

CITIZENS ADVICE & RIGHTS FIFE

BUSINESS

"A better life for the people of Fife"

PLAN 2023
2028

Citizens
Advice &
Rights
Fife



Independent advice for our community



www.cabfife.org.uk

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Foreword



The Business Plan sets out the direction and strategic objectives for Citizens Advice and Rights Fife for the coming 5 years demonstrating the ambition we have for our organisation and the benefits that a strong CARF brings to the local community.

The people of Fife have relied on independent and informed advice from Citizens Advice and Rights Fife (CARF) for over 25 years. In that time the organisation's capacity and expertise has grown to meet the needs and demands of half a million clients in Fife including different generations of the same families, and others newly arrived from all over of the world. It is our mission to deliver quality assured advice to all of our friends and neighbours in Fife, across the full socio-economic spectrum, so that the lives of those who need it are better as a result.

We achieve this by exercising a holistic approach to advice giving, looking beyond the issue presented to ensure that our clients are aware of all their rights, entitlements and responsibilities and that no-one is disadvantaged in any way. This approach is complex and needs more resources than CARF can muster. Despite operating at full pelt, we are increasingly unable to meet all of the demand for our services. As significant events arise, such as the cost-of-living crisis which is likely to impact most of our potential clients in the coming years, demand for our services keep rising. It is incumbent on us to find new ways of doing more with the same resources so that we can meet this demand.

This business plan sets out our strategy for achieving this over the next five years from 2023-28. Aside from actions intended to continuously improve the effectiveness of our operations and governance, our focus over this period will be to harness the gearing offered by new technologies such as artificial intelligence as well as sharing our unparalleled knowledge base and know-how with other partner agencies. This will help clients receive advice earlier or avoid the need for advice arising altogether. This strategy will also help these agencies to employ the 'No Wrong Door' agenda being promoted by Fife Council and being embraced by many third sector organisations to reduce the stress and inefficiency experienced by clients when passed from one agency to another. By facilitating this expansion of our knowledge base we hope to reach all of our potential clients and to have a positive impact on more lives than ever before.

Peter McTiernan, Chairman

Plan Overview

CARF has navigated its way through a challenging five years, the Covid-19 pandemic resulted in a complete change of service delivery, while providing us the opportunity to improve our IT systems. The pandemic allowed us to review and improve our services, ensuring a more efficient journey for our clients. On emerging from the pandemic, we found ourselves operating in a cost of living crisis, with the citizens of Fife feeling the pinch. It's safe to say that we battled our way through these events, while providing the high standard of advice we are renowned for.

The year 2023 brings about the end of CARF's current business plan. In order to review this, our Business Planning Day in April 2023 focused on our pillars framework (Customer, Ambition, Robust, Fulfilling), examining what actions remained relevant and highlighting a number of key areas for development. Additionally, the day focused on setting measurable objectives and actions that would ensure the organisation's long-term success.

The discussion, which included various stakeholders including Fife Council, Citizens Advice Scotland and CARF's own volunteers will help inform our long term strategy and business plan going forward and ensure that our activities are relevant to our service users.

The 2023 business planning day identified some key points:

CARF's greatest strengths relate to the knowledge and expertise of staff (as demonstrated by Scottish National Standards Accreditations), the excellent relationships with partners and funders and the strong reputation the organisation has built over many years. Equally, the exercise identified areas for development which include the need to better manage demand on the organisation by working with existing and new partners to promote self help and to continue our enablement agenda, promoting a co-ordinated and collaborative approach, deepening our relationships with volunteers and strengthening our service delivery. This will enable us to increase our reach and impact, as well as create lasting outcomes for our stakeholders.

To this end, there is a need to update and refresh our action plan addressing these identified issues and realising the best outcomes for the organisation. (See *Appendix 1*).

Upskilling and Enablement

With demand on CARF services reaching an all-time high, it was discussed at the business planning day, the need to improve the way Fife service providers currently deliver support services to people and families in Fife. It can often be difficult for people, as well as staff, to navigate advice services and find the right support first time. Fife's systems and processes can also be unintentionally bureaucratic, putting up barriers between support and people.

Fife Council and other service providers fully understand the need to achieve better outcomes for individuals and families and providing appropriate training to upskill others is one way of working towards this. 'No Wrong Door' is a concept that is often talked about and used in various contexts to describe similar things.

The Recovery and Renewal Report (A Plan for Fife 2021-24) goes some way to define what is meant by a No Wrong Door approach stating:

"When people reach out to us for help, it should be easy for them to do this. All partner services should work together to make sure that processes and systems are better joined up, so that no matter where or how people reach out, they receive the services they need".

The aim of the 'No Wrong Door' approach is to design services with a localised and flexible approach that can respond to community demand, collaboratively and efficiently, putting people at the centre and transforming how we work together across the third and public sectors.

CARF does not want to respond to presented problems in isolation. We know from research and our own knowledge of our citizens that being able to respond in a more proactive, preventative manner, and anticipating other potential problems a person may have, would result in much better outcomes for people and families.

The service providers of Fife, including CARF, need to provide a landscape of support that is easy to navigate with no barriers to access. We need to work with people and families to help them solve their problems and support them along that journey. We must also find a way of keeping up with demand, especially as the cost-of-living crisis continues to make it harder for many Fifers. We will support our staff to take steps to ensure support that is relationship-based and person-centred, while recognising the need to look after our staff so they can do their jobs.

'No Wrong Door' could be a solution to our problems; that regardless of the route through which people and families make contact, they will be able to access the support they need, where they need it, when they need it and for as long as they need it.

CARF has a significant role to play in the 'No Wrong Door' agenda. The agenda will only succeed if CARF assists in enabling and upskilling other agencies, which means sharing our knowledge in a way not done before.

