

# Citizens Advice Direct Business & Development Plan 2008-2013

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## Executive Summary

Citizens Advice Direct has over the last three years changed the way the public access advice in Glasgow. The service has pioneered the use of telephone and electronic media, and email. It has dramatically improved the delivery of information and advice to the citizens of Scotland who are facing the challenge of living in an increasingly complex society.

In the first three years of operation, Citizens Advice Direct assisted over 55,000 clients by giving advice on personal issues including, money advice, homeless advice and employment rights.

Many of the clients who contact Citizens Advice Direct find it difficult to access their local CAB or advice centre e.g. those who are disabled or housebound, those who are not able to afford transport or childcare or those who are unable to take time off work.

Citizens Advice Direct has successfully tested the telephone call centre delivery model through the provision of advice and information in the Glasgow area. The service has the potential to develop into a Scotland Wide gateway service which could make a significant contribution in the areas of social, financial and rural inclusion by providing access to advice and client support.

Building on our success Citizens Advice Direct plans to deliver the following outcomes over the next five years 2008-2013:

- Provide a gateway to advice through the call centre which provides an integrated approach to advice provision by building referral networks with other organisations. This will drive change and increases effective service delivery for the benefit of our partners and service users.
- Assist over 425,000 clients through a period of change in their life.
- Complement and enhance the delivery of Citizens Advice Bureaux services in Scotland
- Create over 1250 high quality volunteering opportunities which offer valuable training and skills development.

Trained volunteer advisers form the backbone of the telephone advice service, with over 250 high quality volunteering opportunities provided in the past 3 years. Twenty percent of our volunteers have since gone on to full time employment as a result of the skills and experience gained while volunteering with Citizens Advice Direct.

Citizens Advice Direct has developed partnerships to deliver helpline services with Age Concern Scotland, Macmillan Scotland, Scottish Power, Glasgow City Council, Greater Glasgow Health Board and poppyscotland. Citizens Advice Direct has been successful at providing advice and information in Glasgow and has the potential to develop into a Scotland Wide service that can deliver significant outcomes in the areas of social, financial and rural inclusion.

The service is recognised as best practice for advice giving in the helpline sector and has generated significant interest from:

- Citizens Advice England,
- Citizens Advice Northern Ireland,
- Community Legal Services Direct
- Consumer Direct
- Youngscot
- Rape Crisis Scotland

Clients receive a quality service with over 85% of single issue enquiries resolved at the initial contact with Citizens Advice Direct. More complex enquiries are referred to local Citizens Advice Bureaux (CABx) or other advice services for face to face advice and case management.

A recent Ipsos Mori report on the CAB service carried out in 2006, it was found that over 75% of CAB clients expressed a desire for a telephone advice service and in an independent survey 95% of Citizens Advice Direct clients said they would recommend the service to others.

## Background

A key aim of the Citizens Advice service in Scotland is to ensure that people do not suffer disadvantage resulting from lack of advice and information concerning their rights. Achieving this aim is difficult as the demand for advice services far outstrips the resources available to deliver them. The Citizens Advice Direct service is part of the Citizens Advice Scotlands corporate plan through its Access Strategy, providing telephone and email services to the CABx network

An innovative solution to dealing with large demand for information and advice has been the establishment of Citizens Advice Direct in November 2004. The service complements the face to face CAB service by using a call centre model to deliver advice. Through the media of telephone and email to deliver advice and information, this service has handled 85% of single issue enquiries, without the need to visit a Citizens Advice Bureau in person.

Citizens Advice Direct's approach uses triage to establish the level of assistance the client requires. The enquiries are handled by telephone or email. When the client requires further information it can be sent to them, or if they require more ongoing assistance they will be signposted or referred to a local advice agency depending on what the individual needs are.

It is successful because it ensures that people have an easily accessible route into the advice giving process that can deliver them a result quickly. This means that more people can be steered away from alternative solutions to their problems such as loan sharks and fee-charging debt agencies.

The Citizens Advice Direct service is particularly useful for people who find it difficult to access their local Citizens Advice Bureau, the elderly, disabled or housebound, those who cannot afford transport or childcare or who work during traditional CAB opening hours. The service has been piloted and developed in Glasgow. Citizens Advice Direct is designed to complement and enhance the current CABx service, offering a telephone service that fits their needs, for example, an out of hours service.

## Mission Statement

Citizens Advice Direct is committed to empowering citizens by providing a range of quality advice and information services through caring and committed advisors, professional leadership and standards of excellence

