

## A.3 APPENDIX B

### SERVICE LEVEL AGREEMENT

**AN AGREEMENT** made on **xxxx**

**BETWEEN:**

- (1) **TENDRING DISTRICT COUNCIL** (TDC) of Town Hall, Station Road, Clacton-on-Sea, Essex CO15 1SE ("the Council") and
- (2) **CITIZENS ADVICE TENDRING** (CAT) (a company limited by guarantee registered under company number 04345160 and charity number 1091777 registered with the Charity Commission) whose registered office and address registered with the Charity Commission is 8 Carnarvon Road, Clacton-on-Sea, Essex CO15 6QF ("CAT")

**WHEREAS**

- (A) General Information concerning the Partnership Working and Targets or Objectives relevant to this Agreement is set out in the First Schedule
- (B) The Council wishes to support the Services of CAT for the purpose of providing an information and advice service operated within the aims, principles and policies of Citizens Advice subject to an agreed grant and to a defined level of service as hereinafter provided

**NOW IT IS HEREBY AGREED** as follows:

1. Definitions

1.1 In this Agreement, unless the context requires otherwise:

"Agreement" means this Agreement

"**annexed**" means a copy of which is attached to or placed with this Agreement and which has (for identification) been signed or initialled by or on behalf of each of the parties hereto

"CAT" means Citizens Advice Tendring

"Contact Officer" shall be construed in accordance with clause 7 below

"Citizens Advice" means The National Association of Citizens' Advice Bureaux (registered charity number 279057) a company limited by guarantee registered with company number 1436965

"Grant" means the monies to be paid to CAT by the Council as provided by schedule 3

"Services" means the Service or Services to be provided by CAT as stated in this Agreement

"Term" shall be construed in accordance with clause 2

1.2 Where in this Agreement reference is made to a Clause Paragraph Schedule Plan Drawing or Recital such reference (unless the context otherwise requires) is a reference to a clause paragraph schedule plan drawing or recital of or (in the case of a plan or a drawing) attached to this Agreement

1.3 Where in any Schedule or Part of a Schedule reference is made to a paragraph such reference shall (unless the context otherwise requires) be to a paragraph of that Schedule or (if relevant) part of a Schedule

1.4 Words importing the singular meaning where the context so admits include the plural meaning and vice versa

1.5 Words of the masculine gender include the feminine and neuter genders and words denoting natural persons include companies, corporations and firms and all such words shall be construed interchangeably in that manner

1.6 Words denoting an obligation on a party to do any act, matter or thing include an obligation to procure that it be done and words placing a party under a restriction include an obligation not to cause permit or allow infringement of the restriction

1.7 The clause headings and table of contents shall not be taken into account for the purposes of the construction or interpretation of this Agreement

## 2. **Term**

2.1 The term of this Agreement is 12 months beginning on 1 April 2021 and ending on 31 March 2022, subject to the right of either party to terminate in accordance with clause 3 below.

## 3. **Termination**

3.1 The Agreement can be terminated by either party giving the other party not less than 6 months prior notice in writing expiring at any time.

3.2 Notice can be served if delivered, posted, or emailed to the Contact Officer.

3.3 If the Agreement is terminated so as to end before the expiry of the Term, a proportion of the Grant shall forthwith be refunded to the Council pro rata to the number of days of the Year remaining at the date when the notice terminating the Agreement ends the Agreement

## 4. **The Parties Obligations**

4.1 CAT agrees to provide the Services specified in Schedule 2 of this Agreement (Service Objectives and Specifications).

4.2 The Council agrees to make the grant payment specified in paragraph 3.1 of Schedule 3.

## 5. **Status of Agreement**

5.1 Each party shall use all reasonable endeavours to honour its obligations to the other under this Agreement, but it is not the intention of the parties that either of them shall be legally liable to the other in damages for failure on its part to observe the terms of this Agreement.

5.2 Nothing in the Agreement shall be construed as creating a partnership or legal relationship of any kind that would impose liability upon one party for the act or failure to act of the other party, or to authorise either party to act as agent for the other party. Neither party shall have authority to make representations, act in the name of, or on behalf of, or to otherwise bind the other party.

## 6. **Management**

6.1 Responsibility for the management of CAT is vested in the Trustee Board, the membership and operation of which is laid down by the Memorandum and Articles of Association of CAT (registered company number 04345160 and registered charity number 1091777)

## 7. **Parties Representatives**

7.1 The Council and CAT will each appoint a Contact Officer.

7.2 The role of the Council's Contact Officer is to:

- Be the initial point of contact within the Council for CAT
- Inform CAT, in writing, of any issues which may have an effect on the implementation of the service provision in this Agreement
- Provide information, advice and support to CAT as reasonably required
- Set up monitoring meetings with CAT Contact Officer to consider the information set out in Schedule 4
- Inform CAT, in writing, of any change in the Council's Contact Officer.

7.3 The role of CAT's Contact Officer is to provide the information required in Schedule 4 of this Agreement and to inform the Council's Contact Officer, in writing, if there is:

- a proposal by CAT to change or reduce the services set out in Schedule 2
- any amount to be taken into account under 3.3
- a major change to CAT's financial budget;
- a change to CAT's constitution; or
- a change in CAT Contact Officer.

7.4 The parties' Contact Officers will be Anastasia Simpson of the Council and Melanie Hammond of CAT or such other officer as either party shall from time to time appoint to represent it and notify to the other party.

## 8. **Confidentiality**

8.1 The Council accepts that CAT offers a confidential service and that all matters raised by individual clients are kept confidential.

## 9. **Staffing**

9.1 Paid and volunteer staff will be recruited and selected by CAT with full regard to all human resources policies and procedures approved by Citizens Advice.

9.2 Paid staff will be employed and remunerated by CAT with full regard to Citizens Advice Guidelines.

## 10. **Quality Assurance**

10.1 CAT undertakes to operate the quality assurance systems described in Schedule 2.

## 11. **Health and Safety**

11.1 CAT shall have regard to the requirements of the Health and Safety at Work Act, 1974 and any other Acts, Regulations, Directives or Orders etc about health and safety.

## 12. **Insurances**

12.1 CAT will arrange adequate insurances to cover such liabilities as may arise in the course of CAT's work.

### **13. Dispute Resolution**

- 13.1 If either party considers the other to be in breach of their duties under this Agreement or has a grievance about some aspect of the Agreement's operation, the parties shall make every reasonable effort to resolve the issue through joint discussions. Where this fails:
- 13.2 the party wishing to make the complaint should provide the other with written details, including proposals for resolving the matters in dispute;
- 13.3 a written response should be sent to the initiating party within 14 days;
- 13.4 if the response is not considered to resolve the issue, the initiating party may request in writing to the Contact Officer a meeting of the authorised signatories (or their successor);
- 13.5 where possible the meeting should be held within 14 days of the Contact Officer receiving the request;
- 13.6 where the meeting does not resolve the complaint, the issue should be considered by the Bureau's Trustee Board or the relevant Council committee as a confidential item. Any submissions should be sent in advance to the other party and representation permitted;
- 13.7 If either party is dissatisfied with the outcome as notified to it in writing within seven days of the meeting, arbitration can be requested and this will take place with a mutually acceptable external party.

