

North Bristol Advice Centre

Business Plan

**2004/5
- 2006/7**

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FOREWORD

Preparing a new business plan gives us the opportunity not just to look forward, but also to look back at past achievements.

Over the period of the last plan (2001/2002 - 2003/4) we have:

- established NBAC in its new premises in Gainsborough Square
- completed our new community training venue - The Langley Centre
- dramatically increased the amount of money gained for clients
- doubled staff numbers
- added 3 additional outreach services and two specialist in-house services (provided by partner agencies)
- converted the upstairs flat at the Gainsborough Square premises to extend our office space



North Bristol Advice Centre



Members of Ebenezer Church lend a hand converting the flat

Not surprisingly, after this spurt of growth, we now need a period of consolidation and this is the theme of our new plan.

Over the last three years NBAC has pioneered a dynamic model of local development, characterised by:

- a well targeted and successful service responding to local needs
- wholly-owned local premises providing stability and asset growth plus accommodation for partner agencies
- a training venue for local people which also generates a useful income stream



The Langley Centre in use

We think this model provides an example of local enterprise, self-reliance and sound management, which is hard to beat. We intend to consolidate and strengthen it over the next three years.

I would like to thank our staff and volunteers for their dedication and hard work. NBAC's excellent reputation, its value-for-money service and its solid track record are achievements to be proud of. We are grateful to all our funders and hope that this 3-year plan will attract their continuing support.

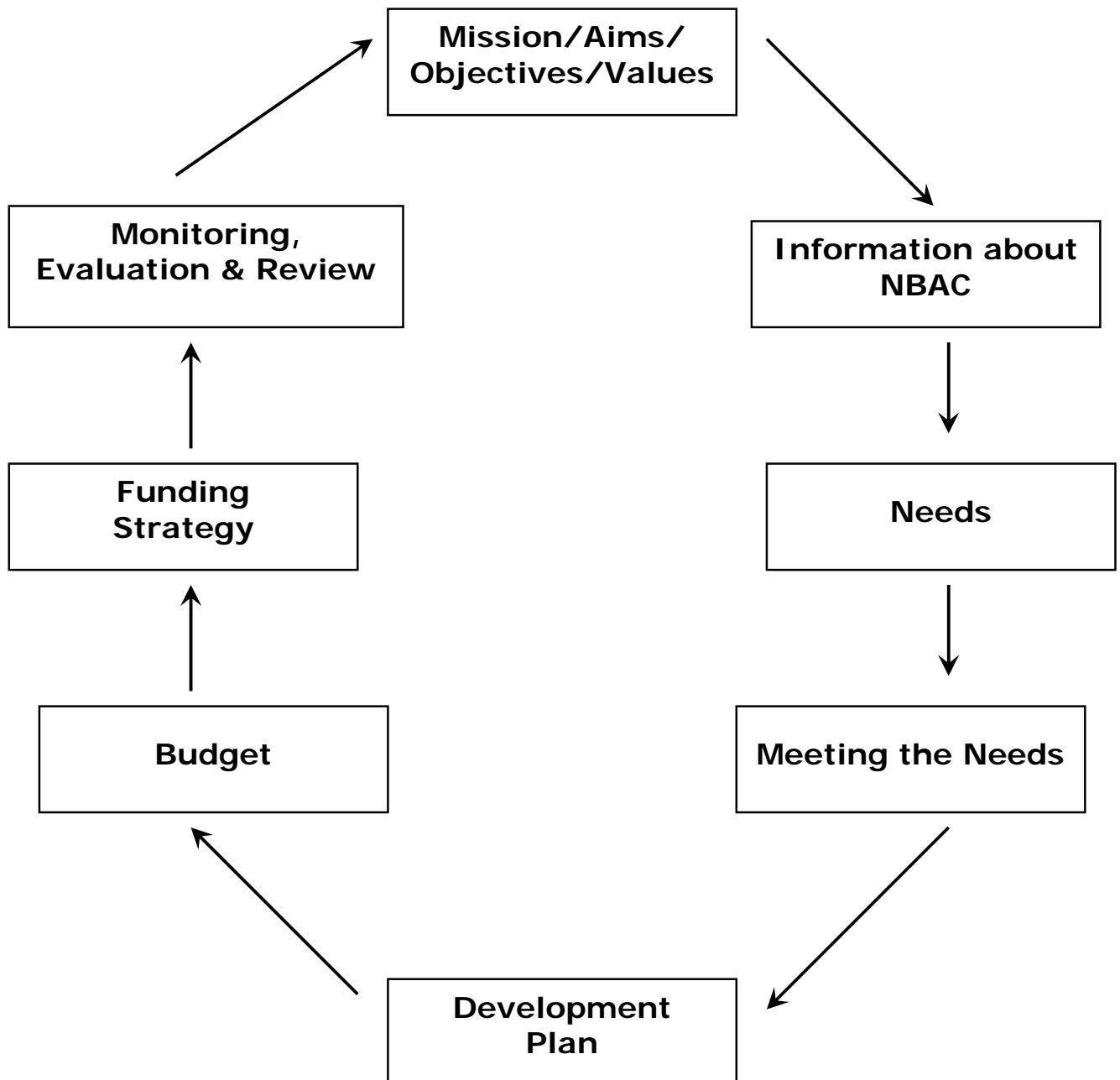
Oliver Shirley, Chair

BUSINESS PLAN METHODOLOGY

The key to our success is 'learning by doing': setting objectives, taking action, learning from the results and using that learning to set a new course for the future.

Our business plan follows the logic of this 'action learning' cycle. We have reviewed our mission, aims, objectives and values then looked at local needs and gaps in provision. We have agreed what should be done and laid out strategic priorities and targets in the form of a development plan. This has been translated into a budget supported by a funding strategy. We will continually monitor results and will review progress on a six monthly basis.

Each of the boxes in the diagram below is represented by a section in the business plan.



1. MISSION, AIMS, OBJECTIVES AND VALUES

Located in Lockleaze, Bristol, NBAC is a community-based advice centre. It is a registered charity and a company limited by guarantee.

NBAC's **mission** is:

"To combat poverty and contribute to the process of empowerment by providing free, confidential, high quality advice and information for people in North Bristol and the BS32 and BS34 areas of South Gloucestershire"

Our **aims** are to improve access to advice and information for all sections of the community, to increase the take-up of legal entitlements and to contribute to the development of social policy.

The core **values** which underpin our mission, include a belief that:

- providing advice, information, support and advocacy will help empower individuals to secure their rights and gain access to the services and entitlements that are available to them;
- promoting equal opportunities and challenging discrimination are essential in achieving our mission;
- achieving high professional standards and providing a supportive work environment for staff and volunteers are key factors in delivering an effective service.