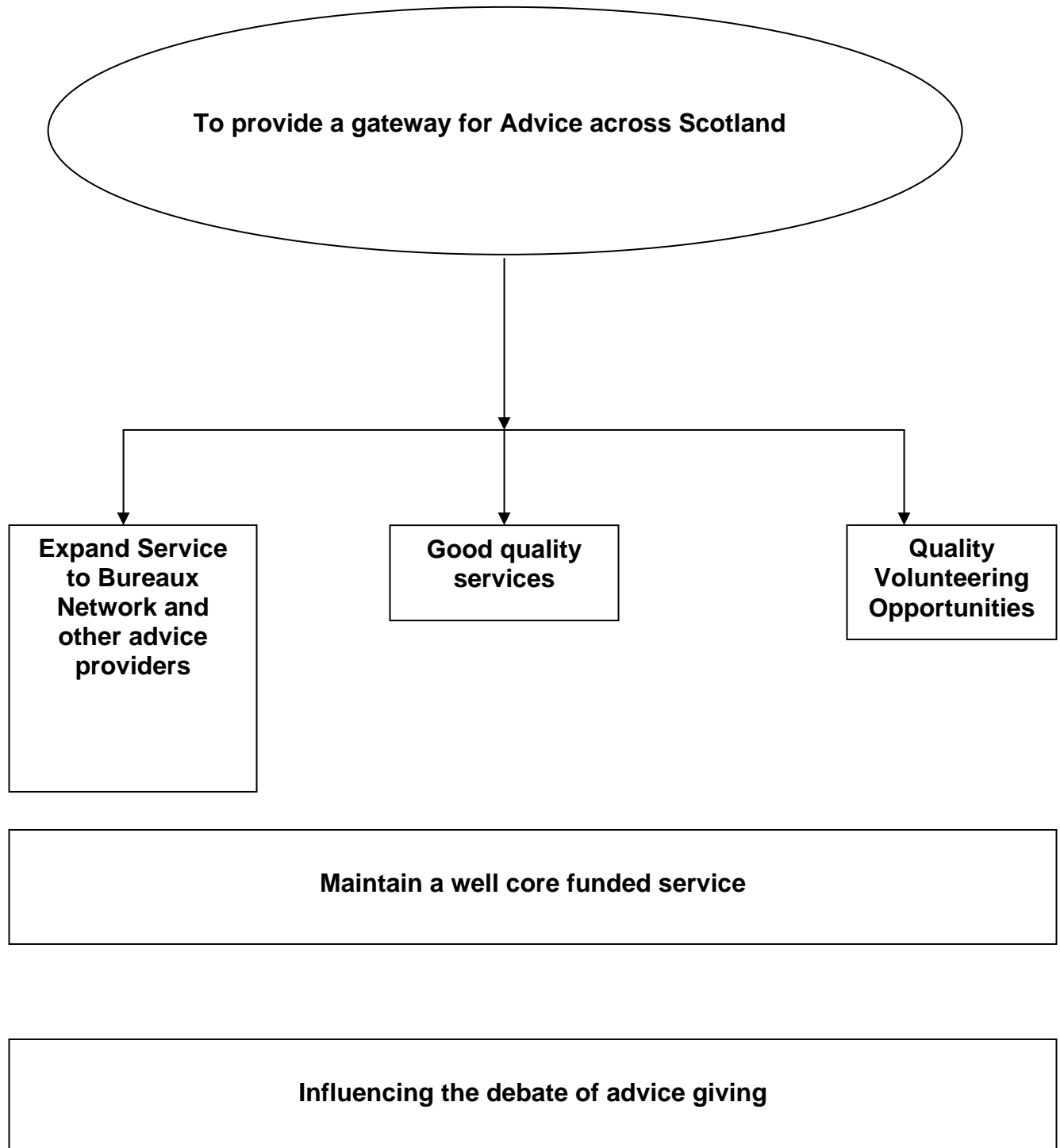
## Values

The values of Citizens Advice Direct reflect those of the membership requirements of Citizens Advice Scotland, namely the provision of confidential, free, independent and impartial advice maintaining the quality and integrity of the acknowledged information system. The volunteers and staff are committed team players who provide client focussed information in a non judgemental, helpful and thoughtful manner.

## Aims

Citizens Advice Direct aims to be a gateway for advice throughout Scotland, providing or facilitating a range of services and acknowledged as a consultee of choice by Public Authorities and where relevant the Private Sector.

## Strategy



To reach its aims, the Citizen's Advice Direct will adopt the following strategies:

1. Expand the service customer focused delivery
  - Users
  - CABx
  - Partners in Public and Private Sector
2. Offer cost effective, good quality contact centre services
3. Offer quality volunteering opportunities
4. Influence the debate on modernising advice giving

In order to do this, CAD needs to insure that it maintains a well funded core service.

## 1. Expand the service through customer focused delivery

Citizens Advice Direct defines its customers as: service users, CABx and partner organisations.

### A. Users

The objective is to provide high quality frontline advice to those who need it. Ensuring that those who need ongoing assistance receive the most appropriate level of support based on their capacity and need. In the independent survey carried out by TL Works in 2006 the clients feedback was very positive

*"CAD service great as first point of contact; fantastic service every time; good at explaining legal terminology"*

*"Always get quick and thorough service, the phone back service is very good as is the offer to arrange more help"*

*"Impressed with call back service, advisor took time to check information – terrific service"*

### B. Bureaux and other Advice Agencies

Working closely with Bureaux and other advice agencies to ensure that the client received the assistance they need. Also providing contact centre services, frontline telephone and email to those agencies that require it. Citizens Advice Direct is part of the Glasgow Consortium of Citizens Advice Bureaux who provides advice services for

- Greater Glasgow and Clyde Health Board – delivering a service for health-related complaints as part of the Independent Advice Support Service
- Poppyscotland - delivering a pilot project in partnership with poppyscotland (formerly the Earl Haig Foundation) to increase access for veterans seeking advice and support.