### **14. Review**

- 14.1 This Agreement may require amendments in the light of experience of implementing its terms. Any amendments will need to be negotiated and agreed in writing by both parties.

### **15. Renewal**

- 15.1 This Agreement applies to a one-off payment and no guarantee, representation or warranty by or on the part of the Council is given as to its renewal for any year or other period subsequent to the Term or that the Council will pay any money to CAT otherwise than as expressly provided by this agreement.

## **Schedule 1**

(Background Information, Partnership Working and Targets or Objectives)

### **1.1 INTRODUCTION**

1.1.1 The objective of CAT is to provide free, confidential, impartial and independent advice to enable residents of the Tendring District to deal with a wide range of issues, including benefits, housing, debt advice, money advice, employment, consumer, relationships, taxation and many more. The nature of the assistance provided will depend on a client's needs and ranges from the provision of information to full rights based advice.

1.1.2 The standard of service is set out in the Citizens Advice Quality Assurance Standards Membership Agreement and the Advice Services Alliance Generalist Quality Mark.

1.1.3 CAT also receives funds from the Money Advice Service, Police, Fire and Crime Commissioner, NEE CCG, Essex County Council and other grant making trusts. Loss of any funding streams for specific projects making a substantial contribution to CAT's central costs may affect CAT's ability to deliver the core service. If this were the case the Citizens Advice contact would discuss the position with the Council.

## **1.2 WORKING IN PARTNERSHIP**

CAT recognises the Council's key priorities identified in its 2020-2024 Corporate Plan.

### **Delivering High Quality Services**

- Modern, high quality buildings and facilities for customers and staff
- 24 hour a day digital services – My Tendring
- Minimise waste; Maximise recycling
- Proactive Planning Service
- Public spaces to be proud of
- Effective regulation and enforcement
- Carbon Neutral by 2030

### **Community Leadership Through Partnerships**

- Health and wellbeing – for effective services and improved public health
- Education – for improved outcomes
- Law and Order – for a safer community
- Sport England and Active Essex – for physical activity and wellbeing
- Joined up public services for the benefit of our residents and businesses
- Influence and lobby – for Tendring's future

### **Building Sustainable Communities for the Future**

- North Essex Garden Communities
- Jaywick Sands – more and better housing; supporting the community
- Vibrant Town Centres
- Building and managing our own homes
- Effective planning policies

### **Strong Finances and Governance**

- Balanced annual budget
- 10 year financial plan
- Effective and positive Governance
- Strong and focused leadership
- Use assets to support priorities

### **A Growing and Inclusive Economy**

- Develop and attract new businesses
- Support existing businesses
- More and better jobs
- Promote Tendring's tourism, cultural and heritage offers
- Maximise our coastal and seafront opportunities

## **1.3. TARGETS OR OBJECTIVES**

1.3.1 CAT will work in partnership with the Council in order to:

- Prevent homelessness
- Promote take-up of benefits (including Housing Benefit, Universal Credit and the Local Council Tax Support Scheme)
- Manage debt and improve financial resilience in order to ensure that clients are able to pay priority bills such as rent and Council Tax
- Support clients accessing Discretionary Housing Payments to plan and manage their

finances.

- Highlight and resolve community issues
- Address health inequalities
- Promote reduce, reuse and recycle
- Reduce social isolation
- Reduce the number of Tendring residents living in fuel poverty
- Support clients to move into employment and training

## **Schedule 2**

(Service Objectives and Specifications)

### **2.1 AIMS OF THE SERVICE**

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To work proactively to enhance community resilience.
- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

### **2.2 PRINCIPLES UNDER WHICH THE SERVICES ARE PROVIDED**

CAT will provide an information and advice service which is:

- free
- confidential
- impartial
- open to all regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex, sexual orientation, and marriage and civil partnership (only in respect of eliminating unlawful discrimination).

### **2.3 SERVICES FUNDED UNDER THIS AGREEMENT**

The service (to which the funding arrangements in Schedule 3 relate) offered by CAT shall be 'assisted information' and 'general help' (as defined by the Advice Services Alliance Quality Mark - see paragraph 2.5 of Schedule 2), and Debt and Welfare Benefits 'casework'.

Assisted information is a service in which staff are available to help clients access information, and to identify where a client needs further information or advice.

General help is:

- Diagnosing the client's problems
- Giving information and explaining options
- Signposting to other organisations if appropriate
- Identifying further action the client can take and
- Giving basic assistance e.g. filling in forms, helping the client draft letters, and contacting third parties to seek information on the client's behalf.

Where necessary for a particular client, the service provided by CAT will also include contacting a third party to negotiate on the client's behalf.

In accordance with the Citizens Advice Membership Agreement the subjects covered will include:

- Consumer
- Welfare Benefits
- Housing
- Taxes
- Health
- Money advice
- Employment
- Family and personal matters
- Immigration and nationality
- Education

The service covered by this Agreement includes Debt casework as defined by the Advice Services Alliance Quality Mark i.e. with casework, the service provider takes responsibility for further action, whereas with a general help service, the client retains responsibility for the case. Casework also includes representing a client at appeal proceedings where necessary, which general help does not.

CAT Tendring shall contribute to the priorities and core values of Tendring District Council through the following actions:

CAT will:

- Assist TDC with its aim to identify those in the district who have failed to claim ANY benefits to which they may be entitled and in particular Housing Benefit & Local Council Tax Support and assist those claimants with accessing benefits they are entitled to;
- Advise clients seeking debt advice that Council Tax and National Non Domestic Rates are priority debts and assist them by liaising with TDC at individual case level to set up a repayment plan;
- Support the tackling of crime and disorder by taking part in TDC's/Community Safety and Health and Wellbeing Board's local "Community Days of Action"
- Signpost and advise residents on matters around crime and disorder and in particular antisocial behaviour;
- Provide clients with support and information to assist them to remain within their own homes as far as possible and prevent them getting into financial difficulties which would render them homeless;
- Assist clients in the prevention of homelessness by providing advice and support.
- Ensure that clients are aware of benefits and grants to ameliorate fuel poverty and assist them in securing the benefits they are entitled to;
- Assist vulnerable people to obtain the benefits that they are entitled to especially those living in the most deprived areas;
- Inform clients of the advantages of fuel efficiency, reducing their outgoings and protecting the environment;
- Work with partners, including TDC, to reduce health inequalities across the district.

## 2.4 MEANS OF ACCESSING THE SERVICE

Post Covid-19 pandemic residents are able to contact CAT via face-to-face, email, and telephone as below:

- a) by phone - 01255 377080, Monday to Thursday 10am to 4pm
- b) by email - [supervisor@cabtendring.org.uk](mailto:supervisor@cabtendring.org.uk)
- c) on the Citizens Advice website (<https://www.citizensadvice.org.uk/>)
- d) online chat with trained advisor via the 'Contact Us' section of above website
- e) CAT Advice line (0800 1448848) - as part of their membership of NCA, CAT in the provision of a public advice line to increase access to advice and information over the phone.
- f) by letter
- g) to personal callers on a drop-in basis, at some or all of the locations set out below

Clacton CAT, 18 Carnarvon Road, Clacton on Sea

Harwich CAT, Jobcentre Plus, 164 High Street, Harwich  
Brightlingsea, The Parish Hall, Victoria Place

Jaywick Sands – Community Forum at the Enterprise Centre

Frinton-on-Sea, Community Centre, Triangle Shopping Centre

CAT will endeavour to provide outreach in as many locations as possible.

