average of 27%.

Wandsworth compares badly to other London boroughs in relation to pay inequality (the gap in income levels), with the second highest in London. The borough also has high 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 252,409 in 1991 to 306,995 in 2011, and 327,500 in 2021. It is projected to grow to 362,837 by 2043.

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 and transient population

Wandsworth is an extremely popular borough for people moving from elsewhere, with just 80% of residents remaining at the same address in the year before the 2021 census – compared to 87% in the rest of London, and 89% in England as a whole.

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 28% of the overall population, compared to 68% who are White and 4% from Other ethnic groups. 83% 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%).

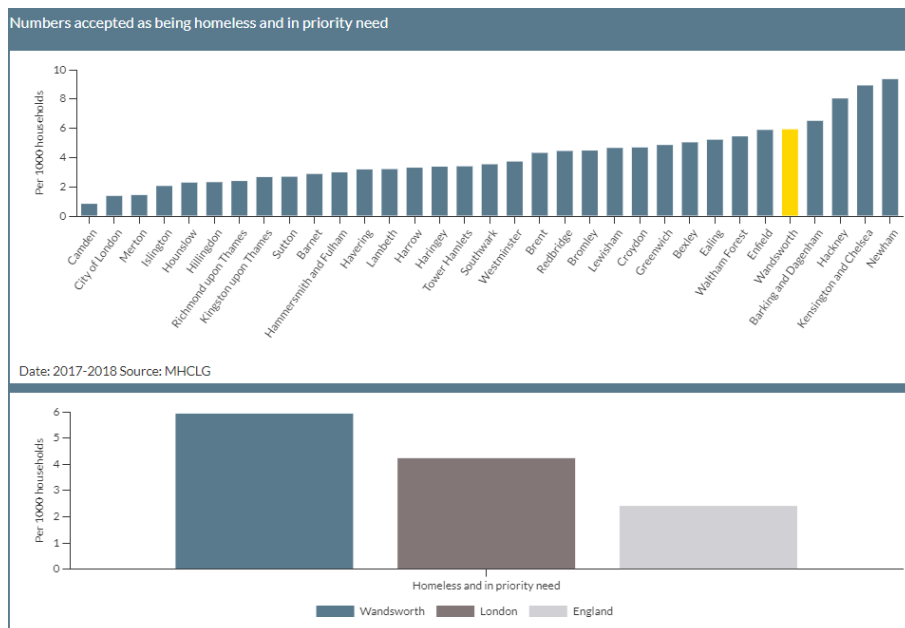


Date: 2011 Source: ONS

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.

