



Dundee Citizens Advice Bureau

Business Plan 2023-2026



COMPANY DETAILS

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LEGAL STATUS: Company Limited by Guarantee

COMPANY NO: SC169302

CHARITY NO: SC011657

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2. EXECUTIVE SUMMARY

This Business Plan sets out the organisational objectives for the next three years for Dundee Citizens Advice Bureau (DCAB). Throughout this plan, we hope to have captured an appreciation of the challenges our Bureau faces, and will continue to face, over the next three years. We also aim to have highlighted the steps we need to mitigate such challenges to achieve sustainability of our organisation beyond the three years covered in this Plan. This is a dynamic Plan which will be assessed and updated to meet the needs of the communities we support and priorities we face.

Key themes are:

- Services that support our community – understanding the advice needs of Dundee Citizens by listening to our stakeholders
- Building capacity and optimising delivery to service more clients. Maintain and support high quality of advice.
- Developing our volunteer base – increased number of volunteers. Improving volunteer training and development. Improving engagement with our volunteers.
- Expanding our funding base – build our capacity to deliver grant applications. Create sustainable funding models if possible. Pilot new ways of generating income. Demonstrate the impact of Dundee CAB.
- Become a model place to work and volunteer – deliver a good working environment and culture. Ensure systems and processes work. Improve engagement through all levels of the organisation.

Overall, this Business Plan demonstrates a need to continue delivering and developing our Scottish National Standard accredited advice services to local communities. Going forward, we must ensure that we maintain this track record of service provision to some of the most vulnerable people in our communities and reinforce our commitment to strive to meet the growing need for accurate, independent and free advice to all those individuals we advise.

Claire Christie
Managing Director
Dundee Citizens Advice Bureau

3. INTRODUCTION

Dundee Citizens Advice Bureau is a member of the Scottish Association of Citizens Advice Bureaux and the Scottish CAB Network, the largest advice and advocacy network in Scotland. Citizens Advice Bureaux achieve positive social outcomes for hundreds of thousands of clients each year by providing advice across a range of issues including welfare, debt, employment, housing and utilities.

3.1 Our Mission and Vision

Mission

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them or through an inability to express their needs effectively. And equally;

To exercise a responsible influence of the development of social policies and services both locally and nationally.

Vision

Our vision for Dundee Citizens Advice Bureau it to be here to help people when and where needed with high quality, independent advice and assistance.

The agreed Strategic Aims for the Bureau for 2023-2026 are:

- Maintain quality standards in advice provision
- Services that support our community
- Service delivery
- Developing our volunteer base
- Expanding our funding base
- Communicate effectively about the work of the bureau

4. BACKGROUND AND ACHIEVEMENTS

The Citizens Advice Bureau was started in the city of Dundee in 1940. Over the years it has operated from a number of offices across the city and is now located at Central Library, Wellgate Centre, Dundee. It is registered as a charity with the Office of Scottish Charity Regulators, Scottish Charity Number SC011657. It became incorporated on 24th October 1996 under the Companies Act 1985, Company Number 169302.

Our highly trained staff provide quality assured and nationally accredited information, advice and representation in the Bureau, and at various outreach locations throughout the city. They also provide a multi digital service giving clients the ability to choose

how and when they access the service. The team are also invaluable in the support and training given to our volunteers.

We are part of a network of 59 local, independent Bureaux across Scotland, with Citizens Advice Scotland (CAS) serving as the umbrella organisation. Areas of advice specialisms in each of the 59 Bureaux are as diverse as they are complex in range and level, but generally speaking they cover the following themes and issues:

- Benefits
- Debt and Money Advice
- Consumer Issues
- Employment
- Immigration
- Legal
- Housing
- Relationship
- Utilities and Communications

For our own bureau, benefits, energy and debt continues to be the key aspects of the overall workload of our advisers and remains at the forefront of our communities' concerns.

The bureau receives funding from Dundee City Council under a service level agreement to provide a financial inclusion benefits, money advice and a generic advice and information service. The Bureau receives additional funding for projects from the British Gas Energy Trust, SSEN, SGN and Citizens Advice Scotland national contracts.

The Bureau Director, Operations Manager (Advice & Compliance) and Learning & Development Manager (Quality Assurance) are the senior management team with 23 additional staff employed to deliver advice services and support to volunteers in areas such as Benefits, Debt, Energy, Financial Awareness, Income Maximisation, NHS concerns and complaints and Older Persons advice. There were 20 volunteers at end July 2023 who work a minimum of 6 hours per week.

