

# **Business and Development Plan 2024 – 2027**



**citizens  
advice**

**Wandsworth**

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# Introduction

The London Borough of Wandsworth is a place of significant wealth and privilege, marked by its proximity to Central London and its own social and cultural opportunities. Wandsworth is home to many iconic places that have significance farther than the Borough's boundaries, Battersea Park and Battersea Power Station are familiar landmarks throughout London and the UK. The Borough's distinctive local communities include Battersea, Tooting, Balham, Putney, Roehampton and parts of Clapham and is home to St George's Hospital and Roehampton University. The local population is younger than the national average as many young adults live here both for its transport links to the rest of London and its social and cultural offering.

Despite the outward prosperity, there is also significant disadvantage within the Borough, poverty is concentrated within pockets on estates in Battersea, Tooting and Roehampton, as well as side-by-side with homes that sells for millions. Homelessness and housing are major issues for too many of our population and disadvantage disproportionately affects the Borough's Black and Global Majority populations as well as disabled people and people living with long-term health conditions. People on fixed incomes, including Universal Credit and other Benefits and pensions are adversely affected by high costs and mixed take up of entitlements and increased take up of crisis interventions such as food bank referrals and fuel vouchers show similar, concerning patterns to the rest of London and the UK.

Citizens Advice Wandsworth plays a key role in bridging the gap between privilege and disadvantage in Wandsworth. In recent years the profile of the people we help has noticeably changed to include more people with disabilities and long-term health conditions and more people from Black and Global Majority backgrounds. High demand for a continuum of advice from information giving to complex casework gives us challenges with initial access, be that in-person, by phone or online, however we have excellent success rates with finding ways forward for people and are proud of the quality of our advice. Colleagues are also justifiably proud of our reputation for showing kindness and compassion to people in complex and stressful circumstances. Our outreach work and support for community partners through Advice First Aid, has put us at the forefront of the Citizens Advice network in terms of wider community engagement we recognise that the much more is needed if we are to fully play our part in creating a fairer, more equitable society.

This Business Plan, focusing on the current financial year, whilst continuing with or setting in place longer-term work is designed to enable us to give our team the support and resources that they need to provide the advice service that the population of Wandsworth deserves.

# Who we are

Wandsworth Citizens Advice Bureaux Limited, trading as Citizens Advice Wandsworth, has served local residents for almost 70 years. We are an independent charity providing free, independent, confidential and impartial advice, working as an established member of the national Citizens Advice network.

We have an established team of over 40 paid staff and 60 volunteers providing ASA accredited advice, an experienced leadership team and an engaged Board, all committed to building on the strengths that have made us so successful.

## Our purpose

We are ambitious to make things better for local people, individually and collectively.

We know that good advice can help people solve their problems.

We work to change the underlying causes of problems, through our work with our partners, to help people face far fewer problems.

## Our values

- **Creativity:** We're always looking for better ways to achieve our purpose, deliver value for money and have an impact on the lives of our clients.
- **Generosity:** We're non-judgemental, kind, collaborative and empowering when working with each other, our clients and partners.
- **Quality:** We're committed to being a high quality, responsive and trusted service that works with integrity and confidence.
- **Accountability:** We're accountable to each other, but also to our clients, funders and other stakeholders, as well as the wider public and local community.

## Our aims

We are committed to being a client-focussed service. We will continue to enhance our reputation of being at the forefront of advice service delivery, embracing technology and enhancing our work with equity-led partners to give the most disadvantaged people in Wandsworth the skills and tools that they need to resolve their issues and to provide in-depth expert support for those that need it.

Our central aims are to:

- 1. Be a great place to work and volunteer.**
- 2. Give our clients the skills, tools and support they need.**
- 3. Build and maintain strong and effective partnerships.**
- 4. Be a strong and resilient organisation.**

We hold ourselves accountable to these by producing and reporting against a delivery plan that we review every year. Each action in the plan is intended to be SMART<sup>1</sup>, with measurements that consider:

- **Performance:** Successful delivery against quantitative targets.
- **Development:** Taking steps to progress a qualitative objective.
- **Feedback:** How external stakeholders measure our performance and delivery.