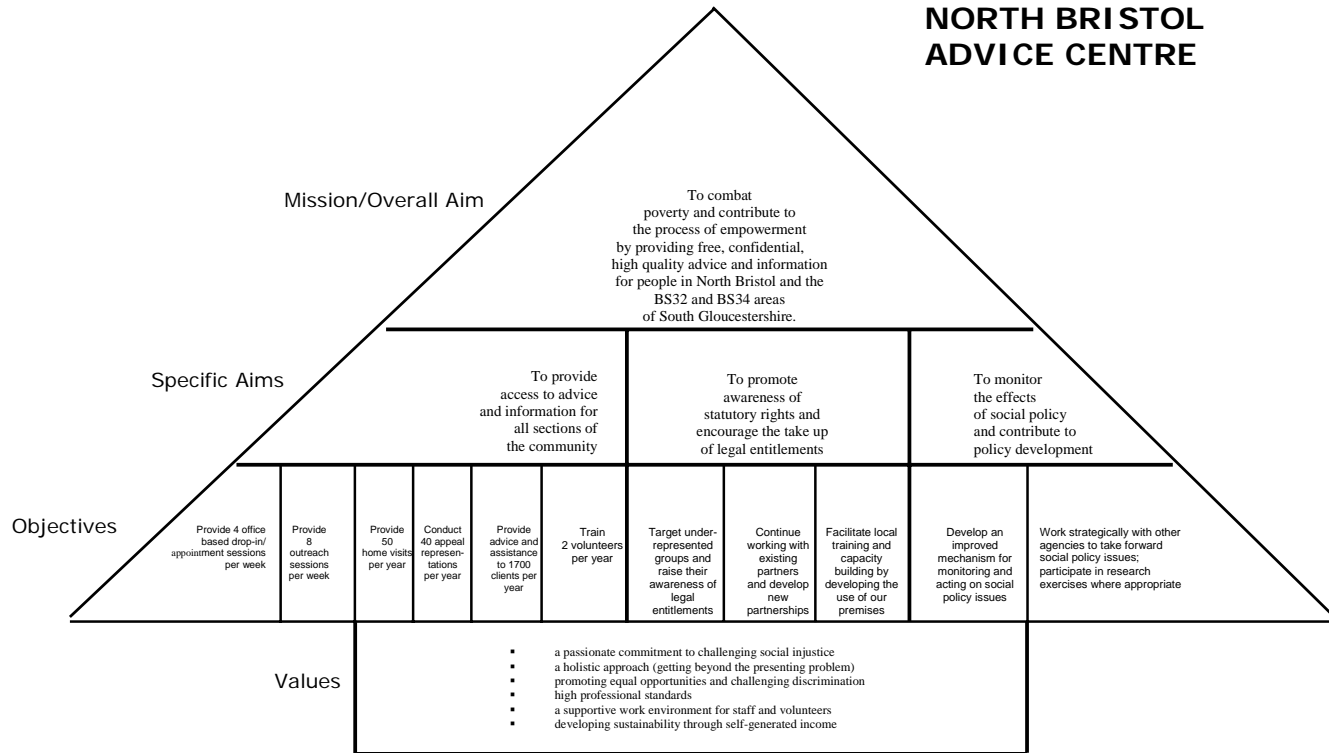
The Impact of our Service:

In 2003 we advised 1655 new clients, 849 of whom had either a physical or mental disability. Our work resulted in £748,500 in previously unclaimed benefits and charity payments. Using the New Economics Foundation Multiple (LM3) this generated £1.5m for the local economy and (according to University of Strathclyde research) created the equivalent of 15 local jobs. Benefits take-up directly contributes to neighbourhood renewal. For every £1 spent with local traders 80p remains in the local community, compared with only 20p from every £1 spent with national traders.

Take-up of benefits also reduces pressure on public services – education, health and social services. Raising household income levels can alleviate many of the wider consequences of poverty. These include poor physical and mental health, increased risk of premature death, feelings of stress and low self-esteem, inability to afford basic necessities such as fresh food and adequate heating, and forced social exclusion.

Mission Triangle

The overall purpose of NBAC is encapsulated in the mission triangle below. This shows how measurable objectives relate to specific aims covering different areas of work and how everything contributes to the overall mission. The whole enterprise is underpinned by a set of basic principles or values.



2. INFORMATION ABOUT NBAC

a) History and Key Achievements

NBAC has a history of collaboration with other voluntary agencies and of continuous development and innovation.

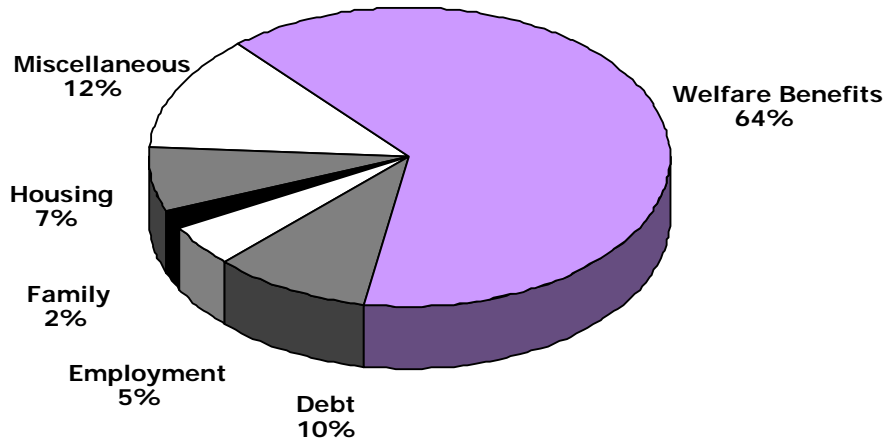
- Established in 1984 as an "aid and information centre"
- 1986 - secured funding and employed its first workers
- 1987 - employed its first welfare rights advisors. Became a member of the National Federation of Independent Advice Centres
- 1996 - successful bid to National Lottery Charities Board enabled us to develop an outreach session in Southmead
- 1997 - became a registered charity and a company limited by guarantee
- 1997 - change of name to North Bristol Advice Centre to reflect growing demand from across North Bristol
- 1998 - support from Stoke Gifford Parish Council enabled us to open weekly advice session in Stoke Gifford. Growing number of enquiries from South Gloucestershire
- 1999 - long awaited move to shop front premises in Gainsborough Square
- 2000 - contract to provide specialist welfare rights advice funded by the Legal Services Commission
- 2000 - additional funding secured to develop extra advice sessions in Southmead
- 2000 - specialist housing advice provided weekly by Shelter at main office
- 2000 - specialist debt advice provided weekly by Bristol Debt Advice Centre
- 2001 – recruitment of additional staff and a new outreach service in Lawrence Weston
- 2002 – completion of The Langley Centre – community training venue
- 2003 - new home and hospital advice service funded by Neighbourhood Renewal
- 2003 - new advice service for families with children aged 0-3 funded by SureStart
- 2003 – work starts on new office development
- 2003 – new service provided by Victim Support Bristol
- 2003 - £748,500 raised in previously unclaimed benefits and charity payments