In 2022-23 Dundee Citizens Advice Bureau dealt with 3,560 new clients (5% of Dundee's total population). These clients sought help from the Bureau with 9,852 issues. With an estimated 70,689 households in Dundee¹ – therefore in 2022-23 Dundee CAB dealt with 14 issues for every 100 households in Dundee. Client financial gains were £1,777,000, averaging £10 in financial gain for every £1 of core funding that the bureau received. There were a significant number of debt issues with a total of £2,000,000 debt was dealt with.

¹ National Records of Scotland –t 2018

From 2004, we began to develop funded projects designed to be complementary to the “core role” of a bureau, which was to offer face to face advice to clients in the bureau on drop-in days or via appointments. The development of funded projects at this point was a direct response to the changes in the way advice services had to adapt to meet the growing need among local communities. Project work also introduced advisers to the essentials of developing networking techniques with partner organisations and external stakeholders and has also changed the way in which the infra-structure of our bureau operates in response to the often-stringent external reporting requirements from the wider diversity of funders.

We continue to manage our core and project funded services to Scottish National Standards and Citizens Advice Scotland Audit requirements and commit to maintaining this for posterity. We are looking ahead to a future where such diversity in our advice services invites us to explore new and exciting areas.

5. GOVERNANCE

DCAB is a company limited by guarantee and registered as a charity in Scotland. Governance rests with the Board of Directors who are also trustees for the purposes of charity law. The day to day management is provided by the Director and Operations Manager.

Support Systems

There are a number of different support systems in place to support the day to day business. These include:

- Electronic case management systems in respect of clients and associated data.
- Financial accounting and management programmes and tools
- External Counselling services
- HR and employment related resources
- Support by Citizens Advice Scotland

6. CONTEXT

In 2020, Dundee had an estimated population of 147,710. Males made up 48.2%% of the population and females made up 51.8%. There were 68,000 working adults in Dundee City which equates to 68.9% of the population. This is lower than the Scottish percentage of working adults which stands at 74.7%.

Dundee City has a larger percentage of its population aged from 25-44, which account for 29% compared to the Scottish national average where 26.2% are in this age group.

The percentage of Dundee City’s population aged 45 - 64 was lower than the Scottish national average. The figure for those in Dundee City aged 45-64 was 23.6%, with the Scottish national average at 27.3%.

In Dundee City individuals aged 75 years and over account for 8.2% which is lower than the overall Scottish average of 8.6% and Scotland as a whole 8.3% of the population are aged 75 years and over.

Dundee has a high level of poverty and deprivation as can be seen from the following data²

- Dundee City has 70 data zones which are in the 20% most deprived in Scotland
- 36.6% of the Dundee City population live within these areas
- 66% of the Dundee City population within the 15% most deprived areas are of working age.
- 43.8% of children aged 1 – 15 years in Dundee City live in a data zone that is ranked within the 20% most deprived.
- There were 13,500 workless household in Dundee City which equates to 25.3% of total households. This is higher than the Scottish percentage of Workless Households which stood at 17.7% in 2019. (In a workless household no-one aged 16 or over is in employment).
- In terms of economic activity, comparisons have been made between the four main Scottish cities in Scotland. Compared to these cities (Glasgow, Edinburgh and Aberdeen) Dundee City had the second lowest economic activity rate at 76.3%. In contrast Edinburgh had the highest at 77.2% and at a Scottish level the economic activity rate stood at 76.8% in 2020.

Our communities contain a high proportion of people from the lower socio-economic groups which results in issues such as housing problems, low levels of employment, income deprivation and child poverty.

We know that we benefit from the very high public regard in which the Citizens Advice service is held in Scotland. Research conducted for CAS by Ipsos MORI Scotland across Scotland as a whole has shown that:

- 92% of the general public agree that CABs provide “advice and assistance and support across a range of issues”
- 89% agreed that CABs can be trusted
- 75% agreed that CABs provide a quality service

The reach of our network is extensive. One in 5 members of the general public surveyed said they had used the CAB service over the past 3 years and of these 92% expressed overall satisfaction with the way they were treated.

² Dundee Partnership (2018) – About Dundee 2018.

The position of individual bureaux is often misunderstood. We are wholly independent and do not benefit from direct core funding from any government source. Each bureau is an independent charity, predominantly staffed by trained volunteers.

Like any other bureau in Scotland, we subscribe to the 12 principles of the Scottish CAB service;

1. A free service
2. Confidentiality
3. Impartiality
4. Independence
5. Accessibility
6. Effectiveness
7. Community Accountability
8. Clients right to decide
9. A voluntary service
10. Empowerment
11. Information retrieval
12. A Generalist Service

Much of our work aligns to the context of the Dundee Partnership Fairness Action Plan, particularly so in relation to “reducing inequalities”. However, it is clear that we are increasingly under resource pressures due to growth in demand for our services and reductions in the financial resources for core services.