Every aim has a set of actions themed around Equity, Diversity and Inclusion because these are strategic priorities and central to everything we do.

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<sup>1</sup> Specific, Measurable, Achievable, Relevant, and Time-Bound.

# 1. Be a great place to work and volunteer

We will maintain a resilient, committed and flexible workforce by sustaining a culture and practices that align 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.

Working for Citizens Advice brings

Providing an advice service that is able to respond to local need means recruiting, training and retaining people with the rights blend of skills and experience who understand the experiences of our clients, especially the most disadvantaged and marginalised. We have made progress in developing a diverse workforce that is representative of the community we serve but recognise the need to build on our progress. We will continue to improve pathways for colleagues and develop a more diverse management team.

## a. Wellbeing

*We understand that the demanding nature of our work supporting clients who are often in crisis, has the potential to affect the well-being of our staff and volunteers so are committed to doing what we can to mitigate this.*

1. Embed conversations about well-being into the on boarding process and Support and Supervision. Undertake an additional internal people survey to complement the Annual Survey.
2. Allocate a member of the SMT to oversee wellbeing work and to report back to trustees.
3. Restart the wellbeing group to organise workplace improvements and wellbeing activities.

## b. Progression and development

*Being a great place to work requires staff and volunteers feel supported to develop into a role that they find rewarding and challenging.*

1. Improve pathways for volunteers to progress within their roles and develop specialist skills.
2. Ensure staff and volunteers are given sufficient training to do their roles well within a culture of continuous learning.
3. Identify colleagues with potential to progress who lack privilege and cultural capital relative to their peers and give them additional support.

### **c. An Equitable, Inclusive and Diverse workplace**

*We want to be a place where all colleagues feel valued regardless of personal characteristics, we aim to be an organisation that reflects the Wandsworth community*

1. Develop a more strategic approach to recruiting volunteers, that links volunteering with Advice First Aid and raise awareness of our volunteering offer through our own promotion and work with partners
2. Retain and enhance a trainee route into our paid staff team by implementing and incorporated learning from the Kickstart scheme - using openings for assessor roles to recruit paid staff from less privileged backgrounds and underrepresented groups, ensuring that accessible recruitment is undertaken consistently our projects and services.
3. Identify an SMT member to lead on Equity, Diversity and Inclusion and report back to trustees.

## 2. Give our clients the skills, tools and support they need

We give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem. To achieve this, we need to provide high quality advice to our clients, ensure that we have good access routes for the people who use our services and do more to reach the people who are not yet accessing them.

We are a high performing Advice Service, regularly giving advice to 1200 -1400 local residents each month. We recognise that whilst we have successfully developed new targeted advice services through project funding our core service needs additional capacity, both to increase the number of initial enquiries we can help with and to provide onward referral pathways for more complex advice and casework.

### a. Quality and effectiveness

1. Achieve a Green rating for both KPIs of the externally audited Quality of Advice assessment<sup>2</sup>,
2. Achieve an average positive response rate of 85% when clients surveyed by an independent research company are asked if they would recommend us<sup>3</sup>.

### b. Responding to demand

1. Meet delivery targets for all projects and services.
2. By the end of 2024-25, review our post-pandemic service model with a view to ensuring that our projects our services are joined up and meeting the needs of our diverse communities.
3. Achieve an average positive response rate of 75% when clients surveyed by an independent research company are asked how easy it was to access our services<sup>4</sup>.

### c. Improving reach

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<sup>2</sup> Looking at the 12 month rolling average published every month by Citizens Advice.

<sup>3</sup> Looking at the 12 month rolling average published every quarter by Citizens Advice.