b) Details of Current Service Provision

Sessions	Days	Times
Drop-in Sessions		
North Bristol Advice Centre (Lockleaze)	Monday & Friday	9.30-12.30
Southmead Health Centre	Thursday	1.30-4.30
Sea Mills Surgery	Thursday	1.30-4.30
Weston Ward Southmead Hospital	Wednesday	1.30-4.30
Appointment Sessions		
Little Stoke Community Hall	Wednesday	1.00-4.00
Southmead Health Centre	Tuesday	9.30-12.30
Lawrence Weston	Monday	9.30-12.30
North Bristol Advice Centre (Lockleaze)	Tuesday Wednesday	9.30-12.30 1.00-4.00
Patchway	Tuesday	1.30-4.30
Other Services		
Bristol Debt Advice Centre	Thursday	2.00-4.00
Connexions	Thursday	Morning
Purdown Credit Union	Tuesday	9.30-10.30
Shelter (specialist housing advice)	Tuesday	1.00-4.00
Victim Support (Bristol)	Thursday	2.00-4.00

October 2004

Areas of Advice – January-December 2003

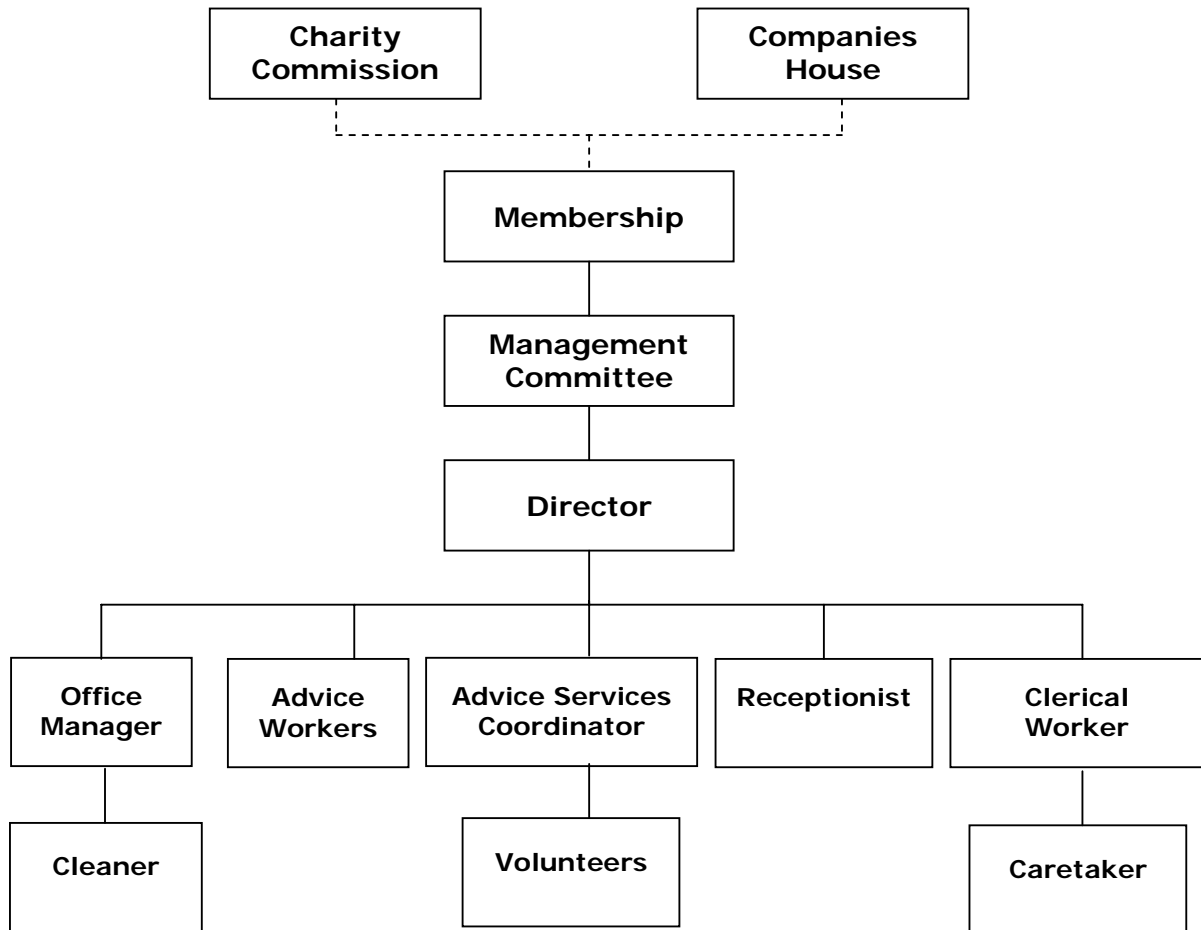


c) Organisational Structure

The advice centre is managed by its Management Committee, which is elected each year at an Annual General Meeting. NBAC's membership is drawn from the local community. Management Committee members are charity trustees who have legal responsibility for the general control and management of the advice centre, including monitoring the financial position at each monthly committee meeting.

The Committee is responsible for ensuring that the advice centre complies with the Advice UK Membership Scheme, charity legislation and company law. In practice, day-to-day management and staff supervision is delegated to the Director.

North Bristol Advice Centre's Governance Structure



d) NBAC Staff Team



NBAC Staff Team - 2004

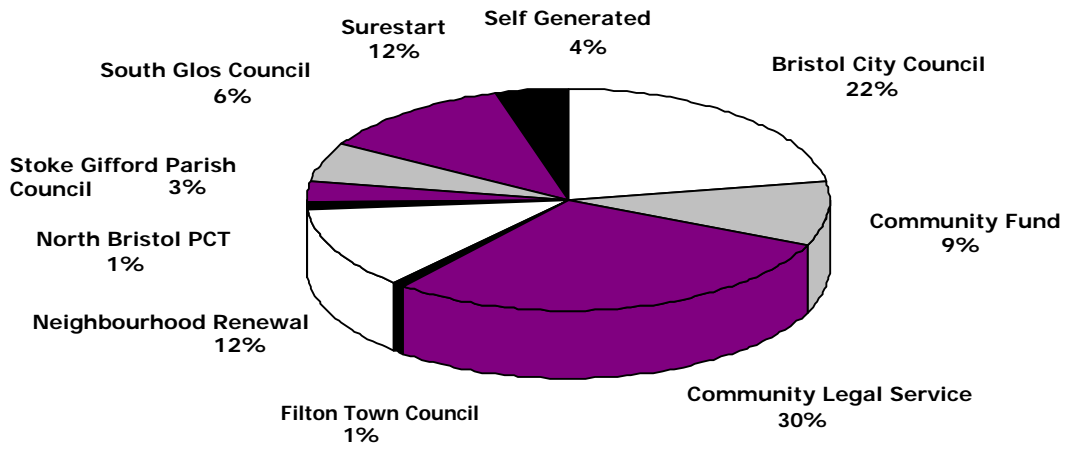
Mary Brimmer
Marjo de Best
Anne Doughty
Liz Freeman
Sally Gapper
Linda Gilmour
Chris Green
Kerry Haskins
Miranda Jubb
Laura Jueterbock
Kate Lines
Carol Sage

