



Waltham Forest CAB: Background information

Here are some extracts from our 2010/2013 Business and Development Plan, which is currently being revised. We hope that you find this information useful.

1. Our aims and our purpose

The national aims of the CAB Service:

Waltham Forest Citizens Advice Bureau Service (WFCAB) is a registered charity and a company, limited by guarantee. We are a member of the national network of Citizens Advice Bureaux across the UK, and share the two aims of the national organisation, which underpin all of our activities:

- ***To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.***

And equally

- ***To exercise a responsible influence on the development of social policies and services, both locally and nationally.***

Our statement of purpose

“Founded in 1973, WFCAB’s primary role is to give legal advice, information and support to the local residents of the London Borough of Waltham Forest. The national aims of the CAB service as set out above, are our starting point. By pulling in the same direction as all the other CABx, we are a more powerful voice for change to improve the lives of both local residents, and others.

Our purpose is to deliver a high quality advice and information service, as well as sound financial inclusion initiatives. We deliver our advice services in different ways; by face to face access in our offices and by expanding outreach, by home visits, through telephone advice, email and web based resources. In 2010 we will fully embrace the new Gateway system of delivering advice and information. Many of our clients have very little money and need benefits help; others face homelessness, unfair dismissal, or may fear deportation etc. We know that we are the only form of support that is available to them, especially during this recession. The financial inclusion side of our work is expanding.

We monitor who uses our service and ask our clients what they think of us. It is important to learn from suggestions for improvement, and we will not be afraid to change. Our overriding goal is to ensure that all sections of our local community have equal confidence in the high quality service that we endeavour to provide, and that is how we believe we should ultimately be measured.”

The strategic aims of Waltham Forest Citizens Advice Bureau Service:

WFCAB is managed by a trustee board, made up of local volunteers. The trustee board decides what the strategic aims of the organisation should be. These strategic aims are shaped by the CitA's ***national aims*** (and *strategies*) and also by our local ***statement of purpose***, referred to above. Our trustee board has set the following strategic objectives for 2010/2013:

- ***Maximise financial sustainability of service over the next three years***

- ***Improve service access and harmonise it with Gateway principles***

- ***Expand specialist advice through LSC contracting***

- ***Expand other funded activities***

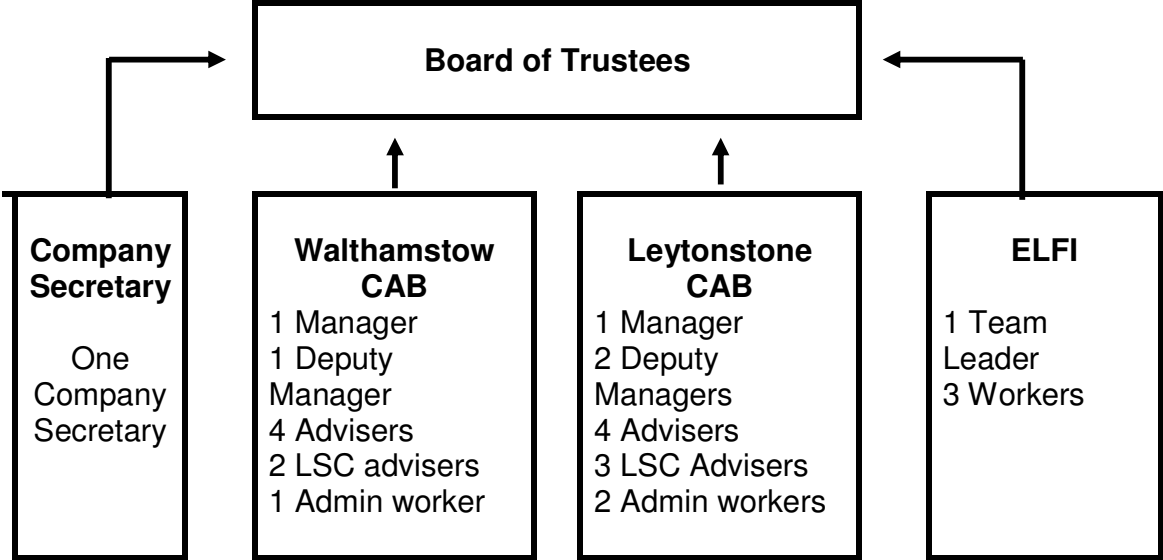
- ***Develop contingency planning and improve our unreserved balances***

