

Addiscombe Neighbourhood Care Association  
St Mildred's Centre  
30 Bingham Road  
Croydon  
CR0 7EB

020 8654 5062



## **Quality Assurance Policy ANCA Business Plan**

# **ANCA Business Plan 2015 - 2018**

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## Executive Summary

The business plan demonstrates:

- The need for the organisation's services
- how it will undertake the services
- the benefits
- what it will cost
- how its results can be assessed

The business plan will demonstrate that ANCA's services:

- are an efficient and effective way of achieving the organisation's and stakeholders' objectives
- are viable and that ANCA has funds to meet running and maintenance costs for a sustained period
- funding is secured or can be secured

and that the organisation

- has the management expertise to successfully implement the services
- has reliable and accurate forecasts of costs and benefits
- can demonstrate criteria against which the services success can be evaluated

## Section 1 Objectives of the ANCA Business Plan

### Organisation Objectives

As set out in the founding Constitution, ANCA's objectives are as follows:

"The objects of A.N.C.A. shall be:

"The relief of persons in need or for such Charitable purpose or purposes as the Committee shall from time to time decide for the benefit of the inhabitants in the general Addiscombe area."

Further details of ANCA's objectives and powers are set out in the latest Charitable Constitution,

## Section 2 Background:

### **Brief history of the organisation**

*ANCA was originally formed* out of an initiative of the six Christian Churches in the Addiscombe area of Croydon. It was recognised that Addiscombe was an area of social need and in particular had a significant proportion of older and vulnerable people living alone. The Addiscombe Group of Churches Council established the Addiscombe Welfare office, operating with a single part time coordinator operating from a small room in one of the constituent churches, St Mildred's Balcony.

The six Constituent Churches were the three adjacent Anglican parishes of St Mildred's, St Mary Magdalene and St Matthews, together with Our Lady of the Annunciation Catholic Church, East Croydon United Reform Church and Addiscombe Methodist Church (now Christchurch). The Welfare Group defined a geographical area of operations limited to the three Anglican parishes.

The services at this stage, in the early 1960s, consisted primarily of organising volunteer drivers to take frail and housebound people to clinic appointments at hospital or GP's surgeries. The coordinator was paid a small honorarium at this stage.

As the demand for services grew, the organisation expanded into an office in the St Mildred's premises (the Green Room) and took on a salaried part time coordinator and then a part time assistant. Other services were added in stages, including a Lunch Club, escorted shopping bus trips, outings, social events (including Christmas lunch), befriending and home visiting services.

It was decided that the organisation had grown to the point where its status should be recognised as a Registered Charity with a Constitution and a managing committee apart from the Group of Churches, which had become steadily less active



over the years. The organisation adopted the name of Addiscombe Neighbourhood Care Association, to reflect the move away from “welfare” to synchronise with the growing network of neighbourhood care, coordinated by Croydon Neighbourhood Care Association. The organisation had also built up a network of contacts and referrals from Social Services and Health Care providers in the area.

During this period, the funding arrangements changed from primary support from the Churches through a phase of ad hoc annual grant funding from Croydon Council and then to a legally binding Service Level Agreement with the Council.

### **Organisation’s mission, aims and purpose, and how these have evolved**

ANCA’s mission has always been to serve the people of Addiscombe by providing coordinated volunteer services to assist vulnerable people to be able to maintain an independent existence and promote quality of life by its support. This fundamental principle has not changed but the range of services has evolved considerably as the resources of the organisation have grown.

The value of the services was recognised by the Local Authority and Government by qualifying for Early Intervention Funding. By supporting individuals in their own homes, the need for institutionalised care is avoided or significantly postponed.

### **Achievements in recent years, and how they are relevant to future plans**

- As above, services have expanded in response to community demand
- Staff capability has expanded, with three part time staff now employed
- Volunteers have been recruited from the community, including the six churches, to deliver services in a very cost effective manner
- Funding has become more secure over recent years, though drawn from fewer sources
- Sound financial reserves and financial monitoring and management procedures established
- Services are delivered within a closely monitored budget each year, as demonstrated by Independently Examined accounts
- ANCA has become widely recognised in the statutory Health and Social Services sectors as a referral agency
- ANCA operates from attractive and well equipped facilities in the new St Mildred’s Centre on Bingham Road in a central location for its geographical sphere of operation
- ANCA became a Registered Charity

The above forms a strong platform for future development.



## Organisational Funding

ANCA draws its funding from a variety of sources to spread the risk of dependency on any one source. The principle sources include:

- Service level Agreement funding from London Borough of Croydon to deliver specified services to established Key Performance Indicators
- Annual grants from each of the six Addiscombe churches
- Individual donations
- Voluntary donations received for services offered
- Donations from external community organisations and businesses
- Legacies
- Fundraising events independent of ANCA (e.g. by local churches)
- Interest earned on bank deposits

The organisation does not trade.