The Organisation

CARF was formed in 1997 following a merger between Rights Office Fife and 5 local citizens advice bureaux. CARF is now a firmly established organisation and recognised as a key partner by Fife Council and a number of local and national organisations. CARF is now home to over 70 paid members of staff and almost 60 volunteers.

The growth of the organisation has been accomplished by increased funding, testament to our ability to attract new partners. Total income is made up from Fife Council core grants, supplemented by a variety of project funding.

CARF's core grant from Fife Council stipulates a number of specific outcomes the organisation must achieve and this Business Plan incorporates those targets.

To achieve the outcomes, CARF provides a comprehensive information and advice service using the following mode of delivery:

Triage call service

Specialist appointments

Home visits (where appropriate)

Website (including a variety of self help materials and video channel)

Group training sessions

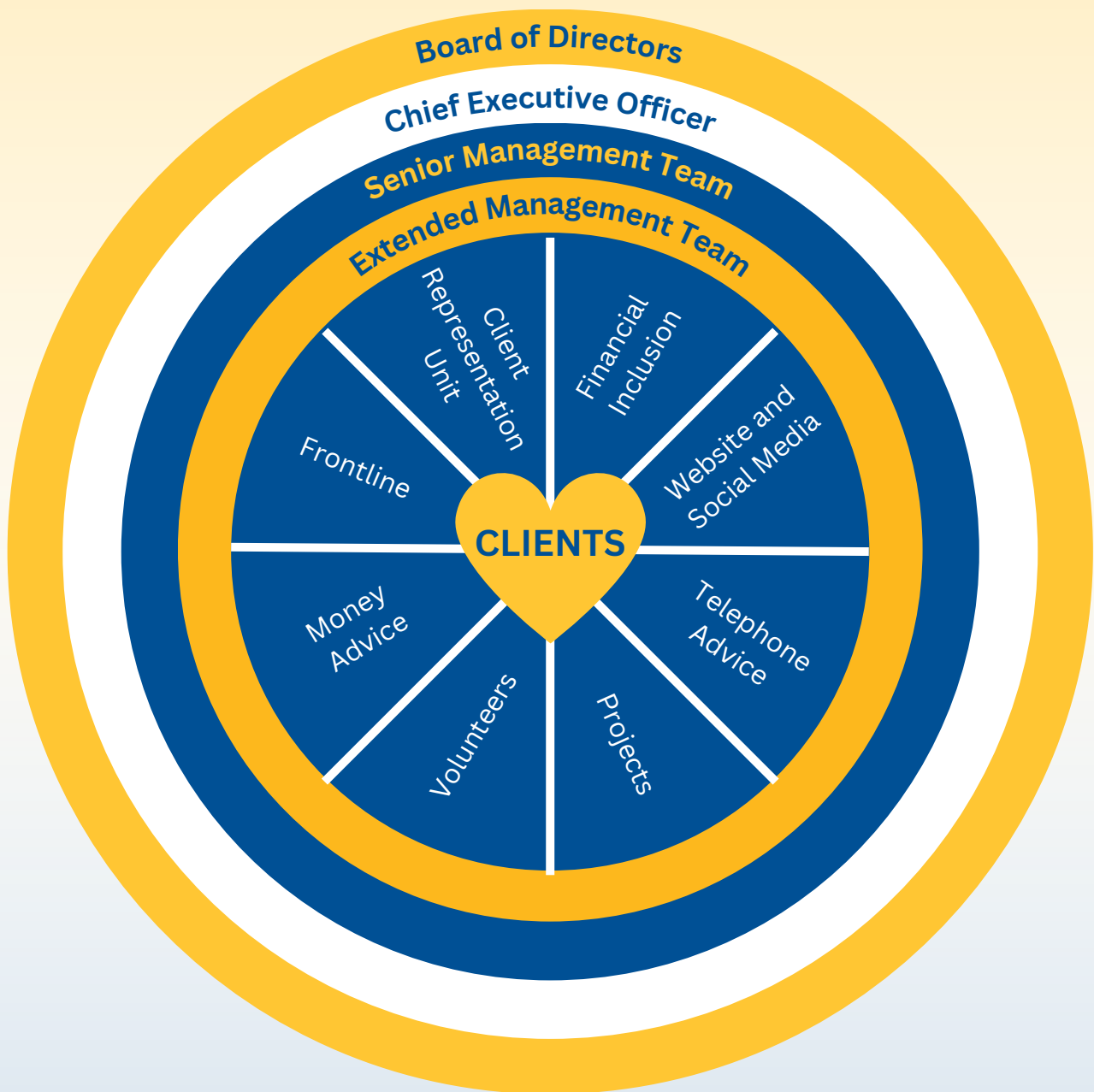


Frontline offices are based in Cowdenbeath, Cupar, Dunfermline, Glenrothes, Kirkcaldy and Leven. We aspire to have buildings that are welcoming, fit for purpose and customer centred.

CARF is a generalist service capable of providing advice and support in 14 areas of advice. In addition, and partly due to our growing partnership work we also offer specialist services for various client groups.

Details of our current partnerships as of September 2023 can be found in *Appendix 2*.

Organisation Chart



Clients are the beating heart of CARF. The organisational chart shows clients at the centre and the concentric areas of support that allows the organisation to provide the service. The organisation is overseen by a dedicated Board of Directors.

CARF is a member organisation and has over 35 members who share a common belief in the work of the organisation and support its aims and principles. All Directors are members with the exception of the CEO. There are currently 9 Directors as of September 2023 (see *Appendix 3* for details).