- ***Develop non-advice work services, especially in relation to ELFI¹***

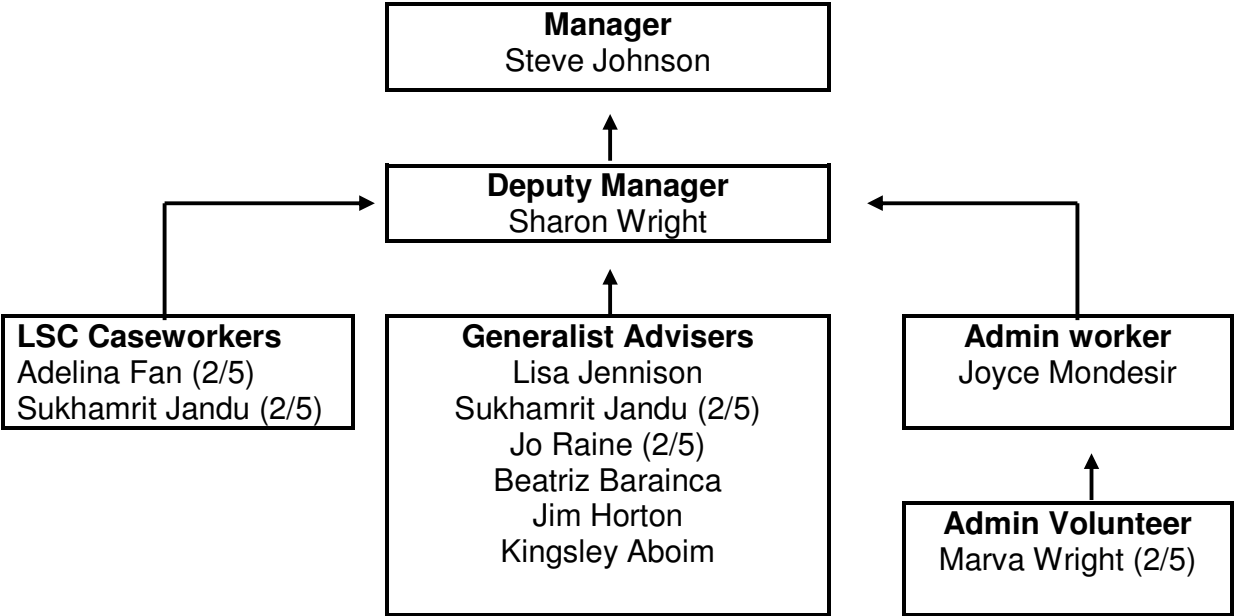
¹ East London Financial Inclusion Unit, which is part of WFCAB

2. Management Structure and Personnel

Summary of the whole organisation



Walthamstow CAB (f/t paid unless indicated)