## **2.5 QUALITY ASSURANCE**

National Citizens Advice (NCA) introduced a new membership in 2017 outlining the responsibilities of the National and Local Citizens Advice offices. Citizens Advice Tendring (CAT) have signed up to the new membership which will include the following responsibilities known as The Performance Quality Framework (PQF) :-

- \* Quarterly Surveys of Client experience sampled
- \* QAA - Quality of Advice Assessments conducted monthly (CAT) but reviewed and sampled by NCA quarterly
- \* FCA - Financial Health Monitoring - Financial reports submitted to NCA quarterly
- \* LSA - Leadership Self Assessment - Annually to include 9 areas of People Management, Operations, Research and Campaigns, Equality and Diversity, Risk Management, Governance, Strategic Management, Finance and Partnerships.

CAB are audited quarterly by National CAB. Currently green audit for last four years for assurance.

## **2.6 SERVICE DEVELOPMENT AND IMPROVEMENT**

CAT has a business and development plan (appendix 1), the monitoring of which, and the results of audits (see paragraphs 4.2 and 4.3 of Schedule 4) lead to innovation and improvements in its service

CAT will participate in the relevant networks in order to enhance the services provided to local residents.

CAT will work to secure additional funding in order to meet unmet needs for advice amongst the diverse local communities.

CAT will make use of clients' experiences to inform and influence the policy and delivery of other local services, and will inform the Council of relevant issues.

## **2.7 USER FEEDBACK AND INVOLVEMENT**

CAT will operate a procedure for representations and complaints about the service in accordance with Citizens Advice guidelines and shall take all reasonable steps to bring this to the attention of the users of CAT.

CAT undertakes an annual client satisfaction survey. From 2017, the National Association of Citizens Advice Bureaux will be implementing an external quarterly survey of clients.

CAT will consult both clients and potential clients about service provision and opening



hours.

CAT will encourage users to take up appropriate training opportunities within CAT.

The Trustee Board are to be constituted in such a way as to encourage representation from as wide a range of local people and relevant organisations as possible.

## **2.8 CIRCUMSTANCES BEYOND CAT'S CONTROL**

CAT will not be held responsible for any interruption in or disruption to the core services due to circumstances beyond its control.

The services specified are subject to any national or local restrictions that may be in force and are dependent on the availability of suitable advisers and the continued availability of rent free accommodation for delivery of the Harwich, Manningtree, Jaywick Sands and Walton service; or additional external funding to meet such costs.

### **Schedule 3**

#### **(Financial and Resourcing Arrangements)**

- 3.1 The Council has agreed that the grant to be paid by the Council to CAT for the twelve months beginning 1 April 2023 shall be £144,000.
- 3.2 The grant in 3.1 will be paid in two instalments of £72,000 payable by 1 July 2023 and 1 October 2023.
- 3.3 Together with the funds from Essex County Council, these grants shall be construed as being sufficient to fund the services referred to in Schedule 2 of this Agreement. Separate grant funding will be sought for new service development.
- 3.4 Any reduction in funding from other organisations that prevents CAT from providing the service detailed in Schedule 2, including the level of availability in 2.4, will result in the Council reviewing its Grant to CAT.
- 3.5 All amounts specified under this Agreement are exclusive of VAT.

CAT agrees to submit, to the Council a copy of its latest approved accounts, within the meaning of the Charities Act, 1992 and 1993 within 7 days of their formal approval.

**Any change to the core funding provided by Essex County Council referred to in 3.3 could cause CAT to be unable to provide the services specified in Schedule 2 of this Agreement.**

**Where CAT gains a surplus of income from grants, fundraising or other sources in any one year, the Council will not seek repayment of any part of the grant provided the service level specified in Section 2 has been fully met.**

### **Schedule 4**

#### **(Monitoring Arrangements)**

- 4.1 CAT monitors and evaluates its services in accordance with the procedures and directions set out in the Citizens Advice Quality Assurance Standards Membership Agreement.
- 4.2 CAT is subject to an annual organisational self assessment and quarterly audit of quality of advice.

4.3 CAT is subject to a yearly audit by National Citizens Advice.

4.4 CAT is required meet the standards set in Section 2.5, following the audits in 4.2 and 4.3, in order to receive the Council's grant detailed in Section 3.

**CAT will provide a copy of the Annual Report to the Council and an invitation for the Council's Contact Officer at the Annual General Meeting of CAT.**

4.5 CAT will provide to the Council figures on the following targets:-

- Number of clients advised from Clacton, Harwich, Brightlingsea, Frinton and Jaywick Sands
- A breakdown of the topics on which advice is sought
- Amount of benefits claimed by supported clients
- Amount of debt managed
- Amount of debt written off
- Number of people seeking housing advice or homelessness issues through the Mental Health Hub

CAT will provide information reasonably required by the Council, subject to those requirements not being in breach of clients' confidentiality. Information will not be required more frequently than at quarterly intervals. The Council's Contact Officer will discuss any concerns about performance with the CAT Contact Officer.

**Subject to Citizens Advice guidelines these monitoring arrangements can be amended by Agreement between the Council and CAT to reflect changes in service practice, for example data collection.**

Signed on behalf of  
Tendring District Council  
by its duly authorised signatory  
and Assistant Director, Partnerships

Signed on behalf of  
Citizens Advice Tendring  
by its duly authorised signatory and  
Chief Officer

**ANASTASIA SIMPSON**

**MELANIE HAMMOND**

# Strategic Business and Development Plan 2021 – 2024



*Citizens Advice Tendring is a company limited by guarantee (number 435160) and a registered charity (number 1091777)*

## Executive Summary

**Our mission statement:** To provide quality advice that people need for the problems they face. To identify and champion the issues that affect people's lives.

Citizens Advice Tendring has provided free, confidential and independent advice to our local community since 1939. This plan sets out our development strategy for the next three years.

### Who we are

We are a team of dedicated, professional volunteers and staff, passionate about empowering our community through advice, information, confidence building, education, advocacy and campaigning.

### What we do

Our core service focuses on meeting the needs of the **most disadvantaged and vulnerable groups** in Tendring, including those with mental ill health challenges, rather than providing general advice to those people who can access information and services themselves.

- We provide free, confidential and impartial advice to help people overcome their problems
- We are a voice for our clients and consumers on the issues that matter to them
- We value diversity, champion equality and challenge discrimination
- We encourage, empower and educate
- We're here for everyone

Our strategy aligns with the National Citizens Advice "One Service Strategy 2015-2020", which includes securing sustainability and becoming a champion of equality as key aims; and the Tendring Health and Wellbeing Strategy, which includes the priority of improving mental health and wellbeing, which is the ambition of our mental health hub and can be a direct result of our advice services.

### What we achieved in 2020:

In our 2020 Strategic Business and Development Plan we set out a number of priorities. Unfortunately, restrictions due to the Covid 19 pandemic prevented progress in a number of areas and instead it was necessary to focus on hurried plans and risk assessments to put alternative services in place.