Executive Summary

CARF exists in a constantly evolving environment of social change, technological advancement and cultural shifts. Changes to, and the devolution of, aspects of social security have meant that some people are finding it more difficult to navigate DWP and Social Security Scotland systems and welfare benefits, subsequently placing pressure of demand on our services. To meet the pressures and to operate in the current environment means:

- ✓ The need for an increasingly skilled and knowledgeable workforce
- ✓ Capitalising on modern technology to improve internal systems and advice delivery
- ✓ Clearly demonstrating impact and value for money
- ✓ Embracing relevant partners in our service delivery
- ✓ Recognising strengths and limitations within local networks
- ✓ Promoting a consistent, clear message, internally and externally
- ✓ Efficient case recording and quality assurance
- ✓ Developing a pro-active learning culture
- ✓ Championing our work on Social Policy
- ✓ Clear leadership and strong management

To meet the pressures and to operate in the current environment means:

CUSTOMER

Develop our services to incorporate client expectations and self help channels whilst managing demand on our services.

AMBITION

Explore alternative technologies and methods within our organisation to deliver modern solutions to clients, staff and volunteers.

ROBUST

Maintain appropriate corporate structure and governance in line with prevailing legislation to mitigate risks and allow organisational progress.

FULFILLING

Invest in our people to develop a well-informed, cohesive and valued workforce, who aspire to do the best for those we serve.

Strategic Priorities

C U S T O M E R






Development Aim

Develop our services to incorporate client expectations and self-help channels whilst managing demand on our services.

What does this mean?

Our clients are at the centre of everything we do at CARF. There is a high demand for our services, and there is no indication that the demand will decrease in the near future with people facing a cost of living crisis. With this in mind, CARF will aspire to be a major contributor to the Local Authority's 'No Wrong Door' agenda, upskilling and educating other identified organisations with income maximisation activity reaffirming our aim to improve a client's journey, no matter where they seek support.

CARF must also consider:

-  Enhancing client satisfaction by reducing waiting times on our frontline services.
-  The number of advice channels available to clients should be increased, with a view to increasing awareness of our self help video channel (and other resources) on the CARF website.
-  Utilising our resources to their full potential, including increasing and developing our current volunteer base.
-  Continue to maintain high standards of quality advice.
-  CARF will endeavour to engage clients in service delivery allowing our services to develop in line with our users feedback.

A M B I T I O N





Development Aim

Explore alternative technologies and methods within our organisation to deliver modern solutions to clients, staff and volunteers.

What does this mean?

It is becoming increasingly important for modern society to utilise technology, and CARF must take advantage of such developments to ensure its continued success. Over the last few years, we have invested in our IT infrastructure, however, with further IT improvements on the horizon, we need to ensure we remain up-to-date in order to ensure resources are being used efficiently.

Areas to address include:

-  Updating our CARF website, with user friendly interface and the easy promotion of self help channels.
-  Consider self help options for frontline offices, including digital advice methods.
-  Explore the use of Artificial Intelligence to reduce the adviser's administration burden.
-  Develop an action plan to set us on a path towards net zero, working closely with the Local Authority and our partner organisations.

R O B U S T

Development Aim






Maintain appropriate corporate structure and governance in line with prevailing legislation to mitigate risks and allow organisational progress.

What does this mean?

Governance, management and structure within CARF is complex, with multiple funding streams, ongoing legislative changes and a reliance on finding new volunteers. With the introduction of new agendas, challenges are forever facing CARF and we must ensure we can adapt.

Operating in such a complex landscape, CARF must continue to offer consistent training programmes for our Board of Directors, increasing knowledge and good practice. The exercise of a skills gap analysis will indicate areas to strengthen within the Board, aiding in the recruitment of new Board members.

Areas to explore include:

-  Continue to develop modern governance arrangements, updating policies and procedures.
-  Embedding the STARS values framework with the help of the working group, to promote a strong, supportive environment for staff and volunteers.
-  Complying with GDPR and acting appropriately to any changes in legislation.
-  Maintaining high standards of advice provision, in line with audit and national standards benchmarking.
-  Continuous and robust training programmes for Board members, and management, to strengthen internal people management systems.

A clear strategic focus on strengthening the organisation internally will allow CARF to more effectively deliver its service and realise its vision to make a better life for the people of Fife.

F U L F I L L I N G

Development Aim



Invest in our people to develop a well-informed, cohesive and valued workforce, who aspire to do the best for those we serve.

What does this mean?

Personal development of our staff and volunteers is of great importance. CARF's workforce should strive to be the best they can be, and CARF, recognising this as our greatest strength, has a duty to support this.

Staff and volunteers will be encouraged to develop their skill set by identifying any opportunities of relevance to them, with the full support of CARF.

CARF is proud of our workforce.

Areas to develop here include:

- 🕒 Consider annual staff and volunteer surveys, to ensure CARF is offering the support it strives to achieve.
- 🔗 Link in with local training providers to increase potential opportunities for personal development for staff and volunteers.
- 🏆 Recognise the value of volunteering within CARF, and aim to achieve the "Investing in Volunteers" award.

CARF understands that our staff and volunteers are our biggest asset. Realising the potential of all individuals is key to the delivery of the strategy and associated operational plans.

Vision, Aims and Principles

Following an organisation wide exercise to identify an overarching vision for CARF, our staff and volunteers chose the following statement.

"A better life for the people of Fife"

In common with all members of Citizens Advice Scotland, CARF has twin aims:

"To ensure that individuals do not suffer through ignorance of their rights and responsibilities of the services available, or through an inability to express their needs"

& equally

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



CARF, as a Citizens Advice Bureau is governed by 12 principles:

A free service

Community Accountability

Clients right to decide

Confidentiality

Impartiality

Voluntary

Independence

Empowerment

Information retrieval

Accessibility

Effectiveness


A generalist service

Advice and modes of delivery

CARF delivers a broad range of advice over numerous topics comprising:

Welfare Benefits and Tax Credits	Housing
Consumer Goods and Services	Immigration, Asylum and Refugees
Debt	Relationship and Matrimonial Issues
Education	Tax
Travel, Transport and Holidays	Travel, Transport and Holidays
Financial Products and Services	Utilities and Communications
Health and Community Care	Education

CARF also delivers a number of bespoke services providing advice on specialist areas, including:



Welfare Benefits and Tax Credits
Consumer Goods and Services
Debt
Education
Travel, Transport and Holidays

Money Advice Unit

One of the largest teams in CARF, this unit consists of specialist Money Advisers and Money Advice Assistants.

