

Name of Company

GLOUCESTER & DISTRICT CITIZENS ADVICE BUREAU

Registered Charity No

1044706

Business and Community Plan

For the provision of an outreach in the centre of Cheltenham for the
benefit of the residents of Cheltenham

Submission to Cheltenham Borough Council

Dated

20th October 2013

Submission Guidelines

Any decision made by Cheltenham Borough Council to lease its property at less than 'best consideration' will be based on an objective assessment of the benefits your service provides to the community of Cheltenham at large.

We will use the information you provide in this document to calculate the percentage rental discount your organisation is entitled to upon the renewal of your lease agreement with Cheltenham Borough Council.

Rental discounts will be based upon the degree to which your activities are open to the community at large (i.e. is a paying membership required?) and to the extent your activities further the aims of the Council's community plan.

Cheltenham Borough Council's Corporate Strategy 2010-2015 identifies 3 key community objectives, which are as follows:

- Enhancing and protecting our environment
- Strengthening our economy; and
- Strengthening our communities

These are supported by an additional 'cross-cutting' objective of

- Enhancing the provision of arts and culture

Rental discounts will be determined by the degree to which you are able to demonstrate how your organisation **significantly contributes** towards supporting these objectives in your Business and Community Plan.

The Cabinet reserves the right to award an additional discount in exceptional cases, where the organisation concerned has demonstrated, by clearly evidenced business plans, that they are providing a comprehensive community benefit which is not satisfactorily reflected through the application of the rental discount criteria specified within this document.

Organisations will have the power to sub-let only with the agreement of the Council which will not be unreasonably withheld so long as the income is used to further the aims and activities of the organisation.

Alongside the Corporate Strategy is Cheltenham's Sustainable Community Strategy 2008-2011. This Strategy identifies nine priorities for Cheltenham:

- Promoting Community Safety
- Promoting Sustainable Living
- Promoting a strong and sustainable economy
- Building healthy communities and supporting housing choice
- Investing in environmental quality
- Investing in travel and transport

- Investing in arts and culture
- A focus on children and young people

Nearly all of these priorities ‘fit’ in some way to the 4 objectives in the Council’s Corporate Strategy. The focus on children and young people is however more cross-cutting. In view of this, and in recognition of the fact that the Community Strategy has demonstrated a clear need to focus on children and young people, this will be set as an additional priority, with a particular focus on the 5 Every Child Matters outcomes being met.

The Every Child Matters outcomes are as follows:

- Be healthy
- Stay safe
- Enjoy & Achieve
- Making a positive contribution
- Achieving economic well-being

Calculating the Rent Subsidies

Where you are able to demonstrate clearly and to the satisfaction of Cheltenham Borough Council’s Assessment Panel that you are making a **significant contribution** to one or more of the objectives identified within the Corporate Strategy and/or to one or more of the Every Child Matters outcomes for children and young people, you will be entitled to a 20% discount on the rental costs for significantly contributing to each objective/priority.

This discount will be staggered incrementally, as follows:

| | |
|-------------------------|----------------|
| One objective | – 20% discount |
| Two objectives | – 40% discount |
| Three objectives | – 60% discount |
| Four or more objectives | – 80% discount |

As agreed by the Cabinet in July 2010, a further 20% discount is available to all charities renting Council property.

As a general rule, when leases are due to be renewed and at the Cabinet’s discretion, buildings that are operating primarily as social or sports clubs with a **paying membership** should only be given the standard 20% discount against the full market rent.

In addition, in order for the rental discounts to be agreed Cheltenham Borough Council will need to be satisfied that your activities are sustainable. It will therefore be important for you to provide a summary within your Business and Community Plan demonstrating your current and likely future business position, and to supplement this with a Financial Statement for the last financial year along with a projected Financial Statement for the following financial year.

Please complete the following Sections below to support your application for a rental discount

1. Enhancing and Protecting our Environment. *How, if at all, does your organisation significantly contribute towards meeting this objective? Your activities may include investing in environmental quality, investing in travel and transport, and/or promoting sustainable living*

Our fully trained volunteers provide the advice people need for the problems they face. Some just require information about their rights whilst others need us to look at options and sometimes take action on their behalf. In all cases the impact is to promote sustainable living conditions for our clients whether by assisting in debt problems, benefit issues, employment disputes, housing matters, financial and legal difficulties or relationship conflicts. In addition we work with partners to address specific issues, for example: the Gloucestershire Community Foundation's Surviving Winter Appeal in assisting elderly and/or vulnerable clients in "fuel poverty".

2. Strengthening our Economy. *How does your organisation strengthen our local economy?*

As noted above, often our Clients face debt issues (58% of last year's clients were experiencing debt issues) where we have been required to negotiate payment plans with creditors on behalf of clients. In addition we regularly assist Clients who are embroiled in income disputes, for example: 7% of all 2012/13 clients needed help with Employment related disputes and 22% with benefit claims errors. Our success in these areas increases the Client's spending power and therefore the local economy. In addition we advise individual clients on financial capability as well as operating training sessions for account managers and support group advisers working in the field.

Strengthening Communities. *Your activities may support this through a variety of mechanisms, such as promoting housing choice, building healthier communities, supporting older people, etc*

As noted above working with volunteers and community groups we provide the advice people need for the problems and/or issues they face. Often these events relate to housing issues in the private, RSL ALMO and HA sectors. Issues can range from avoiding repossession and/or voluntary homelessness to deposit recovery neighbour disputes. The resolution of such issues assists in building a happier community and therefore a healthy one. It is also worth pointing out that 27% of our clients are over 50 and 6% over 65.

Enhancing the provision of Arts and Culture. *How does your organisation contribute to the provision of arts and culture and to supporting local people in accessing arts and cultural activities?*

A focus on improving the life chances of children and young people. *Please identify how your organisation significantly contributes to meeting the outcomes for children and young people, as identified in Every Child Matters.*

In addition to the normal flow of young people (17 -24 year olds) who seek help from the Bureau (13% of our total clients) we:

- work closely with Young Gloucestershire and provide a fortnightly outreach,
- maintain a presence in a number of Children's Centres in Cheltenham
- are an accredited trainer for the Barclays Money Skills course,
- as a result of the Education Secretary's recent announcement, are working with local education partners to develop Financial Capability courses for children and young people in schools,
- work closely with local DWPs to provide, for the under 25s, a voluntary client facing 8 week work experience, which is planned to include "call centre" training and experience ,
- are working with the National Star College (NSC) to provide an on-site advise service and an adviser training programme for NSC students.

Financial and Business Management. *Please use this section to show how financially sustainable your current activities are, and to supplement this on a separate sheet with a Financial Statement for the last financial year along with a projected Financial Statement for the following financial year*

Final statement for years ended 31st March 2012 and 2013 (being extracted from our Financial Statements filed with both the Charities Commission and companies House) are attached together with projections to 31st March 2014 extracted from our September Management Accounts.

The statements can be summarised:

| Year ended 31 st March | <u>2012</u> | <u>2013</u> | <u>2014</u> |
|-----------------------------------|--------------|--------------|--------------|
| | <u>£'000</u> | <u>£'000</u> | <u>£'000</u> |
| Income | 410 | 379 | 313 |
| Expenditure | <u>396</u> | <u>371</u> | <u>302</u> |
| Net surplus (deficit) | <u>14</u> | <u>8</u> | <u>10</u> |

Falling income has arisen due to the curtailment of support from the Legal Services Commission, but these reductions have been more than match by the Bureau's good husbandry.

We would add that reserves currently stand at £187,000 and cash on hand at £155,000