Despite the considerable restrictions in place we managed to maintain and grow our partnership working and maintain service delivery:

- All offices and out-reach sessions ceased. Access to services continued through remote working, email and phone lines.
- The HUB shop opened for short periods but the plans to relocate were inevitably stalled.
- All staff were equipped with the equipment and training to support home working, including specialist desks and chairs where required. The shop was fitted with screens and hand sanitisers.
- Several new members of staff recruited and inducted in post.
- The board was strengthened with recruitment of 4 new trustees and a further 2 who may join the board later in the year.
- Essex CAB business manager in post, new funding for warmer homes scheme

- Significant engagement with Essex CAB consortia continued remotely, through managers' group, and Board. CAT Chair is on executive group
- Mental Health Hub, relationship with MIND
- Stronger relationship with CVST and Summit
- Joint working with Signpost and Next Chapter
- Quarterly meetings with all funders
- New MAPSDAP team recruited and training undertaken.
- Hub restructure, new team in place, safety equipment installed enabling opening as permitted during Covid restrictions, plans for further improvements and access

### **Citizens Advice Tendring (CAT) Strategic Priorities**

The CAT board sets aside time in the early spring each year to review progress on achievements over the past year and refresh our priorities for the future. Throughout the year we work with our partners and stakeholders to ensure we maintain a broad understanding of local needs and developments.

We have identified three key priorities to increase service impact:

- 1 Improve access to the services we offer, geographically and digitally, according to need. Develop a marketing campaign to reach those most in need and continue to develop our research and campaigns work.
- 2 Increase effectiveness and continue to improve our internal systems and financial controls. Continue to review use of assets and explore new opportunities.
- 3 Raise the profile of CAT as both the lead advisory organisation across Tendring and as a driver of change by innovation. Increase our community profile, engaging with our local communities, particularly those who are hard to reach or hard to hear due to geographic location, physical or mental health challenges, language barriers, cultural differences or other characteristics. Develop a diverse and sustainable funding base.

## TABLE OF CONTENTS

1. Introduction
  - 1.1 Context and Community Needs Assessment
2. Leadership and Service Delivery
  - 2.1 Governance
  - 2.2 Strategic Business Planning
  - 2.3 Risk Management
  - 2.4 People Management
  - 2.5 Operational Performance Management
  - 2.6 Partnership Working
  - 2.7 Equality, Diversity and Inclusion Priorities
3. Strategic Priorities
4. Research and Campaigns
  - 4.1 Core Service and Training
  - 4.2 Local Partnerships
  - 4.3 National Campaigns
  - 4.4 Local Campaigns
  - 4.5 Social Media Platforms
5. Finance
  - 5.1 Funding Strategy
  - 5.2 Financial Management
  - 5.3 Financial Projections and budget assumptions (projections in Appendix 10)
6. Summary – Tending aims and local statistics

### Appendices:

1. Tending Profile, extract from Essex Public Health's Joint Strategic Needs Assessment
2. Tending Public Health 2019 Indices of Deprivation and 2a National indices of Deprivation
3. CA Tending Key Statistics
4. Money Advice Service (MAS) Strategy
5. Whyman Review of Debt Advice
6. Equality and Diversity Action Plan
7. CA additional Stats 18-19
8. Organogram
9. PQF Dashboard 18-19
10. Financial Projections
11. Community Safety Plan 2021-2

## 1. Introduction

Citizens Advice Tendring is an independent charity which works within the policies, quality standards and ethos of Citizens Advice national organisation (CiTA). Its focus is on the challenges and needs of the population of Tendring District in North-East Essex.

CAT currently provides advice services from<sup>4</sup>

- Carnarvon Rd Clacton (Pier Ward)
- High St Harwich (Co-located with Harwich Job Centre)
- Old Rd Clacton (Mental Health Hub)
- Outreach advice is provided via appointments at Manningtree, Frinton, Holland on Sea, Walton on the Naze and Brightlingsea

Client needs are assessed via an initial (gateway) interview with follow up by specialist advisers for debt and benefits advice where necessary. Our advisors are trained in mental health and dementia awareness to facilitate an informed and sensitive response. To improve efficiency, we also encourage clients to self-serve via our information room in Clacton and digitally through the Citizens Advice Website ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)).

We provide telephone advice via voicemail messages left from local residents on the UK-wide Adviceline service (03444 111 444).

We gather statistical data from each of our clients (with full client consent) and use the priorities and trends emerging from analysis of both local and national Citizens Advice data, as well as local health and population data, to identify areas of policy and practice which are adversely impacting the population of Tendring. We use this data to advocate for policy change and to highlight local issues.

We are actively seeking to improve accessibility by training existing and recruiting new staff and volunteers to provide outreach services at new venues within our area.

### 1.1 Context and Community Needs Assessment

Through advice, empowerment and advocacy we wish to address key challenges in our community. We use evidence from the multiple sources contained within the attached appendices to understand the issues our community is dealing with and to identify how we might develop our services.

Many people and families will experience a complex range of issues which require multiple agency input and we work with many partner organisations, such as Community Voluntary Services Tendring and the Tendring Community Safety & Health and Wellbeing Board to help prioritise, plan and deliver local services across health, social care, community and police services. This aligns with the North East Essex Health and Wellbeing Alliance model to help shape service development:

Start Well - giving children the best start in life

Feel Well - supporting mental wellbeing

Be Well - empowering adults to make healthy lifestyle choices

Age Well - supporting people to live safely and independently as they grow older

Stay Well - supporting adults with health and/or care concerns to access support to maintain healthy and fulfilling lives

Die Well – giving people nearing the end of life choice around their care

## **Local Profile**

Tendring district is in the eastern half of the North-East Essex catchment area, covering approximately 130 square miles. There are urban areas in Harwich & Dovercourt, Manningtree, Brightlingsea, Frinton, Clacton and Walton but it is generally characterised by small, rural villages. The road system through Tendring has the A120 (running between Harwich and Colchester) and the A133 (running from Clacton to Colchester), most roads are B roads or unclassified. Tendring is bordered by the sea (there are 37 miles of coastline), the River Stour and rural areas. It is a peninsula, to the very East of England.

The 2019 demographic profile of the district is set out in Appendix 1. According to the Office of National Statistics in 2017, the total population of the Tendring District was an estimated 145,803 people making it the fifth largest local authority area in Essex in terms of population size. This is an estimated increase of 3205 people since the 2011 census (a rise of 2.25%).

The Tendring District has the highest percentage of residents aged 65 and over in Essex (29.5%), 9% higher than the Essex average (20.5%). The proportion of Children and Young People aged 0-15 (16.5%) and 16 to 64 years olds (53.9%) are lower than the Essex average (18.9%, and 60.6%).

There are concentrated areas of significant deprivation (Golf Green, Pier Ward, parts of Harwich).

Tendring has a relatively low level of ethnic diversity, less than 5% of the population.

The age profile of our clients closely matches the broader Tendring population. Clients come from throughout the Tendring district, but analysis shows a close correlation with the areas of highest deprivation. Details of the age profile of CAT is set out in the health profile and statistical Appendices.

## **Health Profile**

The health of people in Tendring is generally worse than the England average. Life expectancy is 10.7 years lower for men and 6.5 years lower for women than in the least deprived areas in other parts of the UK. The rate of alcohol related harm hospital stays is 1320 per year which is worse than the average for England. The rate of self-harm hospital stays is 406 per year. 19.9% of children in Tendring are classified as obese. Under 18 pregnancies are at 23.5% which is much higher than the England average of 18.8%. There is a high proportion of children in low income families (23.9%) compared to England average of 16.8%. The 2019 Tendring Health Profile can be found in Appendix 1.