The unit provides advice at Level 3 of Scottish National Standards, assisting clients with debt problems and identifying options available. These options include all statutory debt relief mechanisms such as the Debt Arrangement Scheme and Bankruptcy. All CARF Money Advisers are appropriately accredited and fully compliant with existing money advice legislation.

The unit is active in Social Policy work alongside the Accountant in Bankruptcy and Money Advice Scotland with the aim of improving money advice standards across the country. The unit also provides early intervention support as part of the current Financial Inclusion policies of the Scottish Government including income maximisation services, budgeting support and financial education.

In line with the need to use technology to CARF's advantage, the unit has launched an online Client Self Service Portal (CSSP), where clients can enter all of the required information to begin their journey with our money advice team.

Check out our CSSP
moneyadvice.cabfife.org.uk

SCAN ME



Client Representation Unit

An increasingly important part of the organisation, this unit provides specialist representation for vulnerable clients at benefit appeal hearings. Plans to further migrate benefits will continue to mean this unit remains in high demand for the years ahead. Future plans in this area include an increase in pre-tribunal overturning of decisions, reducing the need for attending the tribunal in the first instance.

Project Work

Recognising the benefit of partnership working, CARF has numerous projects targeting the most vulnerable families and individuals in the region. Many of these projects provide support in the short to long term, particularly with income maximisation. Other projects provide intensive support as part of the financial inclusion agenda, assisting families and individuals to reach a position of financial security and improving financial education.

Members of CARF's Money Advice Team



Referral Mechanisms

To appropriately support clients in the most appropriate manner, CARF recognises the need to work alongside various agencies within Fife who provide other relevant services for clients. To ensure ease of referrals, both inward and outward, CARF is a member of Fife Online Referral Tracking (FORT) service.



The service allows electronic referrals between over 100 organisations, meaning clients are not left to engage with various agencies for the support they need. At CARF, the system is a source of a significant number of referrals from external organisations looking to help their clients.

Accessing CARF Services

CARF has worked hard to develop access to service and now has a multi-channel system of delivery, including:



Self-referral through our suite of 0345 numbers

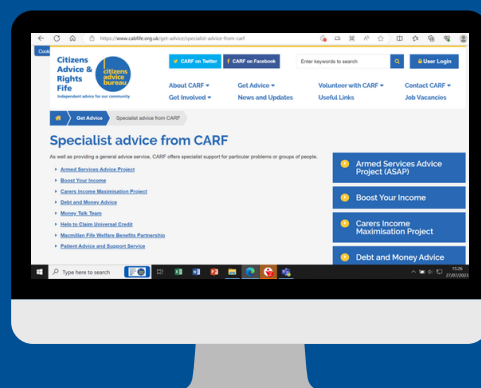
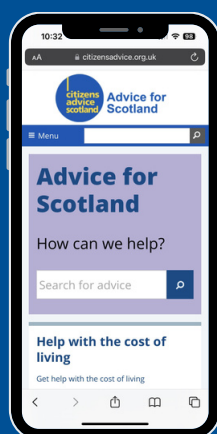
Home visits (where appropriate)

Pre-booked specialist appointments at a frontline office or other appropriate venue

Online Client Self Service Portal (Money Advice only)

Various self-help resources on our website, including videos and guides

CARF SELF-HELP RESOURCES



Governance

CARF is a company limited by guarantee and registered as a charity in Scotland. Governance is the responsibility of the Board of Directors. The Directors are also Trustees for the purposes of charity law. A full list of our current Board of Directors can be found in *Appendix 2*.

The day to day management of the organisation is provided by the senior management team under the leadership of the Chief Executive Officer.

In addition, a number of internal working groups support the operational and strategic objectives meeting as necessary, focussing on specific aspects of the service. Working groups are made up of a mixture of Directors, paid staff and volunteers allowing all facets of the organisation to contribute.

Current working groups include:

Community Engagement

STARS Values Framework

Finance and Funding

Organisational Working

Volunteer and Staff Development

Social Policy

Marketing

ICT Development



CARF utilises a number of systems to allow the organisation to function in line with expectations, including:

Electronic case management systems

Financial accounting programmes and tools

External counselling services

HR and legal related resources

Support from Citizens Advice Scotland

Support from Local Authority Link Officer



STARS Values Based Framework

Over recent years, the STARS values framework has started to take shape within CARF, this is thanks to the STARS Working Group. However, there is more work to be carried out to ensure this framework becomes fully embedded in our culture.

There are many reasons why CARF strive to implement values, and these include:

Guidance and direction

Values serve as guiding principles that help define CARF's purpose and vision. They provide a clear sense of direction, helping the organisation focus on its efforts on what truly matters.

Cultural alignment

Values create a common culture within CARF and shared identity among staff and volunteers. When everyone understands and believes in the same core values, it fosters a sense of unity, teamwork and a strong supportive culture.

Decision making

Values act as a decision making framework. They provide CARF with a basis for making choices, especially in situations where there may be conflicting options. When faced with challenges, CARF can refer to these values to ensure that the chosen path aligns with our fundamental beliefs.

Ethical foundation

Values promote ethical behaviour within CARF. They set the standard for how our staff and volunteers should interact with each other, clients, partners and the wider community. This helps us all operate with integrity.

Attracting and retaining talent

Organisations with strong, positive values tend to attract like-minded individuals. Staff and volunteers who align with CARF values are more likely to be engaged, motivated and committed. This, in turn, can lead to higher employee satisfaction and retention.