Some bureaux who work with Citizens Advice Direct have said:

*'It makes it easier for bureau as the client is better prepared'*

*'It eliminates distraction of the constantly ringing telephone'*

*'It offers telephone advice, which the bureau couldn't answer on the public enquiry line'*

### C. Partners

Citizens Advice Direct offer contact centre solutions for projects on a short term or long term basis. The service currently provides helpline services across Scotland

- Glasgow City Council - The Glasgow Advice and Information Network – GAIN. Glasgow City Council has provided funding initially for 2 years from November 06 to October 08 to offer free impartial, confidential money and associated legislative advice as well as general advice.
- Comic Relief - the Vulnerable Adults Network, raising awareness on Elder Abuse. Comic Relief has provided funding for a Project Development Officer for 2 years from September 06 to August 08. The aim of this project is to enhance and build the capacity of the existing telephone helplines who deal with elder abuse and have a representation on the Vulnerable Adults Alliance Scotland (VAAS).
- Redress – Thompson Solicitors, offering generalist advice to personal injury clients.
- Highland Council – Homeless Advice Line. Highland Council funded, initially for 1 year, now extended until March 2008 a project to providing housing and related issues advice to the Highlands.

In addition to setting up in Scotland, within its 2<sup>nd</sup> year Citizens Advice Direct had also delivered telephone advice services in England in conjunction with Citizens Advice England's Access Strategy.

- Increasing access through different media: This was a pilot project for 3 months from February 06 to April 06 to increase access using instant messaging, email and telephone. The service was available through the contact us pages of [www.adviceguide.org.uk](http://www.adviceguide.org.uk) from 6pm-8pm Monday to Friday and 10am-2pm on a Saturday.
- Tax Credit Helpline: Citizens Advice England commissioned a Tax Credit Helpline for a 6 month pilot project, from January 07 to July 07, trialling the effectiveness delivering of telephone advice for Tax Credits through the HRMC website and through the contact us pages of [www.adviceguide.org.uk](http://www.adviceguide.org.uk) from 6pm-8pm Monday to Friday.

The service has also successfully delivered helplines for MacMillan Cancer, on the Cost of Cancer Campaign and Scottish Power on financial counselling and money advice.

Given the range of organisations providing helplines for users in different circumstances, it will be the intention to seek to establish a number of strategic alliances which will facilitate the pooling of resources and skills not possessed by any one organisation on its own.

## **2. Offer cost effective, good quality contact centre services**

Citizens Advice Direct is in a position to provide a range of for profit organisation. To ensure that prospective partners do not take advantage of this cost advantage, we ensure that only partner projects that contribute to Citizens Advice Direct's mission are selected.

In the contact centre training and operations systems are in place to provide a reliable and consistent quality of service, as well as a vibrant and innovative environment.

### 3. Offer quality volunteering opportunities

Volunteers play a critical role in the service and many of them are volunteering for the first time, hoping to develop skills and experience that can assist them to find employment and/or to improve their social life. The age profile of volunteers within Citizens Advice Direct is younger than in traditional CABx and nearly one in three is in employment, volunteering with us in the evenings or on a Saturday.

To date, we have provided over 250 high quality volunteering placements, each involving an intensive 12-week training programme followed by a period of shadowing more experienced advisers to build skills in listening to and taking live calls. Their competence is assessed by a Team Leader and after 6 months of competent advice giving they gain a certificate in Advice Giving in recognition of their achievements.

During their time with us, volunteers are offered the opportunity to further develop their skills in areas such as tutor training, IT skills, telephone and active listening skills and customer service. More experienced volunteers are offered the opportunity to mentor new trainees, which further develops their skills and confidence. Volunteers are given lots of opportunity to practice and develop IT skills, including using the internet to find information, using software packages to type up case records etc and using email packages to respond to enquiries by email.

To support volunteers actively seeking employment, Citizens Advice Direct subscribes to most job papers and encourages the use of employment internet sites such as s1jobs, monster and goodmoves. To date, 20% of our volunteers have secured full time employment.

### 4. Influence the debate on modernising advice giving

Citizens Advice Direct has modernised how advice is delivered in the last few years. It has proven that telephone advice can increase access to those who would not normally use the Citizens Advice service. The service has assisted over 55,000 clients and 64% were under the age of 45 and 45% are employed. This compares to Citizens Advice Scotland's figures of 45% under 45 and 32% are employed.

The service fits with the Scottish Governments Policies on 'Closing the Opportunity Gap'. One of the objectives are 'To improve access to high quality services for the most disadvantaged groups and individuals in rural communities - in order to improve their quality of life and enhance their access to opportunity.

Glasgow City Council has recently agreed their Financial Inclusion Strategy which advocates the use of a telephone service. It is proposed that the modernisation of financial inclusion services takes place within the context of the community planning 'geography' of the city by reconfiguring existing structures and providers to meet identified local needs. There would therefore be a 5 area approach based on the provision of core, quality services to all citizens – with a lead agency in each area either providing all services or acting as the lead agent on behalf of a local area network. There is also a need to make better use of technology to enhance service delivery with a helpline and website.

## **5. Maintain a well funded core service**

The service is currently core funded by the Scottish Government until March 2011. This is to expand the service to eventually cover all of Scotland.

The recent Varney Report (2006) – *A Better Service for Citizens and Businesses, a Better Deal for the Taxpayer*, has meant that there may be a question over who will continue to fund the Citizens Advice Direct Service, as it is a national service. The Varney Team will be producing an action plan on how this report will be administered in April 2008. In the meantime, the CEO has been working closely with the Varney team on the progress and potential outcomes for Citizens Advice Direct, whether this will be funded nationally by the UK Government as Citizens Advice Scotland is or as it is at present by the Scottish Government.

