1. Introduction

This business and development plan sets out Citizens Advice Richmond’s key strategic objectives for the next three years, along with a detailed operational plan for 2017-18.

This plan was developed from a planning event held on 7 March 2017, which was attended by staff, volunteers, trustees and key stakeholders. Progress towards the targets in the operational plan will be monitored quarterly by the trustee board during 2017. A planning event will be held in late February or early March 2018 and thereafter this wider plan will be updated, and rolled forward, to cover 2018-21.

This plan will cover the following primary areas: (i) an explanation of Citizens Advice Richmond’s work; (ii) the key challenges we foresee for 2017-2020; (iii) Citizens Advice Richmond’s strategic objectives for this period; and (iv) our equality priorities.

2. Citizens Advice Richmond

Citizens Advice Richmond is a local charity that has been helping the people of Richmond since 1940. We offer generalist advice on any issue and specialist debt advice through Capitalise, the London debt advice partnership, along with specialist legal and financial advice delivered by professionals acting on a pro bono basis.

In addition, Citizens Advice Richmond uses the experience of our clients to influence policy makers and campaign for change to benefit the whole community. We also offer a money education programme to empower people and to increase their confidence about personal finances. We aim to be the first port of call for any advice or information issue. Citizens Advice Richmond is a member of the national Citizens Advice service, a network of around 300 local advice centres.

Each week we offer:
- over 50 hours of drop-in and phone advice
- an average of 45 hours of appointments
- email advice service via our website at www.citizensadvicerichmond.org
- online advice at any time at www.citizensadvice.org.uk

We offer easy access to our services and have offices at convenient locations across the borough:
- 2 main advice centres in Twickenham and Sheen
- 3 smaller advice centres in Hampton, Barnes and Ham
- 2 outreach venues in Richmond and Heathfield

We have 12 paid staff, though we use volunteers to deliver most of our advice services and for a variety of support roles; at any one time, we have around 100 trained volunteers.
In carrying out our work, we will always seek to:

- Put our clients at the centre of all we do
- Respond to the needs of the local community
- Offer easy access to high quality advice
- Guarantee confidentiality and impartiality
- Promote equality and challenge discrimination

Our statement of purpose for 2017-2020 is as follows:

“Citizens Advice Richmond is a charity that empowers people to resolve their problems and changes their lives for the better. We do this on a free and impartial basis by:

- Offering personalised options based advice
- Educating our community to avoid future problems
- Effecting change at local and national level through research and campaigns.”

3. **Key challenges**

We consider Citizens Advice Richmond’s key challenges for 2017-20 to be the following:

**Service delivery**

- Keeping up with client demand for advice and the associated need to recruit, train and supervise new advisers
- Making the case for delivering advice alongside health providers, for example in GP surgeries
- Preparing for a new client database (Casebook) to be introduced in September
- Keeping up to date with changing legislation
- The introduction of ‘full service’ Universal Credit to Richmond in 2018
- The need to better collaborate with the council, DWP, and other government departments.

**Running the organisation**

- Finding suitable accommodation when commercial rents are rising
- Advice services being re-commissioned during 2017, and with an unknown service specification
- Greater expectation to deliver services that span wider areas – across borough & sub-regional
- Our own capacity to change in response to external changes

**New technology**

- New methods of accessing advice (e.g. web-chat, social media)
- Supporting digitally excluded people to access online services, suppliers and benefits
Political

- A difficult funding environment
- Impact of leaving the EU – immigration and employment enquiries
- Negative political attitudes to benefit claimants and those helping them

4. Strategic objectives – 2017-20

National Citizens Advice

By way of context to Citizens Advice Richmond’s own objectives, the national Citizens Advice service is currently implementing a five year ‘one service strategy’ for 2015-20. This strategy aims to continually develop and modernise services to meet clients’ needs and expectations. It has five strategic objectives:

- We’ll make it easy to get advice
- We’ll be more influential
- We’ll work together as one service
- We’ll become even more sustainable and effective
- We’ll be a stronger equality champion

Three of ours already match or substantially overlap with these and we will work towards the strategic objective of working together as one service by:

- Adopting the new brand
- Keeping under review our telephone helpline and developments with the national Adviceline project
- Reporting our helpline statistics to Citizens Advice
- Investigating the possibility of joining the national web-chat programme

Becoming a stronger equality champion – see Equality priorities (4 below).