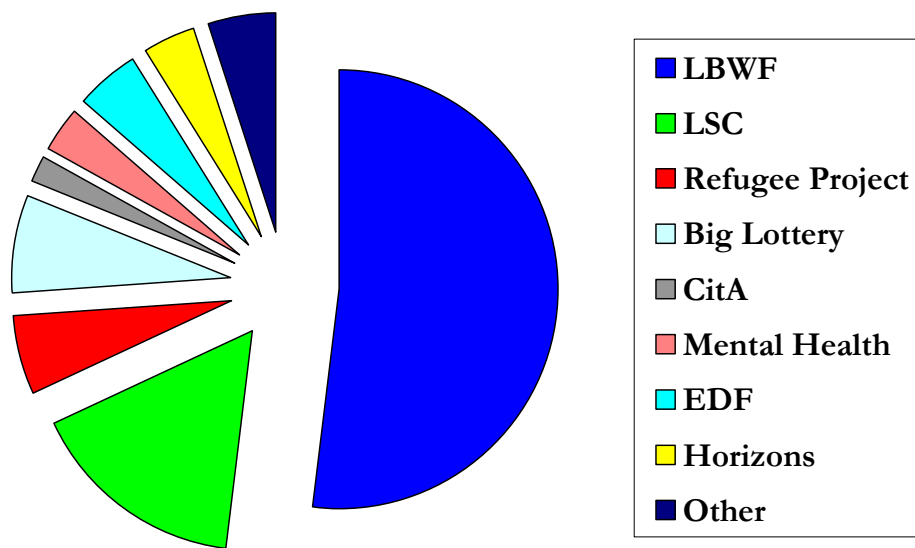


3. Funding sources

The total income of the whole organisation (all three outlets combined) during 2010/2011 is in the region of **£1,228,000.00**

The three largest contributors are (i) The London Borough of Waltham Forest (52%), (ii) the Legal Services Commission (16%), and (iii) the Big Lottery (7%)

Total income during 2010/2011



4. Community and client profile information

Here we look at information describing the local population who we seek to serve, and then compare that data to information about who actually consults us, and about what their advice needs are. These comparisons are intended to help us identify what changes we need to make to ensure that overall, our help is going to where it is needed the most.

Background information about the borough of Waltham Forest

Waltham Forest is an outer London borough with a population in the region of 222,000 people. The population is extremely diverse, with large settled communities of people who self-designate as Pakistani, Black Caribbean Black African, and non-British white. In terms of size, these communities are above London averages. The total number of residents in the borough to self-designate as someone other than 'white British' comes to 48%. In more recent years there has been a considerable influx of people from eastern Europe, which is reflected in CAB client profile data (see later).

Waltham Forest is sometimes described as ‘an outer London borough with inner London problems’. This description relates to the pockets of severe deprivation within its borders. The Borough is made up of Leytonstone and Leyton in the south, which by and large has the older/poorer housing stock; Chingford, in the north, is generally considered the wealthiest area but with a concentration of elderly people, a number of whom have disability and benefit problems; and Walthamstow in the centre.

The distance between North Chingford and the southern area of Leytonstone is 7.5 miles (12 kilometres). By way of context, that’s the same distance between southern Leytonstone and Charing Cross Station in central London. In such a large borough, travelling to seek advice can be a significant journey.

Waltham Forest CAB client profile

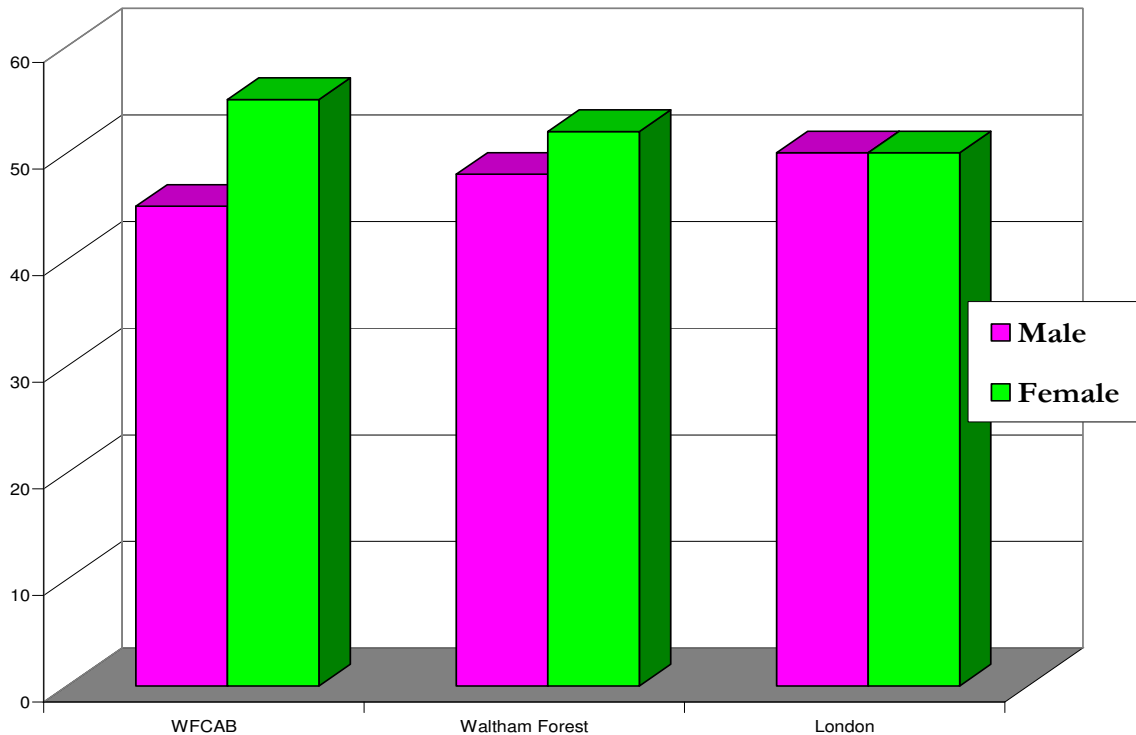
We carry out periodic, in-depth client profile exercises, to find out whom our clients are, which help us make decisions whether we need to change the way we work. Here is some sample data:

Client race and ethnicity profile compared to WF ...

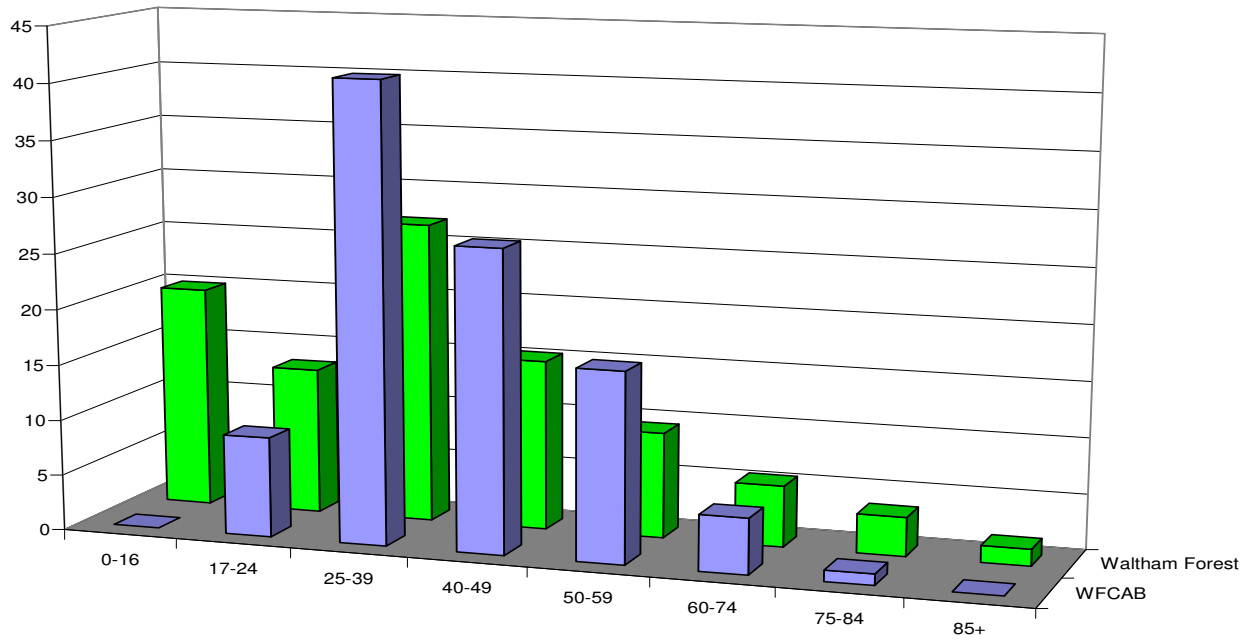
Self-designation categories	Waltham Forest data	WFCAB client profile data	Significant variations (3% or more)
White			
White British	52%	15%	- 37%
White Irish	2%	2%	
Other white	8%	18%	+ 10%
Black			
Black African	6.5%	20%	+ 13.5%
Black Caribbean	7.5%	16%	+ 8.5%
Other black	1.5%	4%	
Dual heritage			
White and Asian	1%	1%	
White and Black African	1%	1%	
White and Caribbean	1.5%	2%	