Casework Supervisor
Advice Worker
Advice Services Coordinator
Casework Supervisor
Director
Advice Worker
Office Manager
Clerical Worker
Advice Worker
Advice Worker
Advice Worker
Receptionist

Roger Daniels
Jude Pontin
Rocio Tjalve
Mandy Williams

Caretaker
Advice Support Worker
Advice Support Worker
Admin Volunteer/Cleaner

e) Main Funders



(2003/2004 - Total income £289,808)



Staff, colleagues and funders enjoying NBAC's 20th anniversary celebrations 22nd September 2004

f) SWOT Analysis

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Dynamic outward looking organisation • Supportive working environment/established team • Well rooted in local community • Exceptionally well managed and administered/steady managed growth • Successful outcomes/client satisfaction, evidenced in client surveys • Committed board of trustees 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Heavy workloads • Limited number of trustees • Financial uncertainty
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • To improve effectiveness of advice work by targeting of resources • To develop funding of NBAC services by means of public service agreements • To bring about change through involvement in social policy work • New funding streams • Developing the use of the Langley Centre • Developing the use of volunteers • Communications days to improve internal communication • Building on our unique profile and structure • Expanding the board of directors 	<p>THREATS</p> <ul style="list-style-type: none"> • Continuing funding pressures • Demands of external funders/pressure to change culture • Voluntary sector independence under threat • Trustee succession not secure • Sustainability of the core not secure

g) Comments from Clients

"I wish to express my undying gratitude to North Bristol Advice Centre. When I found myself in a desperate and hopeless situation, the Centre was the only organisation from which I could obtain help. Thanks to the kindness and efficiency I found there, my dreadful problem was resolved and for this I shall be forever grateful."

"A big 'thank you' for all your help and support. Everything has been very much appreciated".

"Thank you for all your help over the past few years: you have no idea how much your friendliness and willingness to listen has helped"

"I'd like to thank you for the help you gave me when my sister brought me to see you. I was very distressed and your sympathetic understanding was something I've never experienced before"

"We wish to thank you for the concern you have shown regarding my husband's condition. You have been extremely helpful and we thank you for your efforts in getting us the donation"



Marjo de Best advising a client



Kerry Haskins – Admin Worker



Rocio Tjalve – Advice Support Worker



Linda Gilmour advising a client

3. NEEDS

The communities we serve are all areas of high social need and score highly on all the poverty indices. A large part of our work concerns the take-up of disability benefits.

a) Community and Client Needs

A detailed comparison has been made between NBAC's client profile and the profile of the community as a whole within our area of benefit. This indicates that the following groups are under-represented at NBAC and are likely to have unmet needs:

- families with young children
- people from black and minority ethnic communities

Another unmet need is in the area of monitoring social policy. NBAC intends to do more to take forward social policy issues and lobby for change. An important current issue is the link between poverty and ill health.

Action to meet these needs is discussed in Section 4a below.

b) NBAC Organisational Needs

The key organisational needs are:

- managing staff workloads to limit stress
- achieving sustainable long-term funding (especially for 'core' activities)
- developing and implementing a succession strategy for management committee members
- managing internal communications to maximise effectiveness and minimise conflict

Action to meet these needs is discussed in Section 4b below.

4. MEETING THE NEEDS

To meet the needs identified in 3a and 3b above and to respond to the opportunities and threats identified in 2f above, our priorities for 2004/5 – 2006/7 are as follows:

a) Service Development Priorities

- work closely with SureStart to respond to the needs of families with young children
- develop links with the Taharka project and other organisations to improve access to our services for people from black and minority ethnic groups
- develop welfare rights take-up work in South Gloucestershire by means of a public service agreement
- focus on key areas of need (eg. advice for hospital patients, advice for older or disabled people being cared for at home) so as to maximise effectiveness by better targeting of resources
- take steps to increase the level of awareness of NBAC among local health professionals and social work teams so as to increase referrals
- develop an improved mechanism for monitoring and acting on social policy issues and work strategically with other agencies to take these issues forward

b) Organisational Development Priorities

- manage workloads by using recently extended office space to improve working efficiency
- secure continuation funding from current key funders
- implement a funding strategy aimed at securing new long-term funders (particularly local employers)
- develop a strategy to cover culmination of current lottery funding in 2007
- draw up and implement a succession strategy for management committee members
- hold regular development days focusing on internal communications

c) Marketing and Promotion

Marketing to clients:

Focused campaigns will be undertaken to improve targeting by raising awareness among the under-represented groups identified in 3a) above

Marketing to funders:

A market analysis has indicated that opportunities exist in the following areas:

- sponsorship by local employers
- funding for services tackling the links between poverty and ill health

A funding strategy to develop these target markets will be implemented.

NBAC will also work closely with Advice Centres for Avon (ACFA) to raise the profile of the advice sector locally. In particular NBAC will play a key role in Bristol City Council's current review of advice services.