The initial project was funded by The Big Lottery from 2004-2007. The key goals and achievements of the project were, to deliver a telephone helpline providing information and advice and provide volunteering opportunities. The service assisted over 28,000 clients and provided over 60 volunteering opportunities, with 1 in 5 going on to full time employment in the 3 years.

An application has just been accepted by The Big Lottery for to launch a new ambitious 5 year project assisting people in debt, young people, first time volunteers and people facing changes in their employment. This will aim to reach over 125,000 clients and 750 volunteers.

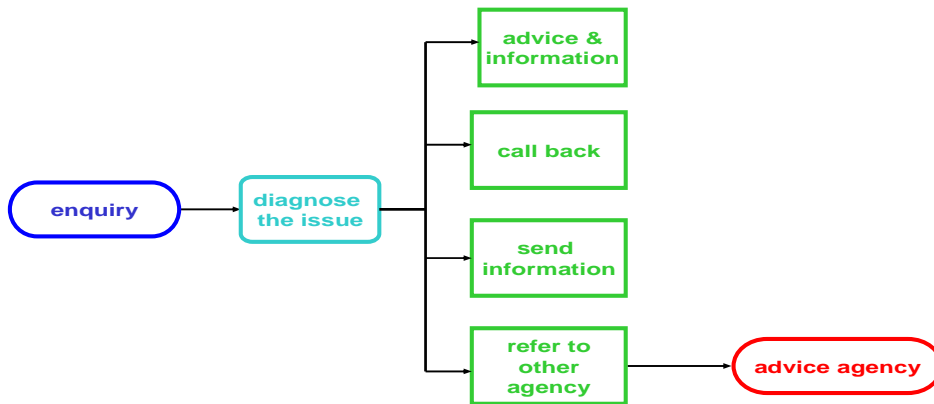
## Key Performance Indicators

Year	Objective	Deliverable
2008-2009	To assist 46,000 clients through a period of change in their life	86% single issues dealt with by telephone 14% signposted or referred to local advice agency for ongoing assistance
	To recruit and train at least 100 volunteer advisers	At least 4 recruitment campaigns and advisor training programmes per year
	To strengthen the existing working relationship with the 17 Bureaux	By developing and implementing protocols and written agreements.
	To carry out an independent evaluation of the project to date	Evaluation results available by September 08
	To develop effective partnership working with at least 4 advice providers outside the Bureaux network	By developing and implementing protocols and written agreements.
2009-2010	To assist 57,000 clients through a period of change in their life	86% single issues dealt with by telephone 14% signposted or referred to local advice agency for ongoing assistance
	To recruit and train at least 125 volunteer advisers	At least 4 recruitment campaigns and advisor training programmes per year
	To become an SQA Assessor Centre and begin to deliver Telephone Advice SVQ	SVQ available for helpline advisors
	To further extend the service to Bureaux and other advice providers consistent with capacity	By developing and implementing protocols and written agreements.

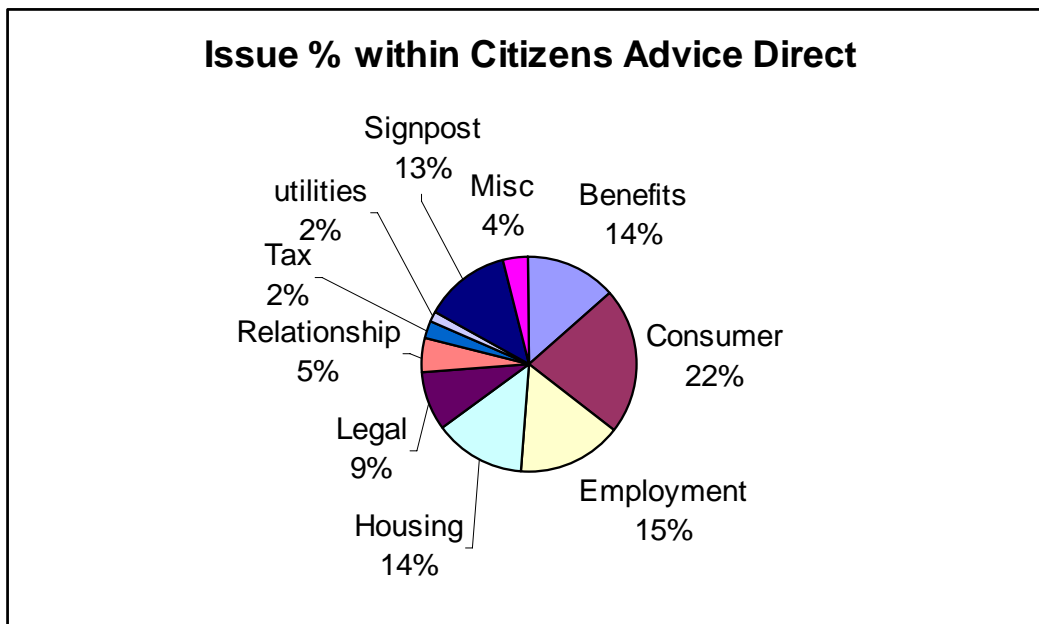
2010-2011	To assist 68,000 clients through a period of change in their life	86% single issues dealt with by telephone 14% signposted or referred to local advice agency for ongoing assistance
	To recruit and train at least 150 volunteer advisers	At least 4 recruitment campaigns and advisor training programmes per year
	To develop effective partnership working with advice providers outside the Bureaux network	By developing and implementing protocols and written agreements.
	To further extend the service to Bureaux and other advice providers consistent with capacity	By developing and implementing protocols and written agreements.
2011-2012	To assist 77,000 clients through a period of change in their life	86% single issues dealt with by telephone 14% signposted or referred to local advice agency for ongoing assistance
	To recruit and train at least 175 volunteer advisers	At least 4 recruitment campaigns and advisor training programmes per year
	To develop effective partnership working with advice providers outside the Bureaux network	By developing and implementing protocols and written agreements.
	To further extend the service to Bureaux and other advice providers consistent with capacity	By developing and implementing protocols and written agreements.
2012-2013	To assist 88,000 clients through a period of change in their life	86% single issues dealt with by telephone 14% signposted or referred to local advice agency for ongoing assistance
	To recruit and train at least 200 volunteer advisers	At least 4 recruitment campaigns and advisor training programmes per year
	To develop effective partnership working with advice providers outside the Bureaux network	By developing and implementing protocols and written agreements.
	To further extend the service to Bureaux and other advice providers consistent with capacity	By developing and implementing protocols and written agreements.