Citizens Advice Richmond

Our vision for Citizens Advice Richmond in 2020 involves working towards seven key strategic objectives:

I. Access to advice – we will make it easier for people to get advice across all channels; we will become the first port of call for advice and information for everyone in Richmond

II. Quality advice from a well-run organisation – we will achieve the top rating for quality of advice and for organisational effectiveness

III. Sustainability – we will diversify our funding base by seeking new sources of funding and increasing the amount of money we raise ourselves
IV. Influence – we will be more influential and speak out on behalf of local residents to tackle the source of peoples’ problems

V. Partners – we will develop effective partnerships with other organisations to deliver cost effective services, focusing on the needs of disadvantaged people and communities

VI. Reputation – we will build our reputation as a local charity that improves peoples’ lives

VII. Equality – we will become a stronger equality champion (see section 4 below).

The means by which Citizens Advice Richmond will seek to achieve these strategic objectives in 2017-18 is set out in our separate Operational Plan for these years. This contains details of actions, tasks, responsibilities and timescale required.

5. Equality priorities

The Citizens Advice service is implementing a five year ‘Stand up for equality strategy’ for 2015-20 with the overall aim, as stated above, of making the service a stronger champion for equality.

We contribute to this strategy by:

Analysing and responding to local advice needs

Monitor updates from DataRich and JSNA to keep up to date with local demographic trends

Membership and attendance at relevant local forums (Equalities Stakeholder’s Scrutiny Group, Homelessness Forum, Welfare Reform Stakeholder Group, Care and Support Partnership Group, Tenants’ Champion Inter-agency Forum)

Building partnerships with other organisations to develop new projects and activities focusing on the needs of disadvantaged people and communities

Embedding equality throughout our work

Make our service welcoming and fully accessible to everyone

Treat all clients, staff and volunteers with respect and dignity

Challenge discrimination and prejudice whenever we come across them

Work towards a trustee board, staff and volunteer group that reflects the local community

We will continue to be an equal and inclusive employer in respect of recruitment, promotion and training

Use equalities and human rights legislation when advising clients and in our research and campaigns work
Develop the ASK routine enquiry at client interviews (a programme designed to identify and help victims and survivors of gender violence and abuse).

6. Outline of resources available to support service delivery

People

Our current staff structure comprises 6 full-time and 7 part-time employees:
Chief Executive – 5 days
Client Services Manager – 5 days
Admin & Systems Manager – 5 days
1x Advice Session Supervisor – 5 days
3x Advice Session Supervisors – 3 days
2x Advice Session Supervisors – 2 days
1x Training Manager / Advice Session Supervisor – 5 days
Money Advice Manager – 5 days
Social Inclusion Project Worker – 2 days
Training Administrator – 2 days

The chief executive is head of the paid staff and reports directly to the trustee board.

At any one time we have around 100 volunteers performing a variety of roles throughout the organisation. The current breakdown (April 2017) is:

Advisers – 27
Trainee advisers – 3
Assessors – 5
Trainee assessors – 12
Form filler – 1
Training supervisors – 3
Administration – 5
Administration / reception – 11
Financial capability – 7
Research and campaigns – 5
IT support – 5
Trustees – 9

Training and support

Our volunteers are the mainstay of our service. Without them, we could not hope to help the number of people we do. Volunteer advisers undergo an extensive training programme, usually lasting 6-9 months. Volunteer advisers are recruited and trained in one or two cohorts each year, as we only have the training resources to train one group at a time. We offer a shorter programme to train volunteers as assessors and in 2016 we piloted this with 2nd year students studying law at St Mary’s University. Training is offered for other volunteers, depending on their role. All new staff and volunteers have an induction programme when they start and an annual appraisal; the trustee board undertakes an annual self-appraisal.
Quality

Citizens Advice Richmond holds the Advice Quality Standard at Generalist Level and the Advice Quality Standard in Debt with Casework. As a member of Citizens Advice, our services undergo a rigorous assessment through the new performance quality framework (PQF), introduced in pilot form in 2016; the PQF covers quarterly quality of advice assessments, annual leadership self-assessments, on-going client satisfaction surveys, quarterly financial health monitoring and annual people management surveys – each element is assessed for consistency by Citizens Advice and results are compared to our ‘family group’ comprising similar local services.