The key national influences that will have an impact on Bureau services include:

- Access to Justice
- Changes in legislation
- Consumer credit and debt
- Consumer landscape agenda
- Data sharing partnership working
- Fuel poverty
- Introduction of new technological equipment and packages.
- DWP telephone contact centres
- Legal Services funding
- National contracts via CAS sub-contracted to Bureaux for delivery
- On-line benefit claims
- Political environment – European, National, Scottish and Local Authority/Brexit
- Scottish Association of Citizens Advice Bureau Membership standards.
- Scottish National Standards for Information and Advice Providers

- Service Level Agreements/funders reporting requirements
- Voluntary Sector compact
- Welfare Reform

The key local issues likely to impact on the Bureau services include:

- Co-ordination of Advice
- Community Planning
- Financial Inclusion Strategy
- Fairness for All Strategy
- Fuel Poverty
- Funding cycles
- High levels of deprivation and economic inactivity
- Increasing older population
- Integration of Health and Social Care
- Level of funding from Dundee City Council
- Project Funding
- Regeneration projects
- Tayside CABx consortium services
- Welfare Reform Strategy

The Covid 19 pandemic fundamentally changed the way Dundee Citizens Advice Bureau delivered advice services. Its socio-economic and psychological impact increased client numbers, changed client attitudes to service delivery and increased the complexity of presenting issues. DCAB'S aim is to “develop and maintain a high quality, multi-channel, best value advice service within Dundee City, that works co-operatively with new and existing partner organisations to improve the quality of life for Dundee city residents.

The impact of the economic legacy of the pandemic and Brexit has now created a cost of living crisis which is likely to be both severe and long lasting. As such our strategy is framed within the anticipated political, economic, social and environmental context over the next three years and will be assessed throughout the term of the plan.

- Developing volunteer led generalist advice services to meet the core on-going demand for Types I and II advice and support, partly funded by Dundee City Council.
- Innovative and progressive collaboration with stakeholders and partner agencies to develop services and funding streams that are mutually beneficial and support the ongoing support needs of the citizens of Dundee.
- Enhance and develop the learned models of virtual/remote advice giving – telephony, email, web chat, video conferencing, email and future proof the organisations delivery model.

- Provide accessible CAB advice services throughout Dundee by increasing outreach or home visiting services (face to face and virtual).
- Continuing to ensure that volunteering as key to delivering our service with the development of our volunteer capacity and skills
- Support the development of specialist services to complement our core services to meet identified local needs.
- Enhancing corporate development, both to develop and implement a coherent marketing and fundraising strategy and to enhance the governance process.

7. STRATEGIC PRIORITIES

1. Maintain quality standards in advice provision
2. Services that support our community
3. Service delivery
4. Developing our volunteer base
5. Expanding our funding base
6. Communicate effectively about the work of the bureau

7a. Quality Standards and Performance Management

Performance Management will remain at the core of all work of the bureau and focus on achievement of Quality Standards, achievement of defined business objectives and engagement with all staff in the pursuance and achievement of organisational goals.

Citizens Advice Scotland conducts triennial membership audit/ evaluations of the bureau's performance both in relations to quality of advice, organisational management and adherence to the aims and principles of CAS. The CAS membership scheme is accredited as meeting the standards required of the Money Advice Service Quality Framework. CAB is also accredited to Type 3 of the Scottish National Standards for Information and Advice Provision in Money Advice and Welfare Benefits.

Strategic Priority 1

Maintain quality standards in advice provision

Dundee Citizens Advice Bureau will have performance management with a focus on quality standards at the core of all its work

Objectives

- Quality standards for advice provision will be maintained to CAS membership and SNS for Information and Advice provision standards
- Management systems and procedures will be effective and efficient
- Maintain required competences for generalist advisers and advice support workers

- Have clear objectives, outcomes and outputs for areas of work

Outcomes

Clients will receive comprehensive, timeous, quality advice tailored to their individual circumstances

Indicators

- CAS quality of advice standards maintained
- SNS quality of advice standards maintained
- Cases checked show minimal corrective action
- Training provided meets required competency levels for generalist advisers and advice support workers.
- Funding agreements fit with strategic vision and aims
- Clear work plans to meet the aims and objectives

7b. Service Delivery

To future proof the organisation and to adopt efficient and effective elements of learned best practice from operating throughout lockdown

Strategic Priority 2

Services that support our community

Services offered by the Bureau, developed and provided according to need and within available resources. To ensure that services are widely accessible the Bureau will monitor, review and develop services accordingly.