## Delivery

Citizens Advice Direct has developed a system of telephone triage which allows our trained advisers to diagnose the issues involved for the client and advise on available options. Where appropriate, clients are referred to a local CABx or other partner agencies. This system of delivering advice enables Citizens Advice Direct to deal with 86% of client enquiries on the telephone and has been recognised as a model of good practice.



Citizens Advice Direct provides advice on the same general topics as any Citizens Advice Bureau. The balance of client issues in a typical month is shown below. The service has been operational since 2004 and is open Monday to Friday 9am-8pm and on a Saturday 10am-2pm.



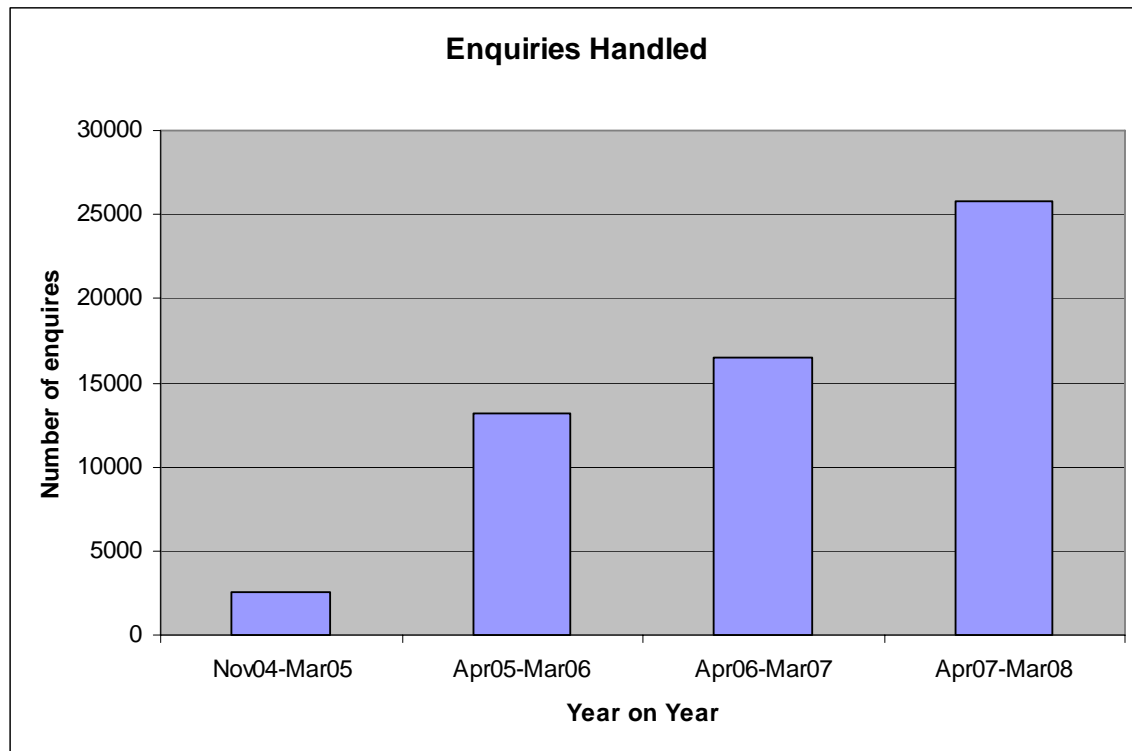
Advice Direct Scotland trading as Citizens Advice Direct, 2<sup>nd</sup> Floor, 88 Bell Street, Glasgow G1 1LQ

[www.citizensadvisedirect.org.uk](http://www.citizensadvisedirect.org.uk)

Admin no 0845 1 23 23 02 Fax 0141 553 5534 email: [info@citizensadvisedirect.org.uk](mailto:info@citizensadvisedirect.org.uk)

Recognised as a charity by the Inland Revenue in Scotland – SCO34473

To date, the service has empowered over 55,000 clients to resolve their issues – 95% of clients would recommend the service to others.



The profile of callers to Citizens Advice Direct tends to be younger, employed and in debt.

- 64% of our clients are under 45 years old compared with 45% who use the traditional face-to-face service.
- The above figure increased to 88% during an out of hours project for Citizens Advice England delivering advice by instant chat, email and telephone.
- 45% of clients are employed compared with 32% within the traditional service. This indicates that our client base is significantly different from the traditional bureau service.