## **Labour Market Profile**

57,800 of Tendring's adult population are economically active and 20,500 are economically inactive (retired). The working age population is low and is forecast to decrease slightly by 2024 from 54.7% to 51.5%. There are 9,600 workless households, which is 23.1% of the population. Compare this to the East which is 12.5% and nationally it is 14.5%. 16.3% of Tendring residents claim benefits compared to 9% in the East and 11% nationally. The level of personal debt in Tendring is within the national average at 13% of the adult population.



**Children and Young People** The population of children and young people under the age of 18 is relatively low in Tendring but is projected to increase significantly by 2024, with the 5-10 year age group predicted to rise by 14.05% from 8400 to 9580 and the 11-15 age group by 15.7% from 7190 to 8320. This will put pressure on children and young people's services, especially with high numbers of children in need, children in care (though about 50% do not originate from Tendring) and children with a child protection plan in the district.

Statistics for Tendring overall are:

- 19.0% of children are in non-working households (highest number in Essex)
- 26.2% of children are in low income families (highest number in Essex)
- 8.0% of households are in fuel poverty (lower than national average which is 10.6%)
- 67.0% of children have a good level of development
- 49.0% of children have an expected level of education standard or above at Key Stage 2
- 48.7% of young people have 5 A\* - C at GCSE (incl maths and English) – lowest in Essex
- 25.5 (per 1000) teenage pregnancy rate (2nd highest rate in Essex, although rates dropped by 7% between 2012 - 2015)
- 0.94% current mental health prevalence (by Clinical Commissioning Group area) – highest prevalence of mental health conditions in Essex

In the past few years Tendring has been in the top quartile in Essex for safeguarding needs. Domestic abuse and mental health are most prominent factors across the wards identified in the top 10%. Infant mortality rate (deaths in infants age under 1 year) is the highest in Essex, at 5.5 compared with 3.1 per 1,000 live births.

Educational attainment is relatively low. 8.2% of the Tendring population has no qualifications in comparison to 7.2% in the East and 7.7% nationally. Conversely, those attaining NVQ4 and above are 21.8% compared to 34.7% in the East and 38.6% nationally.

Uptake of advice and support services from CAT for children and young people is traditionally low. This was a key driver for us embarking on joint work with Essex Public Health on the Healthier Wealthier Children project, which aims to identify families with children falling into child poverty and ensure that they are maximising benefit claims.

**Mental health** Tendring children experience a high rate of mental health problems. A study of Essex data showed that 9 Tendring wards featured in the top 20 across Essex for children receiving tier 2 and tier 3 mental health interventions. The top 3 Tendring wards all have a rate per population of between 161 and 179.1 referrals per 1,000 population, more than double the Essex average of 64.8 per 1,000 across the rest of the top 20. Tendring has the highest level of hospital stays for self harm in Essex (notably very high at 289 vs 157 Essex average) and the highest suicide level in Essex (again high at 16 vs 9.6 England).

The need for a diverse range of health services in Tendring remains a key driver for the CAT Hub mental health volunteer scheme, running through our charity shop. This is part of a wider recovery programme and is supported by a range of funders, including the local health and police commissioners. We continue to develop strong partnership relationships across all related agencies to further support our volunteers and help maintain a holistic range of support to them.

**Families and Carers** According to the 2011 Census, 145,872 adults in Essex provided informal care to relatives, friends or neighbours - a 13% increase in the number of carers from the previous Census. A large number of carers (31,882) provide more than 50 hours of care per week. For adults with physical disability, carers are likely to be spouses in their mid/late years. In Essex, 43% of people caring for an older person are themselves aged over 65. The number of older carers (65 years and over) providing care is also significant at 35,512.

In Tendring there were 17,323 carers (approximately 12.5% of the population), 2240 carers claiming benefits, 2.9% of the population, compared with 1.5% for Essex and 1.7% in England. 31.6% of carers were aged over 65 and providing unpaid care, the highest number in Essex. Tendring was ranked 8<sup>th</sup> in England for provision of 50 or more hours of unpaid care. This changed from 2.8% in the 2001 census to 3.5% (i.e. 206 more carers) in the 2011 census, showing that there is an upward trend. With the ageing population in Tendring rising and level of need increasing, this is expected to continue to rise.

There are an estimated 10,000 young carers (aged between 11 and 18) in Essex, who have to combine their caring and support role with their education, early employment and their social and emotional life as a young person growing up. In the Essex Carers Strategy it is reported that over 25% of all young carers of secondary school-age experience problems of some kind, while 40% of children caring for someone who misuses drugs or alcohol have educational difficulties.

45% of our clients consider themselves to have a disability, and of these, 34% report mental health issues.

CAT services continue to provide important support to carers and a signposting system to a wider range of resources for them to access.

### **Advice Services**

We use our community profile to target our services towards those in most need among our population and to reach out to those who may benefit from some help but may not find it easy to access. We are proud of our strong partnership working, which helps ensure we maintain our understanding of the population and the way it is changing. This is evident in our relationship with Tendring District Council, and we are pleased to continue to have the Councillor lead for Health and Social care on our board. We are members of the Tendring Community Safety and Health and Wellbeing Board which gives us an ongoing insight into the problems our population are facing and the work of fellow agencies in helping tackle these. We work closely with Community Voluntary Services Tendring to maintain our understanding of the local voluntary sector provision and expand ideas to continuing working together on relevant projects.

We are expanding the way we provide support. Our traditional information and advice service continues through face-to-face, phone and email services. We have developed a social media presence which helps with our marketing and research, with the advantage of instant feedback.

Appendix 3 and 7 show the number of clients seen across all Tendring services. Appendix 3 shows that during 2019/20 we helped 4,724 clients from the daily advice drop-in service and this covered around 11,000 different issues. Appendix 7 shows that we helped a further 7124 clients from our information room, phone calls, emails and callers outside of our publicised drop in times. Our top 5 enquiries were in relation to debt, welfare benefits & tax credits, housing, relationships & family and employment. Debt and financial advice represent c40% of enquiries, being reflective of the level of deprivation in some wards and other factors, such as that 23% of children live in low income families; maintaining specialist debt advice is an important part of our service offer. This also drives our decision to work with the Essex Public Health team on the Healthier Wealthier Children project and the Help to Claim scheme, helping people in the transition to Universal Credit.

### **Money Advice**

Many people attending CAT for money advice or managing personal debt also experience mental health

problems, which can be exacerbated by trying to deal with their debt or benefit problems. Our Money Advice Service is sensitive to the needs of people who will often come to us as a last resort in tackling long term debt problems which may have been causing them significant anxiety and stress. Our advisors take them through the debt management process step by step, providing practical support and reassurance. We are aware, however, that we do not yet reach all those in need of debt advice. The Money Advice Service analysis of the level of debt and supply of support finds that the supply of debt advice in Tendring the supply is just 42% of that required to meet the needs of the population. Whilst our capacity will remain constrained by contractual levels, we will aim at those most in need. Using the MASDAP strategy and their Wyman review as a foundation (appendix 4 & 5) we will develop innovative ways of delivering our service with the aim of improving awareness of our service and those of our partner organisations. We will move from a passive referral model to one where we can find those most in need have access to support, either through our own service or by signposting to others.