Dundee Citizens Advice Bureau will provide widely accessible services

Objectives

- Provision of equitable access to services
- Maintain awareness of service need and evaluate opportunities for partnership working.
- Services maintained and developed to meet identified need

Outcome

Everyone able to access Dundee Citizens Advice Bureau services in way that is suitable and effective.

Indicators

- Monitoring of service delivery shows open door, appointment, e-mail, telephone series provided as appropriate.

- Include interpretation costs in all funding applications and allocate budgets accordingly
- Monitor client profiles against census data to identify gaps
- Continue and develop liaison with partner agencies
- Strategies developed for responding to identified need which may include funding bids for direct service provision.

Strategic Priority 3

Service delivery

Dundee Citizens Advice Bureau will provide a multi digital model of service delivery

Objectives

- To have computer hardware and software that is fit for purpose to enable DCAB work to be carried out effectively
- To have sufficient funding to maintain adequate IT resources
- To further develop an in-person service at outreach venues throughout the city

Outcome

Improvement in the effective delivery and management of DCAB and the services it provides to citizens across Dundee.

Indicators

- Computer hardware and software matches needs analysis of what is required
- IT funding to maintain current and meet future IT requirements is included in all funding submissions

Strategic Priority 4

Developing our volunteer base

Actively building our quality volunteering opportunities to benefit both the volunteers and the service.

Objectives

- Recruit, train and develop high calibre volunteers from across the region that reflect our diverse community
- Increase and maintain volunteer numbers to meet the demand of the service
- Maintain high volunteer satisfaction levels

Outcome

- Volunteers will make up at least 50% of bureau frontline team

- Advice capacity increases

Indicators

- Increased number of volunteers
- Increased diversity of volunteer base
- More clients are able to access advice and support
- Volunteer retention increases

7c. Governance and Management

Effective and efficient governance and management is crucial to provide clear strategic and operational goals, and direction.

Objectives

- To have an active governing body with the skill set to take over all responsibility for organisational policy, planning, finance and strategic decision making.
- To have a robust management structure with clear well-defined roles and responsibilities
- Provide opportunities for volunteers and paid staff participation in strategic planning and review.

Outcome

Volunteers, paid staff and Board members familiar with strategic and operational goals and how they contribute to them.

Indicators

- Minutes of Board meetings evidence policy, planning, finance and strategy decisions
- Governance structure chart clearly identifies DCAB structure and summarises roles and responsibilities
- Consultation and annual review on strategic plan with volunteers and paid staff
- Survey of Board and Paid staff demonstrates awareness of strategic plan

7d. Finances & Fundraising Strategy

Sufficient and sustainable finances are required to maintain operations and service development. It is imperative that there are robust systems in place for financial management and that there is a funding strategy in place which is reviewed regularly with a view to achieving longer term financial sustainability to complement longer-term strategic planning. This is outlined in more depth in the pages after the primary finances and fundraising objectives below.

Specifics of financial management and funding scenarios

Financial Management

The Board of Trustees is responsible for ensuring that the bureau is adequately resourced (i.e., the bureau has all or most of the human and material resources it needs to achieve its objectives) and that proper financial controls are in place. The board can delegate control to the treasurer, the finance (or other relevant) sub-committee, or the bureau Director but it cannot delegate ultimate responsibility.

The treasurer has delegated authority from the board to ensure the financial affairs of the bureau are carried out efficiently within the policies of the bureau. The Director is responsible to the Board for overseeing, monitoring and directing financial affairs at an operational level and will set the day-to-day priorities of finance work within the bureau. The Finance Officer is delegated to account for and process all financial transactions in the bureau.

The Board will not consider taking on any new activity or making changes to an existing one unless they have already received full details of the financial implications via the treasurer, director and/or the executive sub-committee.

Accounting records will show and explain all the bureau's transactions and disclose at any time, with reasonable accuracy, the bureau's financial position. The records will contain entries for all receipts and payments on a day-to-day basis together with a suitable analysis of all such transactions. A record of all assets and liabilities will also be kept.

The treasurer will ensure that all the accounts and accounting records of the bureau are properly balanced each year and are submitted for audit in accordance with existing statutory regulations.

All accounting records will be retained for a minimum of six years (i.e. the current year's records plus the previous six). No voucher or other document shall be destroyed before this time.

The treasurer is responsible for taking any steps that may be necessary to protect the financial interests of the bureau pending receipt of instructions from the bureau trustee board.

Funding Strategy

The Board of Trustees of Dundee CAB would ideally like to have sufficient funding to meet both present and anticipated client demand. The following proposed actions illustrate the activities required to maintain current service provision and realise efficiencies of performance to deal with the inevitable short and medium-term increases in demand.