Trained volunteer advisors form the backbone of the service. The majority of volunteers within Citizens Advice Direct are volunteering for the first time. Traditionally volunteers to the Citizens Advice service are retired and the average age is 55. Our experience to date with volunteers has been that they are younger, the majority are aged between 25 and 35 and more than 30% are in employment and volunteer in the evening and at weekends. Many volunteers have stated that their reasons for volunteering can be as a route to employment, a way to gain confidence and new skills and to improve their social interaction.

The service is managed by call centre professionals and the technology enables effective analysis of all the call attempts to the various projects, the answer rates and a variety of statistics. This allows the Management team to staff accordingly and to produce effect reports.

The case recording systems records the client information including demographics, source of call, the nature of the enquiry and the advice given. This provides the service with a reporting structure to inform our partners, advice agencies and funders with information they require on our client groups, the geographical coverage, issues raised and a variety of statistics.

### **Evaluation of the service**

An independent evaluation by was carried out by TL Works in March 2006 to evaluate Citizens Advice Directs performance in relation to service delivery and the impact on clients calling the telephone information and advice line. This was carried out by TL Works.

Three main issues arose from the survey findings on qualitative questions:

- a high level of praise for the service provided by advisors
- the convenience of the Citizens Advice Direct telephone line as opposed to difficulties in accessing CAB office services
- a high level of awareness among callers of the strong CAB brand and the suggestion that the Citizens Advice Direct service should be promoted and advertised more widely

The results from the evaluation have been excellent. Our clients said

- ✓ 90% were able to get through first time
- ✓ 95% felt that the advisor actively listened to them
- ✓ 84% felt that advisors helped to clarify the issue
- ✓ 91% felt that the advisors relayed the information and it was easy to understand
- ✓ 78% found the information useful
- ✓ 78% stated that their problem was resolved with the advice given
- ✓ 95% would recommend the service to others

## Marketing

### Why contact Citizens Advice Direct?

At present there is no other telephone service like Citizens Advice Direct, who offer generalist advice and information over the phone, are open Monday to Friday 9am – 8pm and Saturday 10am – 2pm. The service has also passed Citizens Advice Scotland’s Membership Audit and is fully accredited members of the Citizens Advice Service.

The quality of advice that Citizens Advice Direct provide is monitored and evaluated regularly ensuring that all advice is appropriate and up to date. The service at present answer approx 30,000 calls per annum.

The organisation has arrangements and partnership agreements with several agencies within Scotland, ensuring seamless signposting and referral processing, thus benefiting the clients

### Caller acquisitions

**Indirect Marketing** – This would be executed by promoting the service to the Bureaux across Scotland. In the first year of this plan there is a target to take on at least 10 Bureaux. The aim is to be a Scotland wide service within 3 years.

The potential Bureaux for this year would be Edinburgh (5 Bureaux), Dundee, Falkirk, Aberdeen, Citizens Advice Rights Fife and Denny.

Citizens Advice Direct are part of Citizens Advice Scotland’s access strategy which enables the service to be promoted as the telephone service of choice.

### Direct Marketing

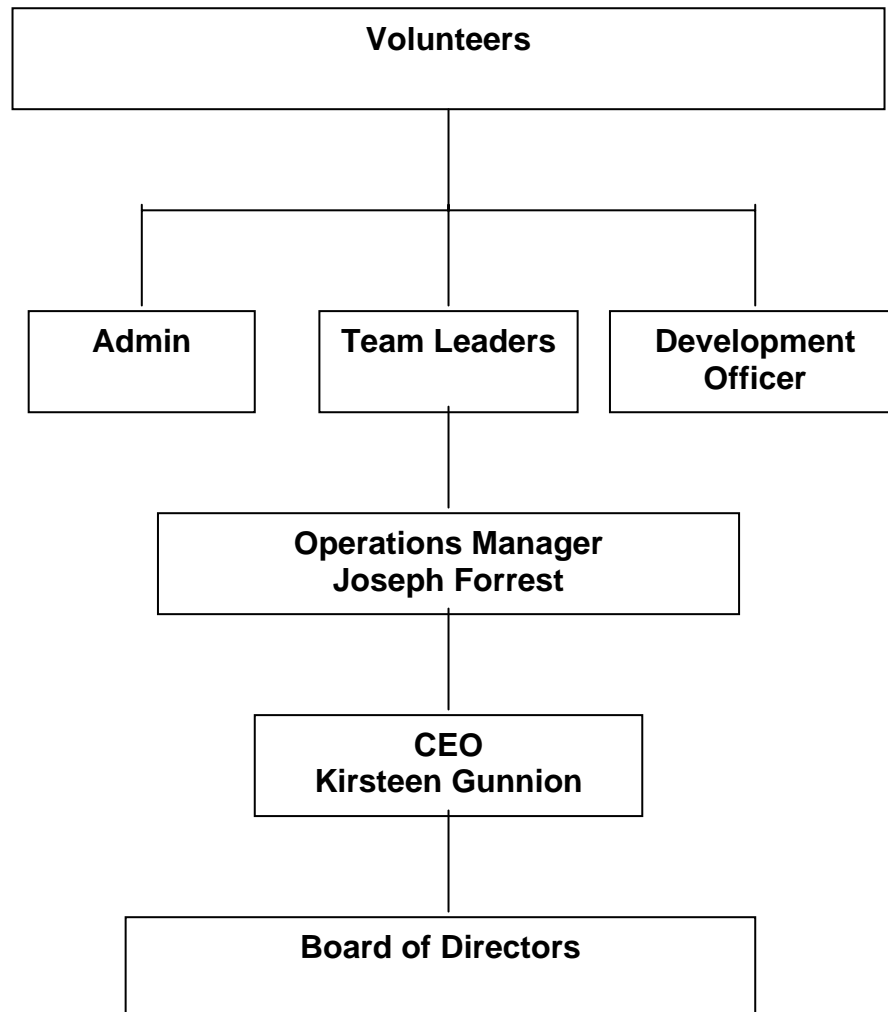
Direct Marketing Routes
Campaigns on buses, advertising on back and inside of buses, selecting specific area’s of interest each time.
Campaigns on trains, advertising on banners within commuter trains, selecting specific train routes each time.
Campaigns on advertising boards within train stations, large display boards centrally located, selecting specific train stations each time.