<sup>4</sup> Looking at the 12 month rolling average published every quarter by Citizens Advice.



1. Evaluate our data on a quarterly basis about the demographics of our clients and compare this to our local and regional profile, as well as the profile of people in need of support provided by the national cost of living dashboard<sup>5</sup>.
2. Restart our service user engagement work to improve our ability to understand what marginalised communities need from us and improve their journey into advice.
3. Start evaluating and publishing our client survey data broken down by ethnicity, to help us understand disparities in access and experience for different groups.

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<sup>5</sup> Source: <https://public.flourish.studio/visualisation/11597414/>

## 3. Build and maintain strong and effective partnerships

We recognise the role that advice for individuals plays in complementing the work of statutory agencies, we will work collaboratively with these agencies for the benefit of our clients. We also know that compared with many of our community partners we are a large well-funded organisation that benefits from organisational and structural privilege - we want to have strong partnerships to improve our reach, gain reputation and learn from other organisations.

### a. Empowering communities

*We want to share our power, knowledge and resources with grassroots organisations*

1. Upskill community partners through Propel – ensure these projects includes mutual learning, where our staff and volunteers benefit from the knowledge of Mushkil Aasaan and Elays Network
2. We will strive to be sector leaders in empowering marginalised communities and promoting the voices of people with lived experience of disadvantage and discrimination.
3. Respond to community need highlighted by partners and develop our own Advice First Aid offer.
4. Ensure a visible presence in Roehampton through partnership and outreach, and enhance our presence in Tooting.

### b. Working with others to meet local and wider advice needs

1. Provide local leadership to voluntary and community sector organisations, engage in partnerships and programmes that build capacity of local voluntary organisations and community groups, including the Refernet partnership.
2. Working collaboratively with statutory agencies in Wandsworth in ways that complement their statutory responsibilities and improve access to services for clients.
3. Take an active role in the strategic development of London Citizens Advice and be a generous contributor to the wider Citizens Advice network.

**c. Identify trends in the issues that clients bring to us and use data to inform policy development and stimulate positive change.**

1. Ensure effective feedback to develop a collective understanding of our influencing work within the wider team. Use Research and Campaigns meetings to gather and disseminate information and develop effective strategies for influencing positive change.
2. Produce regular external communications including trends and data from our monitoring information. Develop an in-house communications resource that can lead on communications with partners and local residents.
3. Facilitate opportunities for service users to speak for themselves about their experiences to encourage positive change.

## 4. Be a strong and resilient organisation

We recognise that our ability to help others relies on our own resilience as an organisation. This resilience starts with strong leadership that shows an ongoing commitment to putting our clients first and manifesting our core values in all that we do. We acknowledge that we are financially privileged compared with many other Citizens Advice and that this stems, to a significant degree in our longstanding and successful partnership with Wandsworth Borough Council, we will continue to enhance this partnership with a portfolio of funding from a wide range of sources and operate with due regard for our financial resources. We will continue to develop a healthy reserve and manage operational and financial risks effectively.

We operate in a highly-regulated environment: we are registered with the Charity Commission and Companies House, we hold the Advice Service Alliance quality standards and are regulated by the Financial Conduct Authority. Our advice work is regularly audited for the protection of our clients. In this environment it is imperative that, with support from national Citizens Advice, we ensure compliance through effective systems and practices.

### **a. Effective and respected governance**

1. Ensure that Governance and committee structure remain fit for purpose and are future proofed. Undertake a skills audit of Board members.
2. Develop a Board training plan ensuring that Board members have completed all statutory training requirements and have opportunities to develop within their roles.
3. Ensure that Board members participate in and are visible at whole team meetings and outward facing events.

### **b. Financial stability**

1. Ensure robust financial controls are in place and that regular management accounts allow the Board and Executive to proactively manage the financial health of the organisation.
2. Develop and implement an investment policy that balances risk management with income maximisation.
3. Operate to an achievable surplus and continue to build reserves in line with the reserves policy.