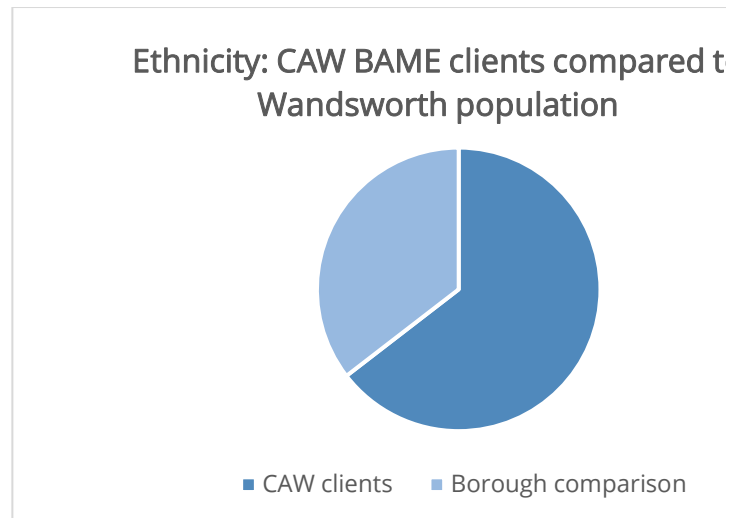
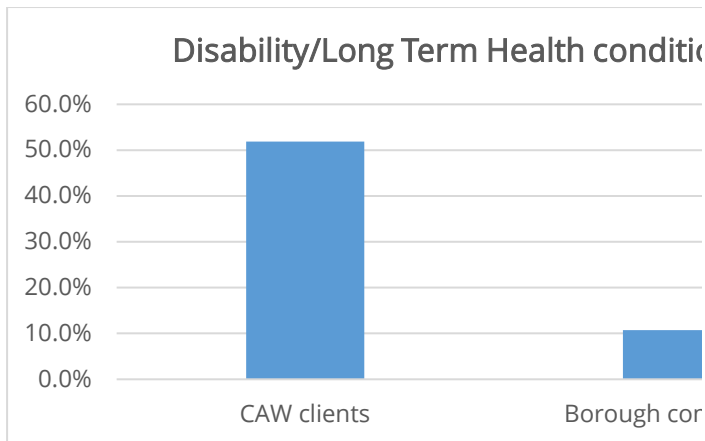
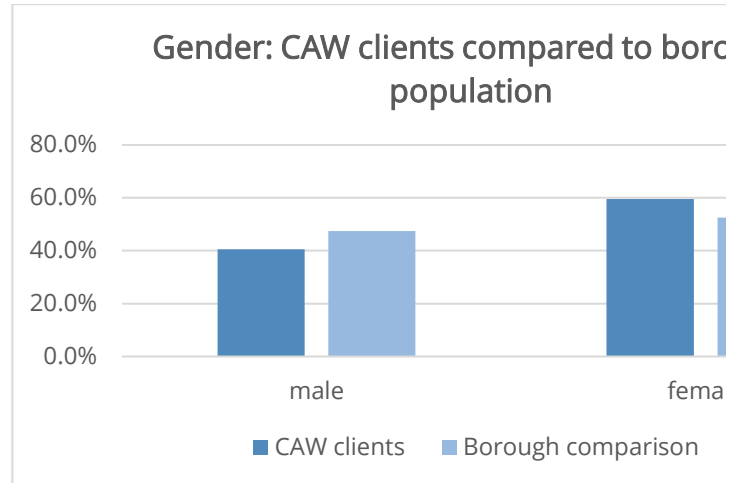
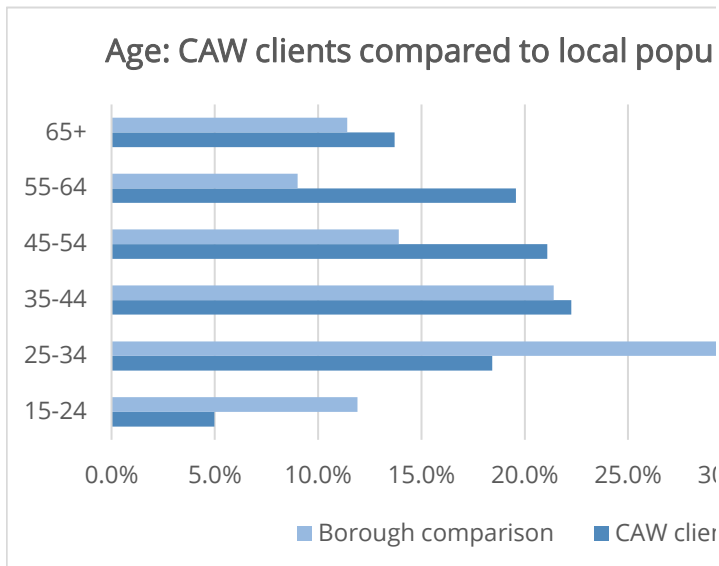


Date: 2017-2018 Source: MHCLG

Data from [Datawand](#) and [Wandsworth's JSNA](#). Data sources include both 2011 and 2021 census data, noting that not all 2021 information is as yet available for inclusion on Datawand.

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 2: Business and Development Planning Process

Throughout the year One Team Meetings are held monthly; at these meetings staff and volunteers are updated against progress against BP objectives. During quarter 4 the team were asked to contribute towards the setting of specific objectives, following which draft strategic priorities were created and then discussed the board of trustees. Several iterations of documents followed, with a final version of the document approved by trustees in May 2023.