## Future Developments and Plans

In the short term, ANCA is running a significant revenue deficit due to a combination of a 20% reduction in Council funding and issues over church funding as individual churches themselves face financial shortfalls. Interest rates remain at their lowest for many years.

Croydon Council funding has been guaranteed for two further years, for 2016-17 and 2017-18, future funding is then uncertain as central government austerity measures remain in place.

ANCA received a very substantial legacy of over £200,000 which is financing the revenue shortfall. In view of uncertainties over future revenue income, the Committee is not proposing significant expansion of services. In the worst case scenario, ANCA could continue its current level of services for 5 years without any external revenue support.

It is recognised that parts of ANCA services are heavily dependent on the free Dial A Ride transport service to collect clients for social events, shopping trips etc. There have been some difficulties with this arrangement but this resolved itself after a change of management at Dial A Ride. The possibility of procuring and running a community accessible minibus may be a solution if the situation arises.



## **Section 3: ANCA's Services to the Community**

The current range of services include the following;

### **Shopping Bus**

Two shopping buses are run each week for 48 weeks a year as agreed in ANCA's Service Level Agreement with Croydon Council. An ANCA escort accompanies the bus and provides assistance for the less mobile. The buses run to Tesco Hypermarket in Elmers End, where Tesco staff are detailed to assist as personal shoppers for those who request it and assist with wheelchair mobility. This benefits the individuals who can make their own shopping choices, reduce dependency on relatives and neighbours and also offer the social facility of the Tesco café.

Bookings are taken by the ANCA office and an itinerary arranged with Dial A Ride with the ANCA escort to collect the clients and escort them as a group to and from the supermarket. The escort can also assist the client with unpacking the shopping at home, if requested.

### **Lunch Clubs**

The lunch clubs also runs twice a week on days other than the shopping buses. Clients are entertained in the new St Mildreds Centre with new kitchen and dining facilities. Meals are provided via the Apertito, who provide Croydon's Meals On Wheels service but augmented by ANCA to provide special dietary requirements and variety. A qualified lunch club supervisor is employed by ANCA to coordinate arrangements and catering. All staff have been trained in food hygiene requirements.

Transport to and from the Lunch Club is also organised by the ANCA office.

### **Transport to Health-related Appointments**

For over three decades ANCA and its predecessor has arranged an escort service to health appointments for its clients. A network of volunteer drivers are coordinated by the ANCA office to collect and take clients to appointments at Croydon University Hospital, GPs surgeries, clinics and other health related appointments and return clients home afterwards. The volunteer drivers use their own cars.

### **Extend Exercise Classes**

Formulated for older people, the Extend classes provide scientifically developed gentle stretching and mobility development exercises to maintain suppleness and help prevent falls.



### **Social Events**

At various times during the year, ANCA organises social events for its clients. These events are generally held in the St Mildred's Centre. Such events include:

- Christmas Lunch with traditional Christmas fare and entertainment held a week or so before Christmas Day
- Strawberry Tea: held in summer
- Volunteers Lunch

### **Befriending**

Volunteers may befriend clients and visit on a regular basis if requested by the client. Regular contact helps to reduce the sense of isolation and loneliness.

### **Gardening and Practical Help**

ANCA organises volunteer pupils from local schools, particularly Trinity Boys School to provide free assistance with simple gardening tasks, which may have become beyond the capability of clients and a cause of worry.

### **Assistance with Official Form Filling and Applications**

Many clients become confused by official forms and the processes involved in claiming financial support, benefits, arranging health care packages and the like. ANCA staff can provide support in completing such applications. ANCA does not provide financial advice.

## **Section 4: The Health and Social Care Environment and ANCA's Market**

Although ANCA as a voluntary sector organisation is not controlled by central or local Government, nor bound by its policies, the context affects the demand and direction of ANCA's services.

Recent years have seen a growing emphasis on preventative services which reduce the dependency of clients on hospitalisation and institutional residential care. The economic benefits of acting to prevent reliance on long term professional care



have been recognised and support been made available through Early Intervention funding. ANCA has been successful in securing funding from this source.

There has been some movement towards integrated care packages between Social Services and the NHS in Croydon. This is perhaps not as developed as it might be. The introduction of the “Virtual Ward” concept of health care, coordinated by the District Nurses is seen as a positive step.

Current discussions centre around the possibility of transferring decision making about care packages to clients who will determine how an allocated care budget will be spent on a range of available services. This may be positive for many articulate patients in that they can determine which support services best suit them, rather than having them imposed by “professionals”. However, such a programme would require a well informed, educated, articulate and decisive client, whereas many people, particularly the frail, may find selection of services within a budget too complex and intimidating. ANCA recognise that some advisory and counselling services may be invaluable as a future service offering.

### **Cuts in Local and Central Government services**

The current economic and political climate lead to significant cuts in both services and funding. ANCA’s clients are particularly vulnerable to reductions in support services, which may actually increase their dependency on more expensive health and residential care services if preventative services are withdrawn.