Information technology

There are two strands to our IT:

Client data – this is held on a national customer relationship management system, operated and supported by Citizens Advice; this records details of any client (subject to their consent) who seeks advice from any local member; many issues have been reported with the current system (Petra) and Citizens Advice has decided to replace this with a new product, designed in-house (Casebook) and we are scheduled to implement the new system in September 2017.

Internet, website, email, documents – these are managed and supported locally; we are currently setting up a virtual private network (VPN) across our four main sites to allow better communication and document sharing.

Premises

Citizens Advice Richmond does not own any premises – all are rented, either on a commercial basis or from a partner organisation:

Regal House – rented commercially on a 10 year lease
Sheen Lane – owned by Richmond Council and currently rent-free, though we are being pressed to sign a lease and pay rent
Hampton – rented from the Whitehouse Community Centre
Barnes – rented from the Castlenau Centre
Ham – we pay a charge for usage

We pay no charge for using outreach venues at the Vineyard Centre and Heathfield Children’s Centre.

7. Budget summary

Our core funding continues to come from Richmond Council through a contract to provide a generalist advice service in the borough. This contract was originally from 2013 to 2016, though was extended to March 2018, with a 10% cut in funding in the current financial year, 2017-18; despite this cut, we are expected to deliver the same outputs and outcomes. The value of this contract was £320,459 in 2016-17 and £288,411 in 2017-18. We expect that advice services will be re-commissioned in the borough from April 2018, though the value of this contract is currently
unknown, as is the nature of the service specification and whether the service will be commissioned just in Richmond as at present, or across both Richmond and Wandsworth.

We receive generous funding from three local charities – Hampton Fuel Allotment Charity, Richmond Parish Lands Charity and Barnes Workhouse Fund, though we have to re-apply to each every year and each charity states that there is no guarantee that funding will continue year on year; the total value of this funding was £133,670 in 2016-17.

We have a contract with Toynbee Hall to deliver debt advice in Richmond and Kingston under the London wide Capitalise partnership; the contract value was £41,142 in 2016-18 and will be the same in 2017-18 with a 1.5% inflationary increase. We also receive an annual grant of £6,000 from Richmond Housing Partnership to provide advice to their tenants.

The majority of our costs are staff salaries and premises which together account for around 85% of total expenditure.

Our budget for 2017-18 shows expenditure of £518,291 against income of £495,685, resulting in a deficit of £22,000 which will come from our reserves. The projected deficit covers the likely cost of finding alternative office accommodation and relocating during 2017-18. Income and expenditure projections for 2018-19 and 2019-20 will not be known until council funding from April 2018 is determined when advice services are re-commissioned, though it is our intention to set a balanced budget in 2018-19 and 2019-20.
Appendices

A. Local area profile

Richmond is, and is perceived to be, an affluent borough.

Population – The borough’s population is currently 193,600, of which 47,100 are aged 0-19 and 28,300 aged 65 and over. It is projected that the population will rise by 25% by 2037 to just under 240,000. People aged 65+ make up 14% of the total population of Richmond; this is predicted to rise to 18% by 2035. The BME population is 14% and the largest BME group is Asian British, Indian. The white other population is 14.5%. The BME and ‘white other’ population is not spread evenly across the borough.

Health – 11.5% of the population say that they have a disability or long term health condition. It is estimated that around 3,000 people have a learning disability and that almost 20,000 have a mental health issue. There are around 16,000 unpaid carers in the borough.

Deprivation – Richmond is ranked as the 296th least deprived (out of 326) local authority area in England and the least deprived out of 33 London boroughs. However there are pockets of deprivation spread across the borough. Just under 3,000 children in Richmond live in poverty.

Employment – almost 80% of working age adults are in employment, the highest rate in London.

Housing – Richmond is an expensive borough to buy or rent property and the average cost of both buying and renting is currently greater than the average for inner London.