d) Overall Development Strategy

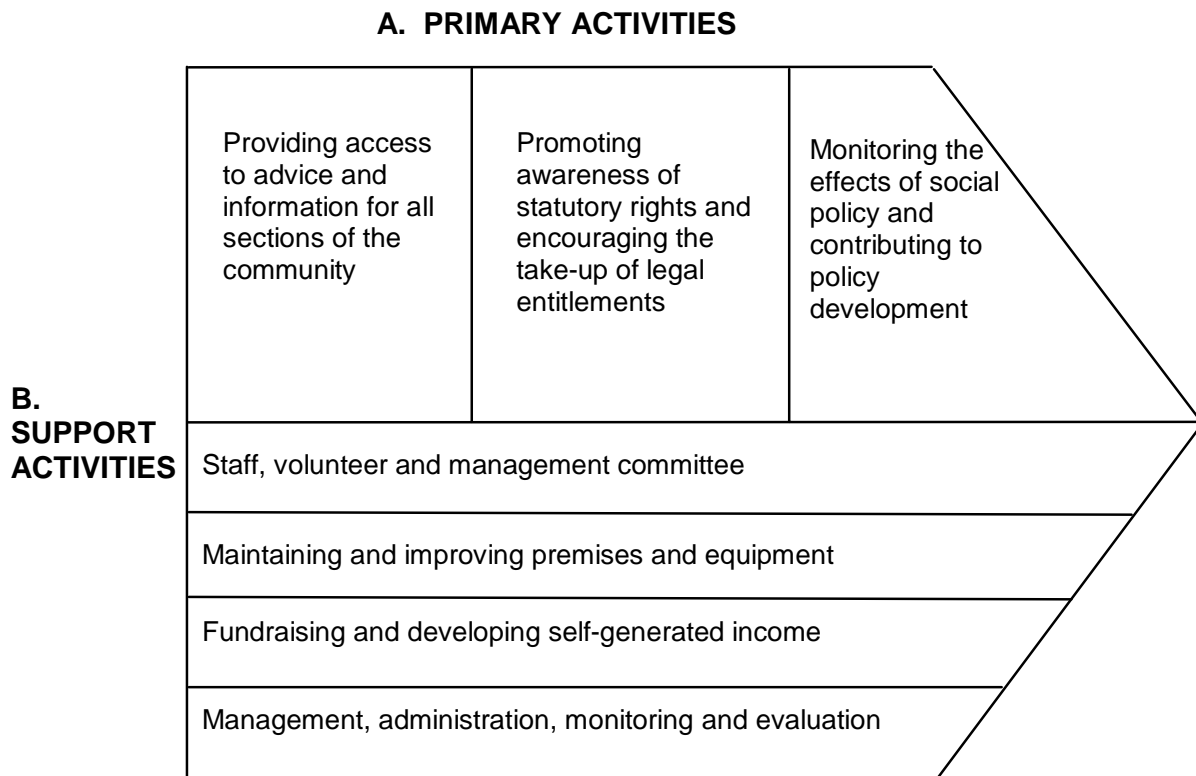
The next three years are intended to be a period of consolidation. It is not intended to increase services in absolute terms or to increase staff numbers. The development priorities identified above are intended to achieve better targeting, to manage workloads and to improve NBAC's effectiveness in service delivery and in contributing to social policy development. The overall budget of NBAC is not projected to rise in real terms.

5. DEVELOPMENT PLAN

Our 3-year development plan is divided into two parts:

Part A – relates to the **primary activities** of NBAC as outlined in the mission triangle in Section 1 and the list of priorities in 4a.

Part B – relates to essential **support activities** without which NBAC’s aims and objectives could not be achieved. These priorities are listed in 4b.



B. SUPPORT ACTIVITIES

B. SUPPORT ACTIVITIES			Timescales		
			2004/5	2005/6	2006/7
Key Areas	Objectives	Targets			
Staff, Volunteer and Management Committee Development	Manage staff workloads to achieve acceptable levels	Manageable caseload appropriate for each member of staff	██████████		
	Increase number of management committee members and extend range of skills	Draw up and implement a succession strategy for board members	██████████		
	Ensure all staff and volunteers have adequate training	Review current levels of training provision. Draw up and implement a training strategy	██		
	Ensure good internal communications	Hold staff development days at 6 monthly intervals	██ ██ ██ ██ ██ ██		
Maintaining and Improving Premises and Equipment	Use increased office space to improve efficiency and reduce stress	Re-organise workspace to include new offices by June 2004	██████		
	Develop and maintain appropriate IT systems	Maintain existing system. Upgrade as appropriate	██		
	Maximise capacity of Langley Centre to increase self-generated income	Review opportunities to extend accommodation and plan & implement re-development if appropriate		████████████████████	
Fundraising and Developing Self-Generated Income	Secure adequate long-term funding to ensure sustainability	Secure follow-on funding for current funding sources. Implement long-term funding strategy	██		
	Increase self-generated income to underpin sustainability	Develop use of Langley Centre to increase contribution to 5% of annual turnover	██		
	Maintain and increase current level of core funding	Complete applications and monitoring forms for core funding agencies	██		
	Maintain present level of CLS funding	Continue to monitor services to meet CLS requirements	██		
Management, Administration Monitoring and Evaluation	Ensure adequate short-term and long-term management	Review management systems and possibly strengthen strategic perspective		██████████	
	Maintain efficiency of admin systems	Review admin systems and provide additional support if necessary		██████████	
	Provide optimum level of support to advice workers to reduce stress and manage workloads	Review current systems and increase support if necessary	██		

6. 3-YEAR INCOME AND EXPENDITURE BUDGET

	2004/5	2005/6	2006/7
Key Assumptions	<i>No increase in overall service levels 3% inflation increase</i>	<i>No increase in overall service levels 3% inflation increase</i>	<i>No increase in overall service levels 3% inflation increase</i>
Income			
Age Concern	0	9000	0
BCC – Neighbourhood & Housing	49452	50935	52767
BCC (one off payment)	10000	0	0
Big Lottery	57893	30773	32648
Community Legal Service	82988	82988	82988
Filton Town Council	3000	3000	3000
Neighbourhood Renewal	34732	37747	38879
Pension Service Partnership Fund	0	26780	33919
Primary Health Care Trust	3500	3500	3500
South Gloucestershire Council	5706	5706	5706
South Glos Council – PSA	19411	19411	19411
Stoke Gifford Parish Council	9000	9000	9000
SureStart	23316	23316	24015
Disbursements	2000	2000	2000
Donations	420	420	450
Fundraising Target	15000	15000	15000
Hire of Langley Centre	6000	8000	9530
Interest on Bank Account	900	600	700
Management Fees	2724	2724	2890
Room hire and Services	2640	3840	3955
B/Fwd Amount	12000	13426	13837
Total Income	340682	348166	354195
Expenditure			
AGM expenses	450	450	463
Business Loan	6384	6384	6384
Cleaning Costs	1560	1600	1697
Computer Supplies and Software	2900	2987	3077
Computer Support	2000	2060	2122
Disbursements (CLS)	2000	2000	2000
Expenses – Mgt Committee	300	300	309
Expenses – Staff	1320	1360	1400
Expenses – Volunteers	1500	1545	1591
Insurance	2500	3300	3399
Interpreters' Fees	300	300	309
Langley Centre	3000	3000	3090
Maintenance & Minor Repairs	1020	1050	1082
Office Equipment	3000	3090	3183
Photocopier	1500	2000	2060
Printing & Publicity	2000	2060	2122
Professional Fees	1600	1650	1700
Rates	420	690	711
Recruitment	3000	3090	3183
Reference Materials (inc. NACAB)	2650	3000	3090
Salary Costs	256842	260948	268776
Stationery & Postage	4680	4820	4965
Subscriptions & Memberships	600	600	618
Sundries	120	120	124
Telephone	5500	5665	5835
Training	5000	5150	5305
Travel Expenses - Clients	250	250	258
Utilities	2500	2500	2575
VAT	12360	12360	12360
Total Expenditure	327256	334329	343784
Surplus/Deficit	13426	13837	10411

7. FUNDING STRATEGY

a) Fundraising Action Plan

Fundraising Action	Date	Who Responsible
Secure continuation funding from current key funders	2004 - 2005	Director
Secure Public Service Level Agreement with South Gloucestershire Council	2004	Director
Develop exit strategy for current support from Community Fund for 2007	2005 – 2006	Director
Complete applications and monitoring forms for core funding sources	2004 onwards	Director
Implement long-term funding strategy	2004	Sub Committee
Increase income from Langley Centre to 5% of annual NBAC turnover	2004 – 2007	Director
Explore additional grant and contract funding opportunities	2006 - 2007	Director
Increase funding from other sources	2004 - 2007	Director

b) Contingency Arrangements

If we fail to attract adequate funding, the Management Committee will review NBAC objectives (see mission triangle) to achieve economies while protecting core services.