External perception

An organisation's values can significantly impact how it's perceived by clients, funders, partners and other stakeholders. Demonstrating commitment to our STARS values can enhance our reputation.

Adaptation and resilience

Values provide a foundation that can help the organisation adapt to changing circumstances while remaining true to our core beliefs, providing stability and resilience.

Long term sustainability

Organisations with a strong values based framework tend to be more sustainable in the long term. By prioritising values over short term gains, CARF can build trust, establish lasting relationships and contribute positively to the community we service.

Stakeholders

To achieve our ambitions, it will be necessary to continue to meet those expectations placed on the organisation by key stakeholders. Our key stakeholders are:

Existing and future clients

Those who live and work in Fife

Those on low incomes or unemployed

Those who are experiencing debt problems

Those who are elderly

Those who feel they are in some way disadvantaged

Those who are unable to express their needs



To reach these individuals, CARF must endeavour to promote the services using a variety of methods and utilising technology and existing networks, including:

Utilising online video channel

Using Social Media channels  

Awareness raising presentations to community groups

General and specific news articles in local publications

Promotional activities through leafleting, posters and information booklets

Updating local Welfare Reform Action Groups



Those needing to access our service must know what we do, how we can help, where we are and how to contact us.

Those who commission our services

Demonstrating the impact and value of our work is paramount to ensuring the ongoing success of CARF. Our current funders are:

Fife Council	
Fife Health & Social Care Partnership	Macmillan Cancer Support
BRAG Enterprises	Citizens Advice Scotland
NHS Fife	Frontline Fife
Fife Gingerbread	Greener Kirkcaldy
Trussell Trust	Barnardos

CARF continues to build robust partnerships with all funders demonstrating impact and value for money through a variety of different reporting mechanisms. Regular meetings take place to discuss operational and strategic delivery.

Paid Staff and Volunteers

Our paid staff and volunteers have a vested interest in the success of CARF, and it is the responsibility of the management team of CARF to ensure the workforce remains engaged and committed to the cause. A robust performance and appraisal system is in place which will work alongside the developing values-based ethos. Recent staff and volunteer surveys evidenced the strong relationship both have with CARF and also gave information on how the organisation can further develop this relationship.

Groups with common interests

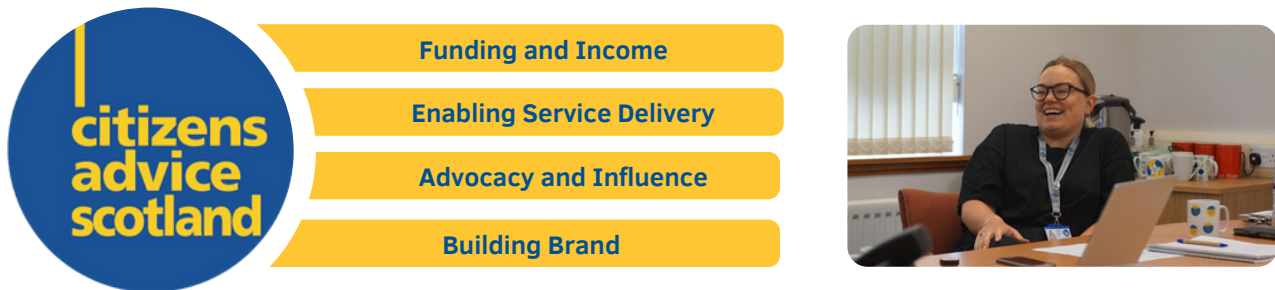
Unsurprisingly, given the scope of work carried out by CARF, we often engage with numerous partners as part of our service delivery. We believe it is important to maintain open lines of communication and explore working practices that benefit our clients, staff and volunteers.



By working together, we can collectively mitigate negative impacts on clients and communicate and maximise our opportunities to work collaboratively for the common good and inform our social policy activity.

Citizens Advice Scotland (CAS)

Citizens Advice Scotland have recently refreshed their Strategic Framework promoting positive change and identified 4 key strands as follows:



Some of the key changes CAS will facilitate over the coming years include:

- Maximising income and funding streams nationally
- Reviewing the current system of provision
- Building a multi-channel model of infrastructure for advice
- Providing an unrivalled quality in case management
- Launching a "Brandbase" service to ensure easy promotion of bureaux
- Reviewing existing modern governance arrangements

For CARF to realise our vision of "A better life for the people of Fife", we will continue to work closely with CAS, taking advantage of those opportunities our membership provides. Importantly, any such developments must be in the best interests of our clients and CARF, and recognise the partnerships and structures already in place within Fife.

CARF's Business Plan 2023-28 aligns closely with that of CAS allowing both organisations the opportunity to collectively maximise impact for the benefit of Fife's residents.



Looking Forward - CARF in 2028



CARF holds ambitious aspirations for the next five years, aiming to play a crucial role in assisting vulnerable individuals and communities during challenging times. This business plan serves as the initial step towards realising these goals. The actions outlined in *Appendix 1* lay the foundation for future growth and development. We will update these action plans annually, ensuring ongoing progress is aligned with CARF's ambitions.

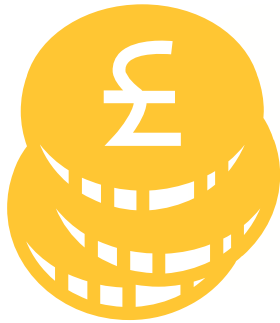
The past five years have been transformational for CARF, and the coming five years hold more of the same as the organisation moves towards adopting a more customer-centric approach and employing visionary delivery methods that are resource efficient while still yielding significant impact and support. We envision continued financial sustainability and structural robustness, creating a sturdy platform for subsequent growth. Additionally, we strongly believe that our clients will actively participate in shaping services as our work on community engagement progresses.