The council divides the borough up into villages and this reflects the nature of the borough as having many of the characteristics of neighbouring Surrey, than of London. People seem to feel more part of their town or village than of the borough as a whole, so prefer to access services very local to where they live, rather than travelling to another part of the borough. This determined the nature of our face-to-face service delivery which aims to offer convenient, local access to advice with a twofold emphasis on having advice centres in locations easily accessed by public transport (Twickenham and Sheen) and in areas where there is more deprivation and so a need for advice (Barnes, Hampton and the three outreach locations).
B. Details of current service delivery

We help anyone who lives, works or studies in the borough of Richmond. Generalist advice is delivered by drop-in session and appointments at the following locations in the borough:

Twickenham – 5th floor, Regal House, 70 London Road, TW1 3QS
Monday – drop-in, 10-2
Tuesday – appointments and drop-in/appointments 5-7
Wednesday – drop-in, 10-2
Thursday – appointments
Friday – drop-in, 10-2

Sheen – Sheen Lane Centre, Sheen Lane, SW14 8LP
Monday – appointments
Tuesday – drop-in, 10-2
Wednesday – appointments
Thursday – drop-in, 10-2

Hampton – White House Community Centre, 45 The Avenue, Hampton, TW12 3RN
Monday – drop-in, 10-12.30
Tuesday – drop-in, 10-12.30
Wednesday – appointments

Barnes – Castelnau Community Centre, Stillingfleet Road, SW13 9AQ
Monday – drop-in, 10-12
Thursday – drop-in, 10-12
Friday – appointments

Ham – Ham Library, Ham Street, Richmond, TW10 7HR
Tuesday – drop-in, 1-3

Outreach – we offer drop-in and appointments to users of the Vineyard Centre in Richmond and Heathfield Children’s Centre.

Telephone advice is available Monday – Thursday, 10-3.

Email advice is available at any time via a form on our website – www.citizensadvicechamond.org

Online advice is available at any time at www.citizensadvice.org.uk

Debt advice is available by appointment at our Twickenham office and for residents of Kingston borough at Citizens Advice Kingston.

Specialist legal and financial advice, delivered by professionals acting pro bono, is available by appointment on Tuesday evenings at Twickenham.
C. Analysis of client satisfaction, feedback and complaints

Citizens Advice Richmond normally conducts an annual survey of client satisfaction via a paper questionnaire offered to clients who visit our offices. The last such survey was carried out during October 2015, when 152 responses were received – the results are summarised below:

- 30% of respondents said it was easy and 66% said it was very easy to access the service
- 18% were happy and 82% were very happy with the advice or information received
- 16% were happy and 84% were very happy with the service
- 99% would use the service again and 97% would recommend us to others
- 94% said they had a better understanding of their rights and how things worked
- 95% felt more confident helping themselves in future
- 67% said the advice/information received had a positive effect on their stress and anxiety

It is felt that these very high levels of satisfaction were in part due to the fact that advisers themselves gave out the questionnaires and encouraged clients to complete them. A more independent means of asking our clients’ views would probably give a more realistic picture.

As part of Citizens Advice’s new performance quality framework a new client experience survey was launched and we agreed to pilot the new system. Citizens Advice commissioned an independent research company to carry out surveys of all clients who consented to be contacted. Surveys would be conducted by email or text message and clients would be asked five or three questions. Results were then passed to local offices.

Citizens Advice Richmond clients were surveyed during April – June 2016. Although the sample was small, there is a drop in the percentage of positive responses, as was expected. While ‘ease of access’ and ‘finding a way forward’ score highly (both over 80%), ‘overall experience’ and ‘likely to recommend’ were both over 70% and a new question about whether the clients problem was resolved, scored positively with only 57% of respondents. The survey will not be carried out again until April 2017, when it will run continuously and we will receive quarterly reports. Satisfaction levels will be examined closely and compared to other local Citizens Advice offices. If necessary follow up surveys will be conducted to examine issues in more detail.

Client feedback is generally very positive and people usually make a complaint if they are dissatisfied. We need to be more systematic in collecting and promoting positive feedback.