Taxi Advertising – Commissioning one taxi, with full coverage on outside of vehicle, receipts and inside advertising. Selecting a specific area of interest for taxi coverage.
Flyer distribution (staff/volunteers targeting areas) – Distributing at specific times of the day in central locations within either City Centre etc.
Newsletter – Highlighting news, staff changes, interesting findings, changes in legislation etc and forthcoming events.
E-Bulletins – Monthly bulletin’s sent to a distribution list, highlighting legislation changes, forthcoming events, jobs, opening hours, training etc.
Yellow Pages Adverts

## Organisational Structure

The operational structure of Citizens Advice Direct consists of a core team of 6 full time and part-time workers supporting a team of over 60 volunteer advisors.

The key responsibilities of the Board of Directors and the Chief Executive are the strategic management and forward planning, financial monitoring and additional income generation to enable development. Day to day management and operational effectiveness will be the responsibility of the Operations Manager who will report to the Citizens Advice Direct Board.



## Skills and Experience

Recognised as the leading provider of impartial advice in Scotland on a wide range of issues, the Citizens Advice Direct service is uniquely placed to continue to develop this service. The premises are based in Glasgow and have been set-up and developed to provide an effective helpline and a supportive learning environment. Citizens Advice Direct blends call centre expertise with helpline and volunteer values.

### Key people in the organisation

- Volunteers

Trained volunteers form the backbone of the service. They are drawn from the intermediate labour market and other recruitment sources. Within each training session at least 30 volunteers are trained at any one time. The age profile of the volunteers is younger than the traditional bureau and 30% of them are employed. So far, 160 have completed the extensive 12-week basic training that follows the Citizens Advice National Training Programme. The volunteering opportunities are designed to be flexible and provide individuals with a wide range of transferable skills. One in five has obtained full time employment as a result of the training and work place experience gained at Citizens Advice Direct.

- Admin

The Administration Officer is responsible for the day to day administration tasks within the organisation. They are responsible for petty cash and ensuring that the volunteers are paid their travelling expenses on a monthly basis. The issue of and payment invoices and offers general administration support to the office including all incoming and outgoing mail and postage. Ensuring all the Board Members have all the relevant papers prior to the meeting. The Admin Officer also assists with data input and stat collations on the various projects run within Citizens Advice Direct

- Team Leaders

Prior to joining Citizens Advice Direct, the Team Leaders were trained to a Team Leader level within the Call Centre Industry. Utilising these experiences they have assisted with the design and delivery of the intensive training programme for staff and volunteers to ensure that the skills enable efficient delivery of the service. They provide supervision and guidance for the volunteer advisors, monitoring their casework and ensuring that the quality of advice standard is met. The Team Leaders also provide in depth advice on a range of subjects including welfare benefits, money advice, housing, and employment.

#### Development Officer – Laura Thomson

The role is to facilitate the development of the service and to develop the partnerships with CABx and outside agencies, in particular for the Vulnerable Adult Network. She has experience in setting up and managing a service from idea to operation. She also has experience in marketing and promoting service to external agencies.

- Operations Manager – Joe Forrest

The role is to supervise the operational delivery of the service and the projects and to work with the Chief Executive to support the development of the service across Scotland. He has a track record in managing telephone services. He organises the recruitment and training of advisors paid and volunteers, planning the resources of Citizens Advice Direct to meet the demand placed on the service.

- Chief Executive – Kirsteen Gunnion

The role is to lead the strategic development and management of the service, to expand across Scotland. She has an analytical mind and is a lateral thinker, has sound experience of call centre management and ICT skills. She has high levels of organisational ability, innovative thinking, solutions resolution, people management and a commitment to quality provisions. The vision is to ensure that the service user is at the centre of the service and values the central role of volunteers.

- Board of Directors

Citizens Advice Direct has a Board of Directors drawn from across society in Scotland with expertise and experience that covers CAB management, the voluntary sector, consumer affairs, financial management, advocacy and rights, HR and legal advice.