Moreover, it is our aspiration to establish ourselves as a respected employer where individuals actively seek roles within our organisation. Cultivating and embedding a values based ethos and fostering an open learning culture are pivotal in achieving this goal. We acknowledge that significant efforts lie ahead, and the organisation must adapt to meet the evolving demands of individuals and society. While the future is always uncertain, we believe CARF will remain the primary resource for those seeking support and guidance. By 2028, we are committed to delivering a top-tier service within a well structured and welcoming environment, demonstrating the excellence expected of us.

Cost Structure and Funding

Existing Financial Position



CARF's existing funding is a complex mix of core funding provided by Fife Council and project funding from various local and national organisations. *Appendix 4* shows the anticipated funding streams of the organisation for year 2023 - 2024.

At present the funding for the organisation is based on the following principles:

Securing a 3 year Service Level Agreement from Fife Council, and delivering on our obligations therein

Sourcing and attracting funding which is of direct benefit to those we seek to serve

Monitoring, analysing and reporting on income/expenditure variances, as appropriate

Safeguarding our reserves in line with our Reserves Policy & Investment Policy

Regularly reviewing our costs to ensure best value for money

Taking account of pension liabilities

CARF no longer owns property but has money carefully invested in various bank accounts. Offset against this is a significant, and ever-changing, pension liability.

In keeping with good practice, investments have been made in different financial institutions to mitigate financial risk. Investments currently take the form of short-term bonds, fixed-term deposits and instant access accounts. CARF's investments are internally reviewed every 6 months by the Finance and Funding Working Group and annually by the Board of Directors.

Our reserves policy states that we should maintain a level of unrestricted funds, not committed or invested in fixed assets, equal to 3 months of the money required to continue CARF's service in light of a significant drop in funding.

Anticipated Income 2023-24

The anticipated total income for 2023-24 is just under £3.2 million, again deriving from a number of different sources. Core funding for the organisation comes in the form of a Service Level Agreement from Fife Council and accounts for over 61% of the organisation's funding. Whilst the amount of funding is hoped to remain stable over the next 3 year period, CARF must be mindful of the likely need for local authority savings in the coming years.

Project Income

CARF is committed to partnership working as demonstrated by the number of projects housed within the organisation. These projects vary in terms of length with many having been in place for a number of years. It should be noted that projects are becoming much more complex, often with a project being funded by a number of different sources. CARF will continue to work in partnership for the common good of our communities.



Expenditure

Anticipated expenditure for 2023-24 is **£3.187 million** with 89% of expenditure going towards salaries. Our employees are members of the Local Government Pension Scheme which is a defined benefits scheme. Employer contributions for CARF have been set at 24.7% of annual salary for the last 3 years but may change next year.

Premises

In recent years CARF has faced rising costs in relation to premises. CARF no longer owns property and in 2022 we amalgamated our two offices in Glenrothes into one to save on rent. The Council building we operated an outreach from in St Andrews was sold, and our services in North East Fife are run from our Cupar bureau.

Financial Sustainability

The existence of a Service Level Agreement with Fife Council for our core services ensures the short-term future of the organisation. However, we operate in changing times with increasing pressures being placed on local authority budgets. CARF will continue to supplement the core funding from a range of sources and, where possible, deliver projects in partnership. However, project funding is not without issue. The longevity of projects, while excellent for those accessing our services, poses financial consequences for CARF with the year on year increases from funders rarely covering increased ongoing costs. Going forward CARF will be required to scrutinise funding packages and ensure that project work not only services the demands of our clients but also poses no long-term risk to the organisation itself.

Financial Control and Risk Management

CARF's Finance and Resources Manager produces a detailed financial budget each year and presents financial reports to the Board of Directors at each meeting as a standing agenda item. The budget for 2023-44 is shown in *Appendix 4 and 5*.

The Board of Directors understand the role they play in identifying major financial and operational risks that face the organisation and, alongside the CEO, monitor performance against the agreed strategic objectives as well as receiving regular reports on financial and operational performance. These reports are produced by the Senior Management Team and incorporate, amongst others, finance, operations and IT.

An annual risk assessment exercise is carried out by the Board of Directors and Management Team in line with good practice. Existing risks have been identified and incorporated within this business plan and associated plans. CARF is confident that existing systems which enable regular reporting on a wide variety of issues to be presented to the Board lessen the potential risks faced by the organisation.



CUSTOMER

Develop our services to incorporate client expectations and self help channels whilst managing demand on our services.

Appendix 1

Action	Expected Outcome	Responsibility	Timescale
Embed community engagement activity to help inform service delivery changes.	Improved management information when recommending service delivery improvements.	Service Delivery Manager Business Development Manager	Social impact report to be completed by October 2023. See associated timescales in Community Engagement Action Plan.
Regularly assess Frontline services with recommendations made where appropriate for service improvements.	Reduction in client waiting time. Improved client experience. Improved use of resources.	Chief Executive Officer Business Development Manager Service Delivery Manager Frontline Co-ordinators	Assessments to be carried out and reviewed annually.
Actively promote self help options, including upskilling partner agencies, and promoting self help channels.	Reduced demand on Frontline services. Improved client experience.	Business Development Manager Service Delivery Manager Income Maximisation Capacity Building Co-ordinator	Annual monitoring on demand trends, included in annual performance reports to Board.
Raise awareness of “No Wrong Door” agenda with staff and volunteers.	Increased options for clients to receive advice. Improved client experience.	Business Development Manager Service Delivery Manager Frontline Co-ordinators	Throughout year using events, CARF Intranet and organisational updates as methods of communication.
Grow our volunteer base to manage increasing demand on our services.	Reduction in client waiting times. Improved client experience.	Service Delivery Manager Business Development Manager Learning and Development Officer	Quarterly meetings with L&D Officer to review and plan volunteer recruitment activity. To review and plan volunteer recruitment and retention activity.

AMBITION

Explore alternative technologies and methods within our organisation to deliver modern solutions to clients, staff and volunteers.