8. MONITORING, EVALUATION AND REVIEW

The overall purpose of monitoring, evaluation and review is to ensure that NBAC learns from experience and adapts to change so as to have the best chance of survival and success.

- Service delivery will be monitored against targets on an ongoing basis as at present. Variances will be noted and remedial action taken.
- Budgets and cash flow will be monitored by comparing forecast with actuals on a monthly basis as at present. Variances will be noted and remedial action taken.
- The whole business plan will be reviewed twice a year, as at present. If NBAC has wholly or partly failed to achieve one of its objectives either steps will be taken to improve performance or the objective will be modified. Modifying an objective would represent a considered response to changed local needs or shortage of available resources.

APPENDICES

Appendix A	Management Committee Member Profiles
Appendix B	Staff Profiles/Responsibilities
Appendix C	Risk Analysis

APPENDIX A

MANAGEMENT COMMITTEE MEMBER PROFILES

<p>Oliver Shirley Chair</p>	<ul style="list-style-type: none"> • Voluntary sector trainer and consultant (20 years experience) • Tutor for Bristol University (Dept of Engineering Management) • Former trustee and company director of The International Health Exchange, London • Former rural development worker in Botswana • Degree in English and diplomas in Agriculture & Management Studies
<p>Isabel Webley Secretary</p>	<ul style="list-style-type: none"> • English teacher at Romney Avenue School until retiring • School Governor for 8 years • Treasurer for the local Labour Party
<p>Joy Langley Treasurer</p>	<ul style="list-style-type: none"> • Founder member of the Advice Centre • Community involvement including organising Lockleaze Neighbourhood festival • School Governor, Filton Avenue Nursery School • President of Lockleaze Community Association • Awarded Lord Mayor of Bristol award 2002 and the MBE in 2003
<p>Emma Bagley</p>	<ul style="list-style-type: none"> • Ex administrative volunteer with NBAC • Employee for Sainsburys
<p>Catherine Edwards (left December 2004)</p>	<ul style="list-style-type: none"> • Solicitor • Specialises in commercial contracts
<p>Christina Grey*</p>	<ul style="list-style-type: none"> • Senior Health Promotion Specialist
<p>David Walwin*</p>	<ul style="list-style-type: none"> • Director of fundraising company • Legacy Manager for St Peters Hospice • Lives locally
<p>Cllr J Hutchinson*</p>	<ul style="list-style-type: none"> • Representing Filton Town Council
<p>Cllr Tony Davies*</p>	<ul style="list-style-type: none"> • Representing Stoke Gifford Parish Council

*Not trustees of NBAC

STAFF PROFILES/RESPONSIBILITIES

<p>Mary Brimmer Casework Supervisor Start date: 30/11/1992</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote awareness of statutory rights and encourage the take up of legal entitlements • To undertake Casework Supervisor responsibilities in line with NBAC & CLS policies and procedures • To plan and implement a volunteer training programme
<p>Marjo de Best Advice Worker Start Date: 01/08/1994</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote the awareness of statutory rights and encourage the take up of legal entitlement • To adhere to all NBAC policies and procedures
<p>Anne Doughty Advice Services Co-ordinator Start date: 01/04/2003</p>	<ul style="list-style-type: none"> • To be responsible for co-ordinating service delivery within the aims, principles and policies of NBAC • To co-ordinate NBAC's Volunteer Training Programme • To develop an effective Social Policy programme and in conjunction with staff ensure that systems and procedures are instigated
<p>Elizabeth Freeman Casework Supervisor Start date: 01/07/1998</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote awareness of statutory rights and encourage the take up of legal entitlements • To undertake Casework Supervisor responsibilities in line with NBAC & CLS policies and procedures
<p>Sally Gapper Director Start date: 01/08/1990</p>	<ul style="list-style-type: none"> • To be responsible to the Management Committee for all aspects of the running of the service. • To manage and develop NBAC, its staff and volunteers. • To ensure NBAC provides an effective and relevant service to the community. • To manage and ensure the proper financial management in accordance with the treasurer and the relevant law.

<p>Linda Gilmour Advice Worker Start date: 07/09/1995</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote the awareness of statutory rights and encourage the take up of legal entitlement • To adhere to all NBAC policy and procedures
<p>Chris Green Office Manager Start date: 01/11/1994</p>	<ul style="list-style-type: none"> • Deputise for the Director in all financial and office operational procedures • Assist in the day to day administration of the project and work in partnership with the Director • Develop and maintain an IT strategy and ensure all data is backed up on a daily basis • Maintain and manage payroll and pension systems • Maintain and manage paying and raising invoices
<p>Kerry Haskins Clerical Worker Start date: 11/11/2002</p>	<ul style="list-style-type: none"> • To manage all elements of client file administration within Community legal Service procedures • To provide cover for reception • To provide clerical support to advice workers
<p>Laura Jueterbock Advice Worker Start Date: 14/06/04</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote awareness of statutory rights and encourage the take up of legal entitlements • To undertake home visits • To adhere to all NBAC policy and procedures
<p>Miranda Jubb Advice Worker Start Date: 01/04/04</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote awareness of statutory rights and encourage the take up of legal entitlements • To adhere to all NBAC policy and procedures
<p>Kate Lines Advice Worker Start date: 07/01/2002</p>	<ul style="list-style-type: none"> • To provide an advice service to individuals • To promote the awareness of statutory rights and encourage the take up of legal entitlement • To adhere to all NBAC policy and procedures
<p>Carol Sage Receptionist Start date: 11/11/2002</p>	<ul style="list-style-type: none"> • To be the first point of contact at the advice centre for clients and callers • To manage the reception function • To provide clerical support to the team