We recorded a total of eight client complaints during 2016-17, though more may have been resolved informally before the client had left the premises or while they were still on the phone – we do not keep a record of these instances. Of the eight formal complaints, two were upheld, one was partly upheld and five were not upheld. There was no pattern to be discerned with these complaints.
D. PEST analysis

The following analysis was carried out by one group at the planning event on 7 March 2017

<table>
<thead>
<tr>
<th>Political</th>
<th>Economic</th>
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</thead>
<tbody>
<tr>
<td>Brexit</td>
<td>Inflation</td>
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<tr>
<td>National government policies</td>
<td>Interest rates/debt</td>
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<tr>
<td>Local politics</td>
<td>Benefit rates and eligibility</td>
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<tr>
<td>Global warming</td>
<td>Austerity</td>
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<tr>
<td>Heathrow expansion</td>
<td>Housing costs</td>
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<td>Migration</td>
<td>Job instability</td>
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<td>Gig economy</td>
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<tr>
<th>Social</th>
<th>Technological</th>
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<tbody>
<tr>
<td>Population demographics/social care</td>
<td>Online world</td>
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<tr>
<td>Complexity of needs</td>
<td>Poor implementation of software</td>
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<tr>
<td>Housing costs/availability</td>
<td>Access by clients</td>
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<tr>
<td>Immigration</td>
<td>Excludes elderly</td>
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<tr>
<td>NHS</td>
<td>Robotics</td>
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<tr>
<td>Family breakdown</td>
<td>Reduction in jobs</td>
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<tr>
<td>Mental Health</td>
<td></td>
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<tr>
<td>Abuse</td>
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<table>
<thead>
<tr>
<th>Impact on clients</th>
<th>Impact on us</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austerity</td>
<td>Increased workload</td>
</tr>
<tr>
<td>Increased debt</td>
<td>Reduced funding</td>
</tr>
<tr>
<td>Higher costs</td>
<td>Helping clients with online forms</td>
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<tr>
<td>Homelessness</td>
<td>Loss of volunteers</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Immigration advisers (and training)</td>
</tr>
<tr>
<td>Poor social care</td>
<td>Email enquiries</td>
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<tr>
<td>Refusal of benefits</td>
<td>How to make a difference</td>
</tr>
<tr>
<td>Depression increase/mental health</td>
<td>More volunteers</td>
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<td></td>
<td>Robust systems for data security</td>
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</table>
### E. Current risk assessment