Asian			
Bangladeshi	1%	4%	+ 3%
Indian	4%	5%	
Pakistani	8%	5%	- 3%
Far eastern			
Chinese	1%	1%	
Other			
	1.5%	4%	
Not stated			
	3.5%	2%	
Total			
	100%	100%	

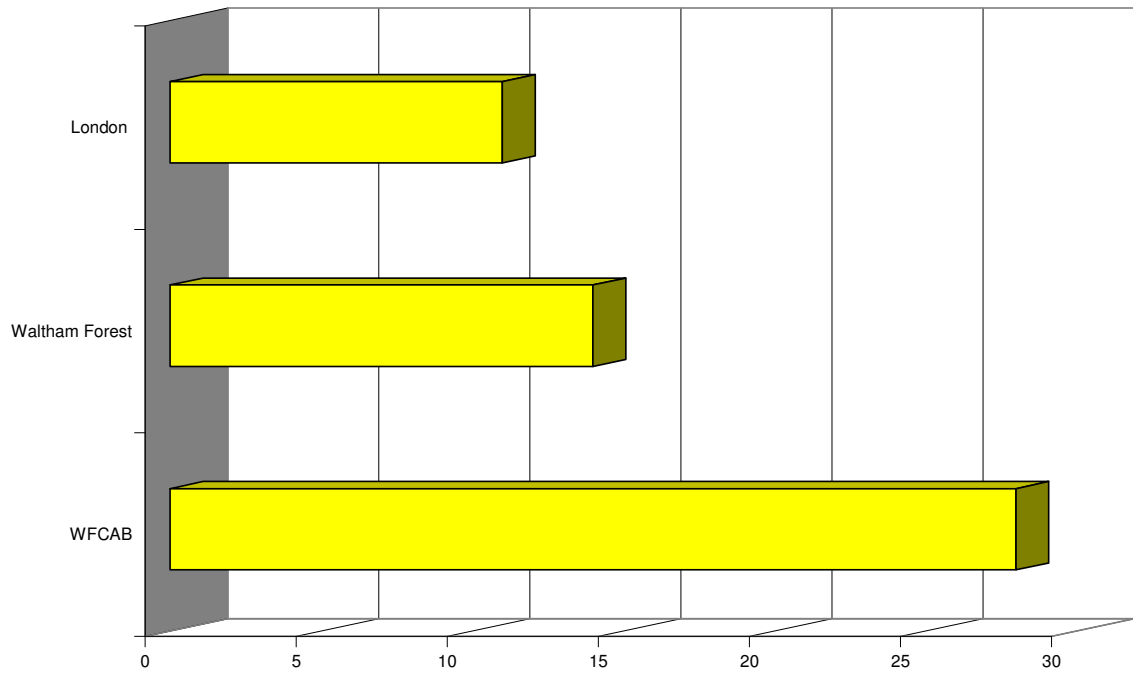
Gender of our clients, compared to WF council and London data... (all graphs will be in colour in the finalised report)