### **Mental Health Hub**

The CAT Hub provides very specific support to people with mental health problems who are now in recovery, and includes providing support and workplace experience for those seeking to re-join the workforce.

Our advisers help clients to fill out forms, write letters and negotiate with creditors, and appeal benefits decisions. This support is particularly important to our older population and helped inform our decision to open a new outreach services in Frinton on Sea and Holland on Sea, where more than a quarter of the population is over 65yrs. However, not all of our callers need a session with an advisor, and we maintain a well-stocked information room where callers can speak to an experienced member of staff who will help them navigate leaflets and on-line information. This helps us deliver our aim to target our services to clients most in need, whilst ensuring that we remain available to everyone.

## **2 Leadership and Service Delivery**

Citizen's Advice Tending is led, given direction and quality assured by 5 trustees, working through a Senior Management Team comprising the Chief Officer, Business Development Manager and Advice Services Manager. Citizens Advice Tending is staffed by 50 Volunteers, 14 part time staff members and 2 full time staff members. An organogram showing the structure is shown as appendix 3.

The Trustee Board has undertaken a skills audit against the skills needed to lead the organisation and recruitment is underway to find more trustees with the appropriate skills to take us forward.

### **2.1 Governance**

Policies, systems, processes, controls and records management have been improved over the past three years and this work continues.

A Board Calendar is agreed by Trustees each year to set out the schedule for Board agenda and key activities throughout the following year. This includes scheduling of updates to the risk register, annual refresh of the Business Development Plan, signing off accounts, and when policies are due for routine review.

Following each Local Self Assessment the Board agrees a timed action plan to deliver on required improvements. Routine checking of BMIS recommended policies takes place throughout the year to ensure policies are up to date with latest legislation.

The Board holds an annual away-day to refresh service strategies and development plans. This includes an annual board appraisal, which is supported by a 360' appraisal of Board effectiveness across staff and volunteers.

Trustees have undertaken a skills analysis and each has a designated lead role across the organisation. Recruitment of new Trustees has always proved challenging and new ways are constantly sought to encourage new recruits, as far as possible ensuring that gaps in current skills are filled and we achieve a balance in terms of diversity of the Board.

The Training Manager ensures that up to date records and reminders are issued to all staff, volunteers and Trustees to ensure all have undergone GDPR training and mandatory training to be able to deliver our services effectively, efficiently, safely and legally.

## **2.2 Strategic Business Planning**

Using our community profile, we have agreed the key external drivers which influence our strategic direction and we focus on meeting population need rather than merely servicing demand. This will include focusing service delivery and undertaking local Research and Campaigns in the right areas and with excluded and/or disadvantaged groups.

Our structure and operational processes include encouraging staff to offer alternatives and signposting to those for whom we are no longer able to offer general advice. Our existing "information room" functions will be expanded to support this increased signposting activity.

Our planning cycle is 3 years. Each year at the Board awayday we review our achievements from the previous 12 months and look at areas where we might need to do further work. We undertake our Board impact assessment and agree our priorities for the following 3 years.

## **2.3 Risk management**

Trustees monitor risk on a quarterly basis by reviewing the Risk Register. The Risk Register identifies risks in the following categories:-

- Governance
- Operational
- Financial
- External
- Compliance

It includes internal and external risks, mitigation and further action required to control risks. Risks are scored on a likelihood / impact basis and coded on a RAG scale. Key risks identified at time of publication are:-

- Governance in terms of policies, procedures, document management information management
- Long-term sustainability of funding for central advice services
- Information technology and information systems and in house expertise
- Financial – MASDAP funding retention of contract – keeping to target

The risk registers are version controlled, with all current and previous versions available to staff and Board members from our Cloud drive.

## **2.4 People Management**

Following strategic and resource changes over the past few years, we have now fully recruited to a new staffing structure and Senior Management Team. We are implementing appropriate training and updating for all staff and, through engagement and development sessions, have been able to design and implement our new strategy.

We place huge value on our staff and volunteers as our key asset for delivery of high quality, relevant and responsive services to our customers.

## **2.5 Operational Performance Management**

Quality of advice is assessed and benchmarked on a quarterly basis as part of the Citizens Advice Performance and Quality Framework (PQF). This is RAG-rated and our performance is usually 'green'. Where yellow ratings occur, an action plan is put in place to address this and this is overseen by the Chief Officer. See appendix 9 for the 2018-19 statistics.

As part of our accreditation, we self-assess our leadership and governance capability annually, as required by our CA membership agreement. In the first two years, this is reviewed in a teleconference with a Performance Assessor (PA) from Citizens Advice. In Year 3, the PA visits to verify the self-assessment and facilitate passporting to the external accreditations for the Advice Quality Standard (AQS) and the Money Advice Service (MAS) debt quality framework. CAT's most recent audit visit was in March 2020.

In addition, our quality of NAQAA is part of the Performance and Quality Framework (PQF). It is a Citizens Advice process conducted quarterly to review and benchmark your quality of advice. There is no link between AQS and NAQAA.

## **2.6 Partnership Working**

Partnership working is a key element of delivering inclusive and accessible services and we seek out opportunities to be part of integrated service delivery, where possible. This is particularly evident in the Mental Health Hub and in our close partnerships with community-wide and advice-giving agencies. Partnerships include other local community and voluntary organisations, statutory services (e.g. health and social care) and other Citizen's Advice services across the region.

We are active members of the Essex CA consortia Board and managers' group as well as being on the Executive Committee.

We are members of the Tendring Community Safety and Health and Well Being Board which is chaired by the lead member for health and social care, who is also a member of CAT Board.

We are pleased to achieve the highest rating of 5 for The delivery plan produced by this group is presented to our Board and is used to help inform our service priorities (Appendix 11). partnership working in our annual LSA report.

## **2.7 Equality, Diversity and Inclusion Priorities**

CAT recognises the positive value of diversity, promoting equality and fairness, challenging discrimination and enabling inclusion.

CAT has identified three key priorities for equality:

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer, volunteer agency and partner

To achieve these, we have an Equality, Diversity and Inclusion action plan in place (Appendix 6) which covers increasing internal and external awareness, improved accessibility for all clients, volunteers and staff, evidence gathering and data analysis, identifying equalities campaigns, improving mental wellbeing, dementia-friendly accreditation and responsiveness.

### 3 Strategic Priorities

After extensive consultation with all stakeholders, we have identified the following strategic priorities and principles for the next 3 years.

The timetable for delivery is of course subject to continual easing of Covid restrictions throughout 2021.

#### 1 To improve access to the services we offer, we will:

##### In year 1, 2021-22:

- Explore possibilities to relocate the Hub shop. Undertake an option appraisal and due diligence of all scenarios.
- Continue to provide well supported volunteering opportunities for local people and for those with mental ill health.
- Development of partnerships with other key stakeholders and organisations.
- Identify the most vulnerable clients in order to provide them a face to face service.
- Build on the skills and experience of remote working and non-face to face contact gained during lockdown. Use this to work towards the CitA strategic direction for increasing non-face to face contacts set out in the Future of Advice.
- Identify new vulnerabilities within the community that have emerged as a result of the pandemic.
- Continue to align service delivery with areas of greatest need within Tendring – informed by our collaborative needs analysis and locally agreed strategies, such as the MAPSDAP strategy (appendix 4) and Community Safety and Health and Wellbeing Plan (appendix 9).
- Use MAPSDAP Strategy to develop greater understanding unmet needs and how to reach out to those who may benefit from the service.
- Explore possible involvement with other organisations on Levelling Up / Breaking Barriers projects in Tendring.