<u>Action</u>	<u>Expected Outcome</u>	<u>Responsibility</u>	<u>Timescale</u>
Undertake refresh of CARF website.	Improved information platform. User friendly and easily navigated. Self help channels at landing page.	IT Manager Chief Executive Officer Business Development Manager	Updated website by winter 2023.
Explore self help options for deployment in frontline offices.	Reduced demand on Frontline services. Improved client experience. Increased options for clients to receive advice. Less expensive modes of delivery.	IT Manager Service Delivery Manager	Report to Chief Executive by Spring 2024, following engagement with appropriate Frontline staff.
Ensuring highest possible standard of IT infrastructure.	Increased reliability of IT systems. Greater protection of data.	Chief Executive Officer IT Manager Finance and Resources Manager	Annual investment in line with IT Manager recommendations.
Explore all available and appropriate Artificial Intelligence options.	Improved client experience. Better use of adviser time. Improved working practices. Engaged staff and volunteers.	Service Delivery Manager IT Manager	Evaluation of current Artificial Intelligence project in March 2024.
Develop standalone action plan to set CARF on path towards net zero.	Outline measures to transition to a green and sustainable future.	Chief Executive Officer Business Development Manager	Action plan completed by December 2024.

Action

Expected Outcome

Responsibility

Timescale

Consistent programme of training for new and existing directors.

Increased knowledge within Board, reflecting good practice.
Increased appeal to future Board members.
Establishment of a support network.
Demonstrable training in line with audit requirements.

Chief Executive Officer
Business Support Officer
Learning and Development Officer
Board of Directors

Ongoing training available throughout year.

Targeted recruitment of new board members in line with skills gap analysis.

Increased variety of skills of Board members.
Increased number of Board members.

Chief Executive Officer
Learning and Development Officer
Board of Directors
Finance and Resources Manager

CEO and Chair to discuss targeted approach in winter 2023 following analysis of skills gap matrix.

Embedding STARS values framework within relevant policies and procedures.

Improved staff engagement.
Improved organisational culture.
Increased productivity and employee ownership.

Business Development Manager
Chief Executive Officer
Internal Working Group

Quarterly meetings with Internal Working Group, with annual review taken to Board in June 2024.

Regularly undertake risk assessments to understand existing and future challenges.

Potential risks are mitigated.
Improved organisational resilience.

Chief Executive Officer
Finance and Resources Manager
Board of Directors

Annual risk assessments carried out as part of budget setting exercise.

Undertake review of existing GDPR procedures in line with current legislation.

Improved data security.
Improved client confidence.
Enables greater decision making for future planning.

Chief Executive Officer
Board of Directors

Initial scoping exercise undertaken by CAS DPO service by December 2023.

Review and adapt quality assurance procedures where appropriate, to maintain highest standards of advice.

QA checks and audits passed.
Improved client confidence.
Improved client experience.

Chief Executive Officer
Service Delivery Manager

Quarterly QA's carried out.
Ongoing internal assessment against SNSIAP and CAS Audit requirements

FULFILLING

Invest in our people to develop a well-informed, cohesive and valued workforce, who aspire to do the best for those we serve.

<u>Action</u>	<u>Expected Outcome</u>	<u>Responsibility</u>	<u>Timescale</u>
Managers, staff and volunteers take responsibility to identify personal development opportunities and are encouraged and supported to do so.	Improved knowledge in staff and volunteers. Self-ownership of personal development. Demonstrable personal development for audit purposes.	Learning and Development Officer Senior Management Team Extended Management Team	Learning and Development Officer to reference in Annual Training Report.
Regularly undertake staff and volunteer surveys, ensuring benchmarking against previous surveys.	Reduction in absenteeism. Identify appropriate activities to improve staff and volunteer experience.	Chief Executive Officer Service Delivery Manager	Annual surveys carried out, with both staff and volunteers.
To invest in our volunteers and recognise the value of volunteering with CARF.	Increased volunteer numbers. Improved volunteer retention. Increased volunteer satisfaction.	Learning and Development Officer Senior Management Team Extended Management Team	Learning and Development Officer to reference in Annual Training Report.
Revamp of adviser training programme to better reflect the needs of potential volunteers.	Increased volunteer confidence. Volunteers quicker to progress to full advice. Improved client experience. Decreased volunteer turnover.	Learning and Development Officer Extended Management Team	Annual surveys carried out, with both staff and volunteers.
Identify and develop relationships with local training providers, to increase available opportunities for staff and volunteers.	Opportunities with Fife College. Opportunities with DYW (Developing Young Workforce). Improved knowledge in staff and volunteers. Self-ownership of personal development.	Business Development Manager Service Delivery Manager Learning and Development Officer	Training opportunities available throughout year for staff and volunteers.
Achieve "Investing in Volunteers" award.	Accredited with award. Increased volunteer numbers. Improved volunteer retention. Increased volunteer satisfaction.	Learning and Development Officer Service Delivery Manager	Accreditation to be achieved by summer 2024.

Appendix 2

CARF currently work in partnership with the following organisations:

Fife Council
Macmillan Cancer Support
Citizens Advice Scotland
Frontline Fife
Greener Kirkcaldy
Barnardos
Fife Health & Social Care Partnership
BRAG Enterprises
NHS Fife
Fife Gingerbread
Trussell Trust
Scottish Legal Aid Board

The projects delivered within these partnerships are:

Macmillan Project
Making it Work for Families
Making it Work for Lone Parents
Benefit Take up Campaign
Armed Services Advice Project
Patient Advice & Support Service
Pension Wise
Boosting Budgets
Transition 2 Employment
Making Justice Work
Family Approach Project
Stronger Families Project
The Harbour Project
Carers Income Maximisation Project
Maternity Services Project
Glenrothes Foodbank Project
FHS4NHS
Cupar Foodbank Project
Healthy Heating
Money Talk Plus




Appendix 3

CARF Board of Directors as of August 2023 comprises:

Chairman	Vice Chair	Directors
Peter McTiernan	Maureen Lyall	Jean Ferguson Richard Thomson Martin Davidson Lilian Hamilton Matthew Bruce Alistair Cairns David Redpath

In addition, Board Meetings are attended by a Link Officer from Fife Council and a Development Officer from Citizens Advice Scotland. The Chief Executive Officer, Finance and Resources Manager and Business Development Manager also attend Board Meetings alongside the Business Support Officer as note taker and a Staff Representative.