RISK ANALYSIS

Potential Risk <i>indicate high/medium or low risk</i>	Potential Impact	Steps to Mitigate Risk
Governance and Management		
The charity lacks direction, strategy and forward planning.	<ul style="list-style-type: none"> ▪ The charity drifts with no clear objectives, priorities or plans. ▪ Issues are addressed piecemeal with no strategic reference. ▪ Needs of beneficiaries not fully addressed. ▪ Financial management difficulties. ▪ Loss of reputation. 	<ul style="list-style-type: none"> ▪ Creation of a strategic plan which sets out the key aims, objectives and policies. ▪ Creation of financial plans and budgets. ▪ Use of job plans and targets. ▪ Monitoring of financial and operational performance. ▪ Feedback from beneficiaries and funders.
Trustees lacks relevant skills or commitment	<ul style="list-style-type: none"> ▪ Charity becomes moribund or fails to achieve its purpose. ▪ Decisions are made bypassing the Board. ▪ Resentment or apathy amongst staff. ▪ Poor value for money on service delivery 	<ul style="list-style-type: none"> ▪ Skills review. ▪ Competence framework and job descriptions. ▪ Trustee training. ▪ Recruitment processes
Board of Trustees dominated by one or two individuals, or by connected individuals	<ul style="list-style-type: none"> ▪ Trustee body cannot operate effectively as strategic body. ▪ Decisions made outside of trustee body. ▪ Conflicts of interest. ▪ Pursuit of personal agenda. ▪ Culture of secrecy or deference. ▪ Arbitrary overriding of control mechanisms 	<ul style="list-style-type: none"> ▪ Consider the structure of the Board and their independence. ▪ Mechanisms agreed to deal with potential conflicts of interest. ▪ Recruitment and appointment processes and constitutional validity. ▪ Procedural framework for meetings and recording decisions.
Trustees are benefiting from charity (e.g. remuneration)	<ul style="list-style-type: none"> ▪ Reputation, moral and ethos. ▪ Impact on overall control environment. ▪ Conflicts of interest. ▪ Regulatory action. 	<ul style="list-style-type: none"> ▪ Ensure legal authority for payment or benefit. ▪ Terms and procedures to authorise/approve expenses and payments. ▪ Procedures and methods to establish fair remuneration conducted separately from "interested" trustee, e.g. remuneration committee/ benchmarking exercise.
Conflicts of interest	<ul style="list-style-type: none"> ▪ Charity unable to pursue its own interests and agenda. ▪ Decisions may not be based on relevant considerations. ▪ Impact on reputation. 	<ul style="list-style-type: none"> ▪ Understanding of trust law. ▪ Protocol for disclosure of potential conflicts of interest. ▪ Procedures for standing down on certain decisions. ▪ Recruitment and selection processes
Organisational Structure	<ul style="list-style-type: none"> ▪ Lack of information flow and poor decision making procedures. ▪ Remoteness from operational activities. ▪ Uncertainty as to roles/duties. ▪ Decisions made at inappropriate level or excessive bureaucracy. 	<ul style="list-style-type: none"> ▪ Organisation chart and clear understanding of roles and duties. ▪ Delegation and monitoring consistent with good practice and constitutional or legal requirements. ▪ Review of structure and constitutional change.
Activities potentially outside objects, powers or terms of gift (restricted funds)	<ul style="list-style-type: none"> ▪ Loss of funds available for beneficiary class. ▪ Liabilities to repay funders. ▪ Loss of funder confidence. ▪ Potential breach of trust and regulatory action. ▪ Loss of beneficiary confidence. ▪ Taxation implications (if non-qualifying expenditure). 	<ul style="list-style-type: none"> ▪ Protocol for reviewing new projects to ensure consistency with objects, powers and terms of funding. ▪ Financial systems to identify restricted funds and their application.

Potential Risk indicate high/medium or low risk	Potential Impact	Steps to Mitigate Risk
Loss of key staff	<ul style="list-style-type: none"> ▪ Experience or skills lost. ▪ Operational impact of key projects and priorities. ▪ Loss of contact base and corporate knowledge. 	<ul style="list-style-type: none"> ▪ Succession planning. ▪ Documentation of systems, plans and projects. ▪ Training programmes. ▪ Notice periods and handovers. ▪ Recruitment processes.
Reporting to trustees (accuracy, timeliness and relevance)	<ul style="list-style-type: none"> ▪ Inadequate information resulting in poor quality decision making. ▪ Failure of Board to fulfil its control functions. ▪ Board becomes remote and ill informed. 	<ul style="list-style-type: none"> ▪ Proper strategic planning, objective setting and budgeting processes. ▪ Timely and accurate project reporting. ▪ Timely and accurate financial reporting. ▪ Proper project assessment and authorisation procedures. ▪ Regular contact between trustees and their managers.
Operational Risk		
Contract risk	<ul style="list-style-type: none"> ▪ Onerous terms and conditions. ▪ Liabilities for non-performance. ▪ Non-compliance with charity's objects. ▪ Indirect subsidy of public provision 	<ul style="list-style-type: none"> ▪ Cost/project appraisal procedures. ▪ Authorisation procedures. ▪ Professional advice on terms and conditions. ▪ Performance monitoring arrangements. ▪ Insurable risks cover.
Service provision – customer satisfaction	<ul style="list-style-type: none"> ▪ Beneficiary complaints ▪ Loss of fee income. ▪ Loss of significant contracts or claims under contract. ▪ Negligence claims. ▪ Reputational risks 	<ul style="list-style-type: none"> ▪ Quality control procedures. ▪ Complaints procedures. ▪ Benchmarking of service. ▪ Insurable risks cover.
Project or service development	<ul style="list-style-type: none"> ▪ Compatibility with objects, plans and priorities. ▪ Funding and financial viability. ▪ Project viability. ▪ Skills availability 	<ul style="list-style-type: none"> ▪ Project appraisal and costing procedures, ▪ Authorisation procedures. ▪ Monitoring and reporting procedures.
Capacity and use of resources including tangible fixed assets.	<ul style="list-style-type: none"> ▪ Under-utilised or lack of building/office space. ▪ Spare capacity not being utilised or turned to account. 	<ul style="list-style-type: none"> ▪ Repair and maintenance programme. ▪ Capital expenditure budgets. ▪ Efficiency review.
Security of assets	<ul style="list-style-type: none"> ▪ Loss or damage ▪ Theft of assets. ▪ Infringements of intellectual property rights. 	<ul style="list-style-type: none"> ▪ Review of security. ▪ Asset register and inspection programme. ▪ Insurance reviews.
Fundraising	<ul style="list-style-type: none"> ▪ Unsatisfactory returns. ▪ Reputational risks of campaign or methods used. ▪ Actions of agents and commercial fundraisers. ▪ Compliance with law and regulation. 	<ul style="list-style-type: none"> ▪ Appraisal, budgeting and authorisation procedures. ▪ Review of regulatory compliance. ▪ Monitoring of the adequacy of financial returns achieved (benchmarking comparisons). ▪ Complaints review procedures. ▪ Stewardship reporting in annual report.
Employment issues	<ul style="list-style-type: none"> ▪ Employment disputes. ▪ Health and Safety issues. ▪ Claims for injury, stress, harassment, unfair dismissal. ▪ Equal opportunity issues. ▪ Adequacy of staff training. ▪ Child protection issues. ▪ Low morale. 	<ul style="list-style-type: none"> ▪ Recruitment processes. ▪ Reference and qualification checking procedures, job descriptions, contracts of employment, appraisals and feedback procedures. ▪ Job training and development. ▪ Health and safety training and monitoring. ▪ Staff vetting and legal requirement checks.