##### Year 2, 2022-3:

- Further identify unmet need and strive to identify and provide a service for those people who are harder to reach or hear.
- Develop innovative ways of meeting client needs in managing debt and financial concerns (as set out in the MASDAP national strategy and associated Whyman review).
- Move the hub shop to new premises, seek to increase retail sales to fund potential rent increases.
- Explore online sales potential for the Hub.
- Provide assisted digital advice for disadvantaged groups and develop new channels for accessing advice via internet and telephone to complement our face-to-face service.
- Continue to improve our social media platforms and broaden our range of marketing and research campaigns.
- Further develop our local profile, increase use of local radio, TV and other media.

##### Year 3, 2023-4:

- Explore the possibilities for developing services in Harwich, especially potential for a second hub (timing of this will depend upon progress with relocation of the Clacton hub, to ensure adequate skill and resource is available to properly expand the service at the time).
- Build on our existing service delivery strengths to develop replicable models for rollout to at new service delivery locations.
- Further developments in marketing and research.
- Further develop support to clients in terms of financial and debt management.
- Consider further development proposals in the north of the district/Harwich areas.
- Explore the possibility of opening a new service such as Mental Health Hub in Harwich.

## **2 To Increase effectiveness and reduce duplication, we will:**

### Year 1, 2021-2:

- Develop a 3 year strategy for the Mental Health Hub, including any relocation plans
- Improve financial reporting through a simple format that is easy to digest at board.
- Review our HR processes and improve record keeping processes (new project managers in post to support this)
- Ensure succession planning and recruitment plans are embedded HR management
- Review the referral model to the MAPSDAP service, develop plan for more innovative ways of reaching those most in need
- Develop clear signposting to and from our services
- Continue to develop Cloud based record keeping.
- Consolidate home working and non face to face service provision, considering IT security and softphones service. Citizens Advice Future of Advice.

### Year 2, 2022-3:

- Implement improvements to the MASDAP service, review capacity and assess how well we are meeting population need.
- Continue to seek out best practice and innovative ideas from elsewhere
- Deliver services in partnership with others, sharing resources and facilities

### Year 3, 2023-4:

- Continue to seek effective working partnerships and strive for integrated service delivery wherever possible, striving for a 'one stop shop' for our clients (with consent), to avoid people having to repeat their story

## **3 To increase our community profile and develop a diverse and sustainable funding base, we will:**

### In year 1, 2021-2:

- Diversify income and develop sustainable new income streams. We will continue to seek new funding for additional service delivery through focused project streams; some of these projects may have a requirement for very specialist knowledge and are likely to require targeted recruitment, training and updating.
- Raise the profile of CAT as the lead advisory organisation across Tendring, and as a driver of change rather than just a follower
- Review our communication strategy so that we continue to improve our local profile using wider media channels, such as local radio and papers.
- Use insights and data gathered via our advice service to influence policy through research and campaigning activity to improve the lives of our local population
- Maintain our partnership relationships, taking a lead role on joint projects where appropriate.

### Year 2, 2022-3:

- Seek opportunities to move from reactive advice to proactively building community resilience thorough training and early intervention wherever possible.
- Explore the possibility of providing training to other LCAs for advice services. This might be in person or on line, building on the skills developed from increased remote working.
- Adopt the quality standards of Investors in People and Investors in Volunteers.
- Explore the possibility to provide training (benefits, debt etc.) to other organisations.



### Year 3, 2023-4:

- Build on opportunities for expansion of our services into less well serviced locations.

## **4 Research and Campaigning**

Citizens Advice Tendring is committed to being actively involved in research and campaigns both nationally and locally. The aims of this strategy reflect some of those of the organisation as a whole:

- To champion the issues that local residents face
- To encourage, empower and educate
- To demonstrate our values of diversity, equality and challenging discrimination
- To help meet the needs of the most disadvantaged and vulnerable groups in Tendring

This strategy details how CAT meets and maintains the above continuous aims.

### **4.1 Core Service and Training**

All staff and volunteers undertake Research and Campaigns online training during their induction. Trustees are also provided with the hyperlink to the R&C newsletter in their induction pack. They are also expected to remain engaged with its importance during their day to day role in advice. To assist in this objective CAT created a promotional leaflet specifically designed for advisors. The leaflet demonstrates the successful impact of their actions regarding research and campaigns. On a daily basis, advisors share cases on R&C cases with NCA via Casebook. On a monthly we report to CA National the trends observed through our client cases on local issues.

CAT participates in the annual network panel survey and is a member of the Essex consortium's research and campaigning group. Our chairperson has also undertaken media training. CAT uses social media to engage with its community and to promote those partnership organisations whose shared aims are to help meet the needs of the most disadvantaged and vulnerable groups in Tendring.

We recruited a Publicity and Research Officer whose role is dedicated to address CAT strategic aims and those of the Research and Campaigns Strategy, so increasing our presence in the local community of Tendring. This is done through promotion of CAT on social media, in the local press, through the local authority and parish councils, partner organisations and community groups. A publicity, research and campaigns report is also regularly included in Trustee Board meeting papers.

Clients who attend our main advice office become more aware of the breadth of our services and campaigns via an on-screen information service in our waiting room. CAT evaluates campaigns both at management and board level in order to identify anything that can be done to improve our service. The on-screen information service is a useful tool to communicate such improvements. We also display posters and leaflets in all areas of our main office, Harwich office and at the Mental Health Hub. Information shared via any of these media include:

- Opening hours of all sites
- Advice phonenumber numbers
- Service changes – longer opening hours, new outreach sites, extra opening days
- Self-help signposting
- Current initiatives locally and by CA
- Partner organisation information (Essex police, ACE, CVS Tendring)
- CAT successes (e.g. the numbers of Tendring clients helped or campaign breakthroughs).

It should be noted that we do not give advice via any social media platform.

#### **4.2 Local Partnerships**

CA Tending proactively engages in partnership working by partaking in various Local Partnership Board meetings as follows:-

- Community Safety Partnership and Health and Well Being Board - Quarterly
- Mental Health Well Being Forum - Quarterly
- Essex CA meetings - Quarterly
- TDC Sport England LDP - Bi Monthly
- TDC - Funder Meeting - Quarterly
- TDC/CCG/PFCC/ECC Funders meeting - Quarterly
- Salvation Army Forum- quarterly
- Jaywick Community Forum

CAT has worked hard to achieve and maintain a close working relationship with our Local Council by keeping the chief officers and councilors aware of what we do and how we can achieve shared aims together. A local authority councillor also attends the CA Trustee Board meeting on a quarterly basis and during these meeting both relevant issues and objectives from either side are discussed and sometimes progressed.