<table>
<thead>
<tr>
<th>Category</th>
<th>Risk</th>
<th>Gross risk (impact and likelihood)</th>
<th>Controls: what is in place to mitigate the risks (see appendix for examples of indicators)</th>
<th>Net risk (after mitigation)</th>
<th>Action to be taken to decrease the risk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1  Finance</strong></td>
<td>Citizens Advice Richmond needs to close or reduce resources and/or services due to financial difficulties or insolvency</td>
<td>H/M</td>
<td>Budgets set and monitored in a timely way Maintain &amp; develop r/ships Seek additional funding</td>
<td>L</td>
<td>L</td>
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<tr>
<td></td>
<td>Projects have a material negative impact on financial stability due to withdrawal of funding and/or ability to meet funder requirements</td>
<td>M/L</td>
<td>Compliance with funding requirements Reduce staff when funding ends</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td></td>
<td>Financial difficulties or insolvency due to costs of final salary pension schemes</td>
<td>N/A</td>
<td></td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td></td>
<td>Lack of/ inadequacy of financial reporting to TB leads to inability to act in time in face of threats/opportunities</td>
<td>H/L</td>
<td>Quarterly financial reports provided to trustee board in good time, that compare actual against budget for each project / activity</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td><strong>2 Governance</strong></td>
<td>Ineffective governance leads to organisational, service delivery and reputational risk</td>
<td>M/L</td>
<td>Board provides strategic leadership and direction</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td></td>
<td>Lack of understanding of Citizens</td>
<td>L/L</td>
<td>Trustees appropriate</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td>3 Management</td>
<td>Advice principles and standards leads to reputational risk. Inability to plan effectively/ make key decisions when needed leads to inability to compete effectively</td>
<td>H/L</td>
<td>induction, training and on-going support to discharge their duties</td>
<td></td>
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<tr>
<td></td>
<td>Board active in business planning and review</td>
<td>L</td>
<td></td>
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<tr>
<td>4 Service Delivery</td>
<td>Service delivery is adversely affected due to lack of planning, being ineffectively staffed or poor accessibility and appropriateness for the local community</td>
<td>M/L</td>
<td>Annual planning process in place, involving staff, trustees, volunteers and stakeholders</td>
<td></td>
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<tr>
<td></td>
<td>Equality and diversity principles are not met</td>
<td>M/L</td>
<td>Equalities covered in business plan</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Premises and/or staff become ineffective due to terrorist attack/pandemic or natural disaster</td>
<td>H/L</td>
<td>Contingency plan in place</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Citizens Advice Richmond fails to reach organisational or quality of</td>
<td>H/L</td>
<td>Awareness of membership scheme requirements and all</td>
<td></td>
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</tbody>
</table>
| 5  Research and campaigns | Ability to influence policy on behalf of clients is adversely affected by lack of engagement with national campaigns and inadequate resource | M/L | Regular R&C updates to staff, volunteers and trustees
<p>| Strong R&amp;C team | L |
| 6  Stakeholder relationships | Failure to adapt to changes in user demand and stakeholder expectations leads to missed service development opportunities | M/M | Annual review of user demand feeds into business planning |
| Failure to win contracts for the core service when existing contract with LBRUT expires in March 2018 at a price which makes organisation viable. | H/M | Effective relations developed and maintained with local authority |
| Lack of profile with key stakeholders leads to being by-passed in funding developments/opportunities | M/M | On-going marketing &amp; promotion work |
| 7  Engagement with the wider service | Failing to implement access strategy and the benefits of improved access across the service are not achieved | M/M | Awareness of and engagement with access strategy |
| | | | | L |</p>
<table>
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<tr>
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<tbody>
<tr>
<td><strong>Citizens Advice Richmond and clients fail to benefit from the advantages of being part of the Citizens Advice service</strong></td>
<td><strong>L/L</strong></td>
<td><strong>Staff and trustees attend Citizens Advice organised events</strong></td>
<td><strong>L</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>8 ICT/Systems</strong></th>
<th>Full benefits of Petra including the management information system not realised due to failure to implement fully</th>
<th><strong>M/M</strong></th>
<th><strong>Ongoing training for staff and volunteers</strong></th>
<th><strong>M</strong></th>
<th><strong>Casebook roll out Sept 2017</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Services are adversely affected by loss of or disruption to business critical ICT systems</td>
<td><strong>H/M</strong></td>
<td><strong>Back-up systems in place</strong></td>
<td><strong>L</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lack of ICT/systems effectiveness leads to inability to compete/adapt to opportunities for different ways of working</td>
<td><strong>M/M</strong></td>
<td><strong>Ongoing development of systems</strong></td>
<td><strong>M</strong></td>
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<thead>
<tr>
<th><strong>9 Equalities, diversity and dignity at work</strong></th>
<th>Reputation and image adversely affected, groups in greatest need of advice not catered for</th>
<th><strong>M/M</strong></th>
<th><strong>Service delivery reflects the diverse needs of the local community, including targeted services</strong></th>
<th><strong>L</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Trustee Board faces legal challenges, e.g. re Equality Act, staffing policies</td>
<td><strong>M/L</strong></td>
<td><strong>HR expert on board Seek advice when necessary</strong></td>
<td><strong>L</strong></td>
</tr>
</tbody>
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<table>
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<tr>
<th><strong>10 Premises</strong></th>
<th>Premises not compliant with Equality Act requirements</th>
<th><strong>M/L</strong></th>
<th><strong>All premises are compliant with Citizens Advice aims, principles and policies</strong></th>
<th><strong>L</strong></th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Reputation adversely affected due to lack of professional public image</td>
<td><strong>L/L</strong></td>
<td></td>
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<tr>
<td></td>
<td>Failure to secure alternative premises to Regal House at an acceptable price</td>
<td><strong>H/M</strong></td>
<td><strong>Lobby council to secure</strong></td>
<td><strong>M</strong></td>
</tr>
<tr>
<td></td>
<td>Additional premises costs caused by rising commercial rents</td>
<td>M/M</td>
<td>Negotiate with council</td>
<td>L</td>
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</tr>
<tr>
<td>11 Information assurance</td>
<td>Bureaux not compliant with DPA and IS6 legislation meaning reputational risk and financial risk</td>
<td>H/L</td>
<td>Minimum Data Handling procedures in place</td>
<td>L</td>
</tr>
</tbody>
</table>

| Overall assessment of risk (Low, medium or high) | Medium |