## Financial Information

Income	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	Total
	Amount					
Scot Gov	£326,000	£341,000	£357,000	£0	£0	£1,024,000
BLF	£146,647	£149,490	£153,128	£164,100	£171,834	£785,199
Comic relief	£53,013	£53,298	£27,448	£0	£0	£133,759
GAIN	£39,325	£40,898	£42,534	£44,235	£46,005	£212,997
<b>Scot Gov or Other*</b>				<b>£378,420</b>	<b>£401,125</b>	<b>£779,545</b>
<b>Other*</b>			£27,448			<b>£27,448</b>
<b>Total</b>	<b>£564,985</b>	<b>£584,686</b>	<b>£607,558</b>	<b>£586,755</b>	<b>£618,964</b>	<b>£2,962,948</b>
<b>Expenditure</b>						
Staff costs	£458,661	£ 472,421	£ 486,593	£ 471,191	£ 485,327	£2,374,194
Overhead	£80,242	£ 82,649	£ 88,129	£ 90,773	£ 93,496	£435,288
Volunteer costs	£22,284	£ 22,953	£ 25,641	£ 26,410	£ 27,203	£124,491
Capital	£4,526	£ 4,662	£ 4,802	£ 4,946	£ 5,094	£24,029
<b>Total</b>	<b>£ 565,713</b>	<b>£ 582,684</b>	<b>£ 605,165</b>	<b>£ 593,320</b>	<b>£ 611,119</b>	<b>£2,958,002</b>

\* Funding to be confirmed

## Risk Management

A risk matrix is maintained by the Chief Executive and reviewed at Board meetings twice a year.

Risk type	Risk	Likelihood (L/M/H)	Impact (L/M/H)	Mitigation
Funding	Core funding withdrawn	L	H	CEO to maintain regular contact with Scottish Government to ensure the service becomes part to the National Infrastructure
Operational	Premises	M	H	CEO to maintain regular contact with GCC on potential move of premises
	Limited inflow of volunteers	M	H	Regular targeted recruitment drives
	Outflow of volunteers	H	H	Regular coaching and mentoring Exit interviews for feedback and improvements
	Outflow of Staff	M	H	Effective communication on working conditions/concerns/feedback/appraisals
Technology	Cost of equipment	L	H	CEO to maintain regular contact with providers on updates of new technology and
	Downtime <ul style="list-style-type: none"> <li>○ Telephone</li> <li>○ Computer System</li> </ul>	M	H	Service level agreements with Arthur McKay to support services IT support to assist where needed Paper client record sheets available
		M	H	
Relationships	Bureaux	L	H	Regular open communication, regular feedback on performance
	CAS	L	H	
	External agencies	L	H	

## Company Details

<b>Name</b>	<b>Advice Direct Scotland trading as Citizens Advice Direct</b>
<b>Address</b>	<b>2<sup>nd</sup> Floor 88 Bell Street Glasgow G1 1LQ</b>
<b>Admin Telephone</b>	<b>0845 1 23 23 02</b>
<b>Fax</b>	<b>0141 553 5534</b>
<b>Email</b>	<b><a href="mailto:info@citizensadvisedirect.org.uk">info@citizensadvisedirect.org.uk</a></b>
<b>Website</b>	<b><a href="http://www.citizensadvisedirect.org.uk">www.citizensadvisedirect.org.uk</a></b>
<b>Legal Status Company No</b>	<b>Limited Company by Guarantee 225689</b>
<b>Charity No</b>	<b>SCO34473</b>
<b>Secretary</b>	<b>Rory McPherson</b>
<b>Bank</b>	<b>Bank of Scotland 51 Clerk Street Edinburgh</b>
<b>Telephone Auditor</b>	<b>0131 243 5290 PKF (UK) LLP 17 Rothesay Place Edinburgh EH3 7SQ</b>
<b>Telephone</b>	<b>0131 226 0441</b>

## Appendix I – Work plan 08/09

Project Outputs	Inputs	Targets	Start Date	End Date
Volunteers and volunteer Training.	Undertake 4 recruitment and training programmes to provide over 160 high quality volunteering opportunities that offer valuable training and skills development	40 volunteers	March 2008	April 2008
		40 volunteers	May 2008	June 08
		40 volunteers	August 2008	September 2008
		40volunteers	October 2008	November 2008
Monitoring and Evaluation	Quality of Advice  Client profiles Issues raised Volunteer surveys Length of service/exit reasons Quarterly rep	Advice monitored on risk assessment basis	Bi-monthly	Ongoing
Call management Info	Virtual Call Centre fully operational	70% connect rate	March 2008	On-Going
Financial Planning and Control	Legal and Financial Management	Budgets managed monthly	March 2008	On-Going

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Fundraising Strategy	Scottish Executive	£320k to fund core	April 2007	March 2008
	Big Lottery	£800k for project over 5 years	July 2007	June 2012
	Local Authority	£45k For Gain line	August 2007	Ongoing
		Exit strategy for project funding	June 2011	

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Staff Recruitment	Team Leader x 2	Advertise Recruit & appoint	April 2008 May 2008	April 2008 May 2008
	Admin	Advertise Recruit & appoint	April 2008 May 2008	April 2008 May 2008
Partnership development	Protcols/SLA	10 Bureaux	April 2008	March 2009
Review Referral & signpost procedure that allows inter agency referrals to be handled	Liaise with agencies to ensure process being adhered and developed	Referrals operating with Glasgow bureaux	Dec 2007	June 2008

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**Marketing Plans for Projects**


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Life Transitions	Young people	To attract and assist 6000 young people through a period of change in their life  Freshers fayres, University/college liaison officers, referrals from youngscot	June 2008	March 2009
	People in Debt	To attract and assist 6000 client in debt Contacts with Student Loan company - referrals	June 2008	March 2009
	Employment	To attract and assist 3000 people with employment related issues Contacts with employer intranets	June 2008	March 2009
GAIN	Market service to 27 network members	To attract and assist over 5000 clients	July 2007	June 2008
Comic Relief	Raise awareness on Elder Abuse	Current members training analysis	February 2008	June 2008
		Recruit new partners	March 2008	Ongoing

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