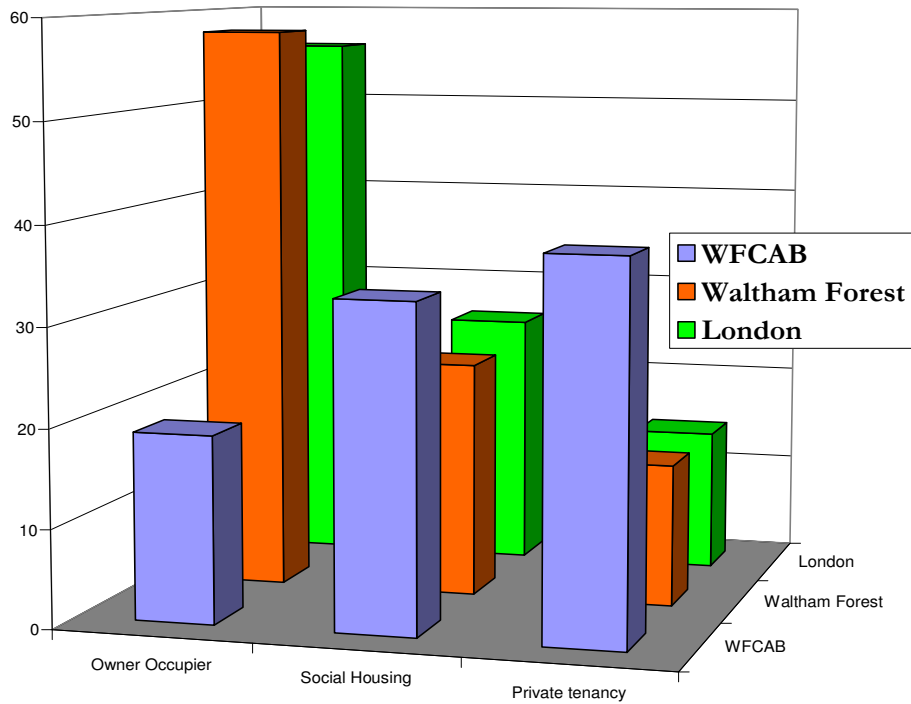
Age distribution of our clients, compared to WF council data...



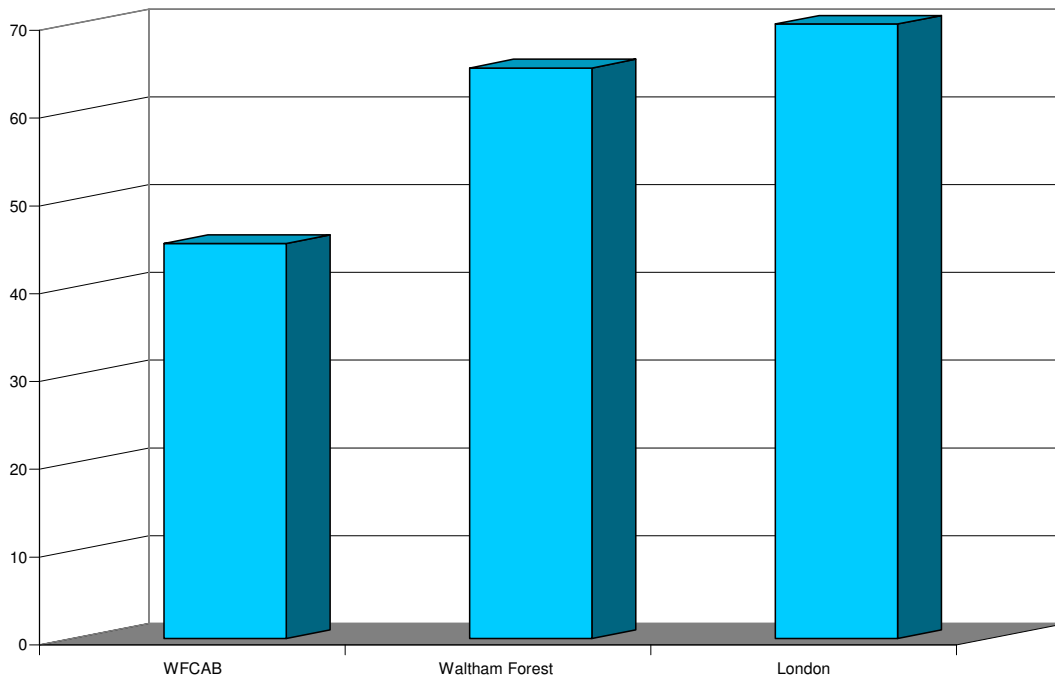
Percentage of clients with a long term illness or disability, by comparison...



Types of accommodation occupied by our clients, by comparison...