Due to the nature of CAB funding being split between core Local Authority funding and other specific project funding sources two differing strategies will need to be implemented to achieve best results.

Core Funding

Core funding from Dundee City Council in 2018/19 for the Bureau (and across the voluntary sector) was cut by 5% and has not increased in the years since, creating a funding reduction in real terms. The Bureau is therefore even more reliant on project income to subsidise core service provision. Core grant funding awarded on a year by year basis which has the effect of restricting any long term development strategy. This coupled with the short-term nature of project funding means that a great deal of management time is taken up in financial fire-fighting to maintain services and retain jobs. The most significant risks in relation to the future activities of the Bureau are as follows:

Cut Funding

In a worst-case scenario basis, any cut in existing levels of funding could result in the Bureau closing within 3-6 months, resulting in the consequent overwhelming demand for services not able to be met elsewhere.

Maintain current funding amount

Whilst the Bureau Board acknowledges the ever increasing community need for free advice services, it may be forced to re-evaluate the extent of service offered, based upon the financial constraints being placed upon it, should the Council award remain static in subsequent years. The Board would be extremely reluctant to sanction such a course of action, not only due to the serious impact this would have on clients but also staff affected by redundancy, so will regularly review the Bureau's financial position at Executive Group and Board meetings.

Project funding

Due to the short-term nature of project funding, the expiry and renewal of ongoing initiatives always represents a financial risk. The most significant risks in terms of funding in relation to projects are:

- Armed Services Advice Project - Funded by Poppy Scotland via Citizens Advice Scotland until end Sept 2024. Current or former service personnel and their dependants can access advice through a dedicated national telephone number and be directed to Regional Support Officers for access to further advice.
- Debt and Benefit Advice funding - Funded for this is on an annual basis, each financial year, via Dundee Partnership. Contributes to two full-time equivalent Advice Support Worker post.
- Money Talk- funded by Scottish Government via CAS – funded until end of March 2024. Providing financial health checks to clients on a low income.
- Energy Savings Network funded by SSE – funded until end of March 2024. Providing help to clients with energy issues and providing group talks to consumers or frontline workers.

- Safe and Warm by SGN– funded until end March 2024. Providing energy advice and income maximisations support to people on the gas network and providing carbon monoxide monitors.
- Empowered by Dundee CAB – funded by British Gas Energy Trust until end March 2024. Providing income maximisation, energy and money advice including emergency fuel support.

Strategic Priority 5

Expanding our funding base

Objectives

- To have sufficient core funding to meet resource requirements necessary for core service delivery
- Funding to be secured for additional services to meet additional, identified need
- Accounting systems and processes will minimise risk and accurately track financial activity

Outcome

Funders, regulators and public informed and confident in DCAB's financial management

Indicators

- Sufficient core funding secured from the local authority to maintain open door service and other services agreed in SLA
- Funding secured from other sources to meet additional identified need.
- Income and expenditure activity reviewed by the treasurer
- Financial activity reviewed by SMT, treasurer and accountant via monthly management reports
- Financial activity discussed at Board of Trustee meetings
- Annual accounts audited with any qualification identified by the auditors

7e. Communications

Good communication is key to ensuring that organisational objectives are clear and relevant to both internal and external audiences.

Strategic Priority 6

Communicate effectively to stakeholders about the work of the bureau

Objectives

- Have a communications strategy for internal and external audiences

- Ensure funders receive informative and timeous reports on objective, outcomes and outputs
- Contribute to local and national social policy

Outcome

Internal and external audiences feel adequately informed about DCAB's work

Indicators

- Communications strategy monitored and reviewed
- Regular articles in local newspapers and contributions to radio interviews
- Effective use of social media
- Reports to the funders fully completed and submitted timeously
- Social policy issues highlighted in case records
- Local action taken on social policy issues
- Social policy returns to CAS meet membership requirements

8. PARTNERSHIP WORKING

Dundee Citizens Advice Bureau has always worked closely with Dundee City Council, NHS Tayside, Scottish Government, Ethnic Minority Law Centre, Shelter and other local and national agencies to ensure the best provision of services to the community. Recent positive results have been achieved through partnership working with other organisations. There is no doubt that partnership working benefits everyone and most importantly our clients.

9. CONCLUSION

This business plan sets out the Boards priorities for the next 3 years and will be reviewed and updated as necessary. There are a number of uncertainties, particularly in relation to funding, but the Board is confident with the commitment of staff and volunteers that the bureau will continue to offer a quality service to the citizens of Dundee as it has done for almost 80 years.