Potential Risk indicate high/medium or low risk	Potential Impact	Steps to Mitigate Risk
High staff turnover	<ul style="list-style-type: none"> ▪ Loss of experience or technical skills ▪ Recruitment costs and lead time. ▪ Training costs. ▪ Operational impact on staff moral and service delivery. 	<ul style="list-style-type: none"> ▪ Interview and assessment processes. ▪ Fair and open competition appointment for key posts. ▪ Job descriptions, performance appraisal and feedback. ▪ Conduct "exit" interviews ▪ Consider rates of pay, training, working conditions, job satisfaction.
Volunteers	<ul style="list-style-type: none"> ▪ Competencies and training. ▪ Vetting and reference procedures. ▪ Recruitment and dependency. 	<ul style="list-style-type: none"> ▪ Assessment of role, competencies. ▪ Vetting procedures. ▪ Training and supervision procedures. ▪ Development and motivation.
Health, safety and environment	<ul style="list-style-type: none"> ▪ Staff injury. ▪ Product or service liability. ▪ Ability to operate (see Compliance risks). 	<ul style="list-style-type: none"> ▪ Compliance with law and regulation. ▪ Compliance officer and training. ▪ Monitoring and reporting procedures.
Disaster recovery and planning	<ul style="list-style-type: none"> ▪ Computer system failures or loss of data. ▪ Destruction of property, equipment, records through fire, flood or similar damage. 	<ul style="list-style-type: none"> ▪ IS recovery plan? ▪ Data backup procedures and precautions. ▪ Insurance cover. ▪ Disaster recovery plan for alternative accommodation.
Procedural and systems documentation	<ul style="list-style-type: none"> ▪ Lack of awareness of procedures and policies. ▪ Actions taken without property authority 	<ul style="list-style-type: none"> ▪ Proper documentation of policies and procedures. ▪ Audit and review of systems.
Information Technology	<ul style="list-style-type: none"> ▪ Systems fail to meet operational need. ▪ Failure to innovate or update systems. ▪ Loss/corruption of data e.g. donor base. ▪ Lack of technical support. 	<ul style="list-style-type: none"> ▪ Appraisal of system needs and options. ▪ Security and authorisation procedures. ▪ Implementation and development procedures. ▪ Use of service and support contracts. ▪ Disaster recovery procedures. ▪ Outsourcing. ▪ Insurable loss.
Financial Risks		
Budgetary control and financial reporting	<ul style="list-style-type: none"> ▪ Budget does not match key objectives and priorities. ▪ Decisions made on inaccurate financial projections or reporting. ▪ Decisions made based on unreliable costing data. ▪ Inability to meet commitments or key objectives. ▪ Poor credit control. ▪ Poor case flow and treasury management. ▪ Ability to function as going concern. 	<ul style="list-style-type: none"> ▪ Budgets linked to business planning and objectives. ▪ Timely and accurate monitoring and reporting. ▪ Proper costing procedures for product or service delivery. ▪ Adequate skills base to produce and interpret budgetary and financial reporting. ▪ Procedures to review and action budget/case flow variances.
Reserves policies	<ul style="list-style-type: none"> ▪ Lack of liquidity to respond to new needs or requirements. ▪ Inability to meet commitments or planned objectives. ▪ Reputational risks if policy cannot be justified. 	<ul style="list-style-type: none"> ▪ Reserves policy linked to business plans, activities and identified financial and operating risk. ▪ Regular review of policy.
Cashflow sensitivity	<ul style="list-style-type: none"> ▪ Inability to meet commitments. ▪ Lack of liquidity to cover variance. ▪ Impact on operational activities. 	<ul style="list-style-type: none"> ▪ Adequate cashflow projections. ▪ Identification of major sensitivities. ▪ Adequate information flow from manager to trustees. ▪ Monitoring arrangements and reporting.

Potential Risk indicate high/medium or low risk	Potential Impact	Steps to Mitigate Risk
Dependency on income sources	<ul style="list-style-type: none"> ▪ Cashflow and budget impact of loss of income source. 	<ul style="list-style-type: none"> ▪ Identification of major dependencies. ▪ Adequate reserves policy. ▪ Diversification plans.
Dependency on income sources	<ul style="list-style-type: none"> ▪ Cashflow and budget impact of loss of income source. 	<ul style="list-style-type: none"> ▪ Identification of major dependencies. ▪ Adequate reserves policy. ▪ Diversification plans.
Environmental/External Factors		
Public perception	<ul style="list-style-type: none"> ▪ Impact on voluntary income. ▪ Impact on use of services by beneficiaries. 	<ul style="list-style-type: none"> ▪ Communication with supporters and beneficiaries. ▪ Quality financial, annual report and review reporting. ▪ PR training/procedures.
Adverse publicity	<ul style="list-style-type: none"> ▪ Loss of donor confidence or funding. ▪ Loss of influence. ▪ Impact on morale of staff. ▪ Loss of beneficiary confidence. 	<ul style="list-style-type: none"> ▪ Complaints procedures (both internal and external). ▪ Proper review procedures for complaints. ▪ Crisis management strategy for handling, consistency of key messages, nominated spokesperson etc.
Relationship with funders	<ul style="list-style-type: none"> ▪ Deterioration in relationship may impact on funding and support available. 	<ul style="list-style-type: none"> ▪ Regular contact and briefings to major funders. ▪ Project reporting. ▪ Meeting funders' terms, conditions and requirements.
Government policy	<ul style="list-style-type: none"> ▪ Availability of contract and grant funding. ▪ Impact of tax regime on voluntary giving. ▪ Impact of general legislation or regulation on activities undertaken. ▪ Roles of voluntary sector. 	<ul style="list-style-type: none"> ▪ Monitoring of proposed legal and regulatory changes. ▪ Membership of umbrella bodies.
Compliance Risk (law and regulation)		
Compliance with legislation and regulations	<ul style="list-style-type: none"> ▪ Fines, penalties or censure from licensing or activity regulators. ▪ Loss of licence to undertake particular activity (<i>link to operational risks</i>). ▪ Employee or consumer action for negligence. ▪ Reputational risks. 	<ul style="list-style-type: none"> ▪ Identify key legal and regulatory requirements. ▪ Allocate responsibility for key compliance procedures. ▪ Compliance monitoring and reporting. ▪ Preparation for compliance visits. ▪ Compliance reports from regulators, auditors and staff considered and actioned at appropriate level.
Taxation	<ul style="list-style-type: none"> ▪ Penalties, interest and "back duty" assessments. ▪ Loss of income e.g. failure to utilise gift aid arrangements. ▪ Loss of mandatory or discretionary rates relief. ▪ Failure to utilise tax exemptions and reliefs. 	<ul style="list-style-type: none"> ▪ PAYE compliance procedures. ▪ VAT review procedures. ▪ Understanding of exemptions and reliefs available (direct tax and VAT). ▪ Advice on employment status and contract terms. ▪ Budget and financial report identifying trading receipts and tax recoveries

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