### **c. Effective systems and practices**

1. Implement a rolling programme of policy review to ensure that policies and procedures are updated in a timely manner, compliant with legislation and quality standards. Policies and procedures should represent the values of the organisation and be implemented consistently and fairly.
2. Ensure that risk management is robust and regularly reviewed. Risk management should be in accordance with the Board's appetite for risk and take account of mitigations that are in place.
3. Review the administration capacity to ensure it meets the current needs of the organisation. This will include inducting a new Business Manager and ensuring the smooth transition of the finance function to a new set up.

# Our promises to our clients and our team

To our 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 will notice patterns in the problems you bring to us and will try to do something about them.
- We will consider your needs as we continue to improve and develop our services.

To our team:

- We will 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 contributions.
- You will be supported to provide a good service as well as to develop your knowledge and skills.
- You will have the systems and support you need to carry out your role efficiently.

## Our context and community profile

### A new local administration

A Labour administration took control of Wandsworth Borough 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 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.

## **Cost of living crisis**

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

We monitor levels of hardship experienced amongst our clients (using foodbank referrals, charity applications, fuel debt, and hardship applications as proxy measures).

We recognize that this information doesn't show is the complexity and depth of problems clients are bringing to us, nor 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 regularly provide crisis help (charity applications, voucher provision etc.), as well as referrals for mental health and social support. We are acutely aware of the psychological and emotional effect of this on colleagues.

## **Wandsworth Borough Council**

In 2023-24 about 40% of our total income came from Wandsworth Borough Council. We have a strong relationship with our local authority. We work particularly closely with the Housing, Benefits and Revenues, and Community and Partnerships departments. Our contacts help connect us with people across the Council (e.g. in regulatory services) – thereby reducing silos for us and helping influence developments and feedback issues.

Our core contract with the Council has been extended until 31<sup>st</sup> March 2026. This contract provides our core funding and is a vital baseline leading to other opportunities and joint working possibilities.

Additionally, we receive funding from WBC to deliver separate projects this includes significant additional funding to support people affected by the Cost of Living crisis, a homelessness prevention project and support for a domestic violence one stop shop.

## **South West London Integrated Care Board**

Integrated Health and Care Systems have now replaced clinical Commissioning Groups, and significantly competition in relation to procurement is said to be replaced with collaboration. We know that the impacts of the pandemic will be continue and that health and social care finances are under pressure.

Since 2016 we have maintained funding for advice services from the Clinical Commissioning Group, with our GP referral project currently receiving c. £160k funding a year and currently runs until 31<sup>st</sup> March 2025.

## **Mental Health Transformation and Health Inequalities**

We have been commissioned to employ a full-time specialist Mental Health adviser and to develop a small piece of work on links between Social Isolation, Health Inequalities and Advice in 2025. These pieces of work grow our Health partnerships with both the ICS and partners in the voluntary and community sector.

## **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) in April 2018 we have provided a homelessness prevention advice service. WBC refers households to us who are threatened with homelessness. Through this work, we are able to help clients remain in their own homes. We meet regularly with the WBC Housing team and report insights into Council performance.

Housing enquiries are our 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 have funding for a housing advice specialist post from City Bridge Trust allowing us to maintain and develop resources to deliver both housing advice and research and policy activity.

## **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 see significant 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, and to be delivering a pan-London Employment advice training and support project.

### **Pan-London development**

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 begun delivering the pan-London Propel project, and continue to lead the roll-out of Advice First Aid across the capital (funded by the GLA), and sit on the pan-London steering group.

In February 2024 the Pan-London consortium agreed to become a formally constituted charity called London Citizens Advice, it is anticipated that this development will lead to further opportunities for London LCAs to work together as a consortium

### **Citizens Advice membership and collaboration**

Our membership package provides us with local flexibility and discretion within 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, 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.

As far as possible, we need 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 own organisational culture or values.