The Senior Management Team of CARF consists of the following roles:

	Chief Executive David Redpath	
	Finance & Resources Manager Angela Angel	
		Service Delivery Manager Jaq McDonald
	Business Development Manager Sarah Somerville	
		ICT Manager Mike Gillan

Budget Income 01/04/23 to 31/03/24																				
Income	CARF Core	Trussell Trust	Pension Wise	Macmillan	PASS	SLAB MJW	Healthy Heating	IFS MIWFF	ASAP	Family Approach	Money Talk+	BRAG T2E	Boosting Budgets	NHS FHC	Stronger Families	Benefit Take-Up	Maternity Services	MIWPL	HSCP Carers	Total
Life Council	1,955,191												48,750			71,166	42,733			2,117,840
BRAG												51,000*								51,000
FC Health & Social Care				25,844															142,112	167,956
Macmillan				60,114																60,114
INHS														19,589*	*					19,589
Citizens Advice Scotland	15,898		56,439		39,196				48,714		219,182									379,429
Life Gingerbread								36,863		54,564								55,001		146,428
Barnardos															44,139					44,139
Greener Kirkcaldy							52,067													52,067
Trussell Trust		74,802																		74,802
SLAB						51,462														51,462
Bank Interest	10,000																			10,000
Total	1,981,089	74,802	56,439	85,958	39,196	51,462	52,067	36,863	48,714	54,564	219,182	51,000	48,750	19,589	44,139	71,166	42,733	55,001	142,112	3,174,826
* Currently funded to 31/12 but projected to 31/03/24																				
* NHS FHC will end on 31/08/23																				

Appendix 5

Summary Expenditure 01/04/23 to 31/03/24																				
Expenditure	CARF/ MA	Trussell Trust	Pension Wise	Macmillan	PASS	SLAB MJW	Healthy Heating	IFS MIWFF	ASAP	Family Approach	Money Talk+	BRAG T2E	Boosting Budgets	NHS FHC	Stronger Families	Benefit Take-Up	Maternity Services	MIWLP	HSCP Carers	Total
Salaries	1,771,146	59,943	46,227	73,931	42,733	51,041	48,843	29,440	50,309	46,409	198,422	43,674	41,003	17,499	45,652	50,762	36,021	47,677	123,113	2,823,845
Other Staff Costs	18,437	2,755	912	2,218	0	408	868	1,067	400	1,102	3,300	1,295	1,639	520	900	1,582	1,114	1,329	3,379	43,225
Property Costs	91,995	200	0	3,691	0	36	85	1,985	30	2,460	9,600	2,465	2,464	1,080	1,722	2,534	2,045	2,405	7,529	132,326
Supplies & Services	114,070	3,941	0	3,538	0	924	876	2,206	448	2,328	4,740	1,241	1,306	485	1,165	9,339	1,220	1,365	5,227	154,419
Administration	23,063	628	0	520	0	260	265	165	165	265	1,060	265	278	70	165	4,889	273	165	804	33,300
Total	2,018,711	67,467	47,139	83,898	42,733	52,669	50,937	34,863	51,352	52,564	217,122	48,940	46,690	19,654	49,604	69,106	40,673	52,941	140,052	3,187,115

Appendix 6

	Monday	Tuesday	Wednesday	Thursday	Friday
Dunfermline Office Maygate Exchange, Enterprise Hub, Maygate, Dunfermline APPOINTMENTS AVAILABLE	Face to face appointments all day	AM – callbacks AM - triage PM - triage	AM – face to face PM - triage		
Cowdenbeath Office 322 High Street, Cowdenbeath, KY4 9NT APPOINTMENTS AVAILABLE	AM – face to face AM - triage AM - callbacks PM - triage			AM – face to face AM - triage AM - callbacks PM – callbacks	AM – face to face
Glenrothes Office Units 7-8, Craig Mitchell House, Glenrothes KY7 5QF APPOINTMENTS AVAILABLE		AM- F2F AM - triage PM – Callbacks PM – face to face		AM – triage AM - face to face	AM – triage AM - face to face
Kirkcaldy Office New Volunteer House, 16 East Fergus Place, KY11 1XT APPOINTMENTS AVAILABLE	AM – face to face	AM – triage training	AM – face to face	AM - Callbacks	AM – face to face AM - triage PM – callbacks PM - face to face
Cupar Office County Buildings, St Catherine Street, Cupar, KY15 4TA APPOINTMENTS AVAILABLE		AM – face to face	AM – face to face AM - triage PM - triage		AM – callbacks AM - triage PM – callbacks PM - triage
Leven Greig Institute, Forth Street, Leven, Fife KY8 4PF APPOINTMENTS AVAILABLE	AM - callbacks AM - triage PM – callbacks PM - triage	AM – callbacks AM - face to face PM – callbacks PM - triage		AM – callbacks AM - face to face PM – triage PM - callbacks	

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Money Advice Helpline	0345 140 0094
Welfare Reform	0345 140 0092
Macmillan Fife Welfare Benefits Partnership	0345 140 0091
Textphone	0787 2677 904

This Business Plan is available as a PDF file at www.cabfife.org.uk

Other formats available upon request.



Citizens Advice and Rights Fife is registered as a charity in Scotland No SC0270 and a Company Limited by Guarantee No. 178060