CAT invites partner organisations to use our premises for appointments, which in turn forges closer referral partnerships and improves visibility of each organisation. So far, the following partners place their workers on our Mental Health Hub site to see their own clients but also CAT referrals who have consequently avoided long waits and benefited from the easy local access.

- Next Chapter
- Mind
- Peabody Housing Support

Participation in community events is another way we interact with the public and network with partners, while promoting our service and raising awareness of current issues or campaigns.

We send out our Annual Report to our Local MP's and invite them to visit our services to keep them up to date on the excellent work we do.

### **4.3 National Campaigns**

With the help of a yearly calendar from national CA, CAT monitors upcoming national campaigns and actively supports and promotes them, with focus on several which align with our strategic priorities. Examples include:

- Big Energy Week (Jan)
- Scams Awareness (Feb/Mar but various)
- Debt Awareness Week (Mar)
- Mental Health Awareness (May)
- Volunteers' Week (June)
- Trustees Week (October)

We promote these campaigns with posters, digital messaging and social media posts. We also include promotion of CA national campaigns in our main office via a digital display in the waiting room.

From time to time there are also targeted campaigns such as the 12-week Pension Credit Awareness Campaign, which we fully promoted as a campaign expected to be of interest to Tendring residents based on our community needs analysis.

### **4.4 Local Campaigns**

In addition to national campaigns we conduct regular local campaigns on issues as they arise. We advertise CAT local campaigns in our main office via a digital display in the waiting room. There are also trends that come through our advice sessions which we highlight in our campaign awareness initiatives such as:

- Promotion of our debt specialist service
- Scams awareness
- Mobile Home Campaign
- Romance Scams
- Winter Warmers
- Promotion of partnership initiatives e.g. Baby Bank Tendring
- Promotion of local authority health initiatives regarding increase in regular exercise
- Promotion of volunteering at the Mental Health Hub
- Mental Health Awareness - this is a permanent campaign for us as we promote our local service.
- Debt – this is a permanent campaign for CAT as we promote and inform our local specialist service through as many means as possible.

### **4.5 Social Media platforms**

<https://www.facebook.com/cabtendring>

<https://twitter.com/AdviceCitizens>

Social media has been and continues to be key in raising awareness of research and campaigns as well as increasing our digital presence with other organisations and Tendring residents. CAT post to each of our sites at least on a weekly basis according to general guidelines as set out by Citizens Advice National. Aside from those examples of the types of posts are:

- Staff and Volunteer Vacancies including trustee roles
- Changes to our services – additional opening (Mondays), longer opening hours (Tuesdays), closure over Christmas etc
- Tweets provided by CA Communications Team.
- Promotion of our own services including debt specialist

- Our Mental Health Hub advice service
- We appeal for donations for our charity shop.
- We also ask for financial donations by promoting giving services to which we have signed up e.g. My Donate, EasyGiving etc.
- Links to advice and information from partner organisations e.g. Turn2Us; National Debtline; Mind; Payplan; Refuge, Tendring District Council; CVS Tendring.
- Links to partner organisation or local initiatives that may provide help and support to our clients

We only post for local partner organisations if they are funders, referral partners or recognised business and / or organisations working to the benefit of the local community.

## **5 Finance**

### **5.1 Funding Strategy**

We aim to develop sustainable funding streams to ensure that we have the funding needed to deliver a quality advice service which achieves our statement of purpose, and which meets the priority needs identified in this business plan and the community needs analysis. It will inform our project planning and annual budgeting

Recognizing the increased pressure on funding, we will prioritize the services we offer, in order to achieve sustainable funding in order to meet our core objectives.

We will engage with both existing and potential funders to:

- Understand their funding priorities
- Seek to develop funding bids in partnership (both with funders and other agencies)
- Develop multi-year funding agreements to facilitate longer term planning.

#### **Existing Funding**

Strategies to retain and renew current funding streams are as follows: -

- Deliver services/projects in line with our contracts and SLA's
- Report in quarterly frequency to funders by either meetings and or written reports.
- Meetings are both informal and formal with agendas and minutes taken – Funders are advised of our successes, changes and current issues/statistics and contribute to these with suggestions. They also contribute to development plans.
- Our delivery model is to nurture existing and new partnerships by various ways, visiting other organisations, reciprocal referral systems, joint funding bids and participation in joint strategic boards and consortiums.
- Funding is a separate item on the Chief Officers report at all Board meetings – approximately 8 a year.

#### **New Funding**

- Research is done on local and national funding streams and analysed to see which ones may be appropriate to our services and our Business and Development Plan.
- Applications are submitted when appropriate and cost/benefit analysis is conducted.
- We are part of Citizens Advice Essex which is a consortium of Local Citizens Advice offices in Essex and have recently recruited a Business Development Manager to seek County wide funding and submit bids accordingly. This has already produced extra funding from Essex County Council by way of a Warm Homes Energy Contract that will bring in new funding for our organisation.

#### **Future Funding**

- Our strategy is to keep informed of local needs analysis and align our Business and Development plan with the local Authorities strategic plan.
- We aim to nurture current/past/future funder relationships by promoting our services and annual statistics.
- We nurture relationships with other organisations to promote our reputation to be considered for joint bids to funders.
- Consider possible ways of bringing in methods of self funding such as possible re location of shop premises to increase footfall and thus shop income.

- General Marketing of the organisation to promote the profile of its services and projects by attending open days/community events etc.
- Research private companies/alternative funding streams not previously sought e.g. inheritance/will bequests.
- Possible development of a fundraising committee by volunteers to run events.
- Attendance by staff at Fundraising seminars/ grant makers meetings.

## **5.2 Financial Management**

Our financial year runs April to March. The Chief Officer and Business Development Manager maintain a day-to-day overview of the organisation's finances and present accounts, trends and issues to each Board meeting. An external qualified book-keeper prepares the management accounts using Quickbooks and presents monthly accounts to the management team.

The annual independent review of our accounts is undertaken by an external accountancy firm. Annual accounts are signed off in time to present to the Annual General Meeting in November each year.

The Board observes trends and issues at Board meetings and makes decisions about spending priorities and financial management requirements.

## **5.3 Financial Projections and Budget Assumptions**

Financial Projections are set out in Appendix 10.

### **Budget Assumptions:**

- No new capital spend requirement has been identified. Maintenance and repairs to Carnarvon Road are included.
- The HUB re-location is ignored at this stage due to uncertainty as to structure and timing.
- Inflation is based on latest projections for RPI.
- Grant Income assumes the continuation of existing funds and includes the new awards for the Realising Ambitions and Warm Homes Scheme.
- HUB retail sales ceased after closure due to Covid but assumed increase following relocation.
- £4,500 charge for external supervision is included in MASDAP.

## **6. Summary – Tendring aims and local statistics**

Citizens Advice Tendring aims to remain as and promote itself as the Advice Sector lead for Tendring. We seek to continually improve our service, its reach, quality of advice given and the method with which we deliver these services. Although we intend to deliver advice through a variety of channels: face to face, phone, email and Webchat we will ensure that we do not exclude the vulnerable and less able Tendring citizens. We are also aware that we still need to meet the needs of people who do not have access to the Internet and / or do not have the level of skill set to access these digital channels.

We seek to align our business aims with that of Tendring District Council strategies to enhance partnership working and improve the lives of local residents.

Our focus will be holistic and look at all aspects of the lives of Tendring residents.