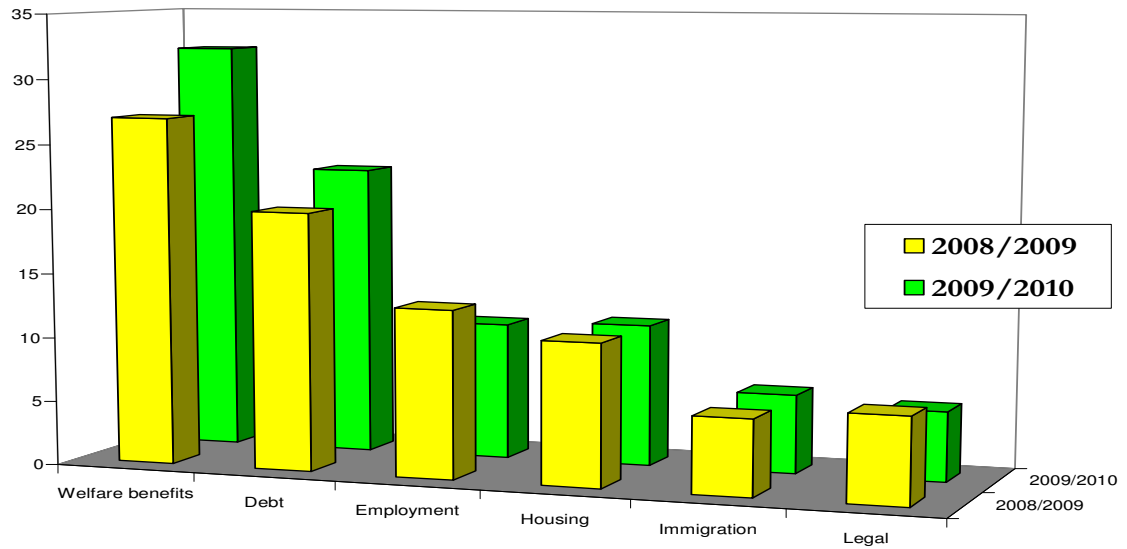


The percentage of our working age clients who do any paid work....

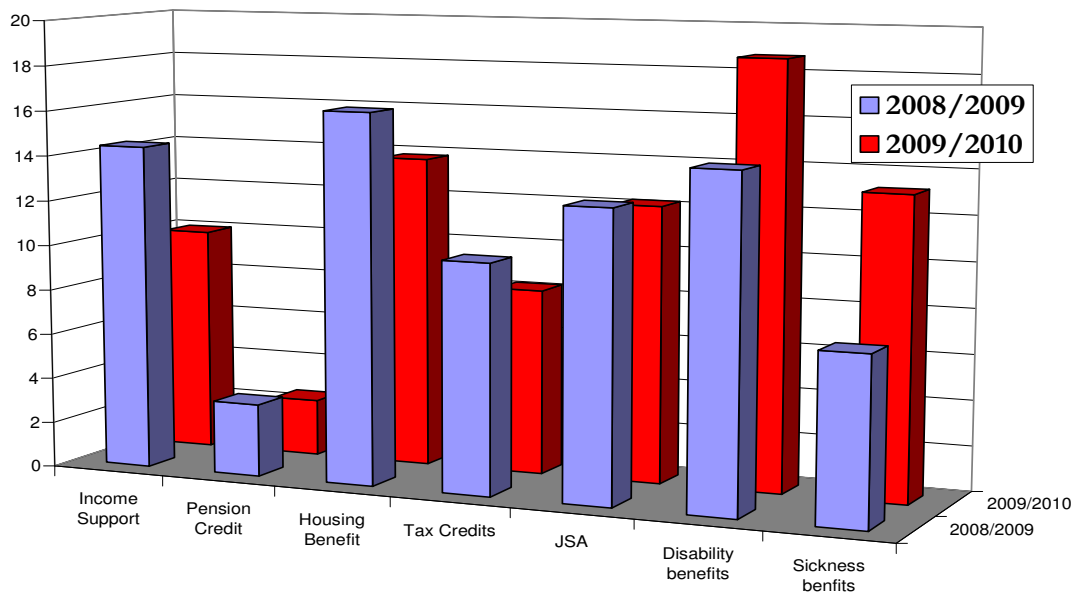


The kind of help our clients want from us (sample data)

Percentage breakdown across main advice categories (this year and last)...



Social security: what benefits we gave advice on (this year and last)...



Debt: The top 9 debt advice headings we were consulted on in 2009/2010...