### **ANCA’s Constituency**

Within the geographical area of Addiscombe, there are no known equivalent organisations providing the range of support services delivered by ANCA. ANCA is part of a coordinated network of neighbourhood care with adjoining areas covered by Shirley Neighbourhood Care to the east, South Norwood and Woodside to the north-east; and Croham Hurst to the south. ANCA’s area also *used* to border with the West Croydon Group which appears defunct.

ANCA expanded to the north and east in recent years, taking over the Long Lane Links organisation’s responsibilities when this folded. There is known to be little service to the west towards central Croydon, though there is a much smaller residential population, due to the prevalence of commercial property.

The reduction, or even withdrawal, of some local authority funding for the voluntary sector could change the landscape of community care on the locality. ANCA may need to respond to changing levels of support for vulnerable people.





## Section 5: Risk Assessment and SWOT Analysis

### .Strengths Weaknesses Opportunities and Threats

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>• Track record over 35 years.</li> <li>• Experienced staff.</li> <li>• Established reputation.</li> <li>• Trusted by clients and community.</li> <li>• Well known and respected by Health and Social Services agencies.</li> <li>• Depth of financial reserves and established financial procedures.</li> <li>• Demonstrable demand for services.</li> <li>• Use of very well equipped and attractive premises with no liability for upkeep.</li> <li>• Coordinator has wide range of contacts in community, voluntary sector, Health and Social Services.</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Vacancy for Chairman's post: absence of strategic leadership</li> <li>• Churches no longer strongly involved in supporting</li> <li>• Ageing committee and volunteer personnel</li> <li>• Extensive reliance on public sector funding with decreasing levels of support from other sponsors</li> <li>• Part time staff up to capacity, reducing scope for expansion of services</li> <li>• Lack of resources to meet for more proactive publicity required to engage church memberships and councils, residents associations and other community groups</li> <li>• Limited engagement and coordination with other community groups, such as Residents Associations, Age Concern and other charities</li> <li>• Over-reliance on the Dial A Ride service for several core services,</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Range of local residents associations that could be tapped for client contacts and volunteers.</li> <li>• Local Churches could be canvassed for further support.</li> <li>• ANCA's expertise could be exported to neighbouring voluntary agencies.</li> <li>• New models of health care (client purchased care packages) may require advocacy and advisory services to be developed.</li> <li>• Ever increasing need for intervention support for increasing numbers of vulnerable people in an ageing population.</li> <li>• Potential to expand services if statutory and voluntary sector support is withdrawn across Croydon</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• Government funding cuts to voluntary sector.</li> <li>• Impact of potential cuts in Social / Health care support for vulnerable people increasing load on ANCA's services.</li> <li>• Uncertainty in the pattern of social and health care support in the future.</li> <li>• Increasing levels of expertise required to deal with increasingly complex health care context.</li> <li>• Increasing need for support for vulnerable people may overload the organisation as financial resources are cut.</li> <li>• Reducing number of volunteers coming forward = coupled with financial pressure on household budgets forcing longer working hours</li> <li>• Withdrawal of cooperation from Dial A Ride management to provide bus service on an itinerary</li> </ul>

## Risk Analysis and Management Plan

- Technical - e.g. the need to respond to unforeseen changes in statutory or technical standards
- Financial e.g. declining revenue support by public bodies
- Economic - e.g. pressure on client groups due to decline in available income from pensions and savings
- Market - e.g. changes in social and health care provision
- management - e.g. loss of key personnel, or a reduction in volunteer support
- legal - e.g. changes in legislation that make the services impracticable

The risk assessment shows that any difficulties have been anticipated, and thought has been given to how they might be minimised or overcome.

Nature of Risk	Probability of Risk (High / Medium / Low)	Potential Result	How the Risk will be minimised
<p>Reduction of Local Authority Funding</p> <p>Reduction of income from investments</p>	High	Reduction of service levels or unsustainable drain on financial reserves	<p>Negotiations with Council.</p> <p>Additional fundraising – Churches, individuals, Agencies Trusts. Broaden funding base.</p> <p>Research investments on rolling basis</p>
Increase in demand for services due to statutory cuts	Medium	Stress on staff. Need for more volunteers	Keep under review. Committee to ensure staff are not overloaded. Review with Addiscombe Churches if significant issues arise.



Nature of Risk	Probability of Risk (High / Medium / Low)	Potential Result	How the Risk will be minimised
Committee and leadership resources	Medium	Inability to direct organisation effectively	Raise with Addiscombe Churches. Recruit wider range of skills to support existing committee members.  Recruit and appointment of proactive chairman.
Volunteers unable to meet increasing demand, especially in daytime	Medium	Unable to develop or possibly maintain services	Recruitment drive via churches and community contacts, resident associations
Changing system of statutory care	Medium - High	Increase in vulnerability of a number of clients.  Inability of clients to negotiate appropriate care package.  Possible liability for advice.	Develop skills of staff and volunteers to provide advice on tailoring care packages.  Identify training needs and deploy appropriate training.  Professional Indemnity Insurance
Dial A Ride service becomes impracticable	Low - Medium	Dial A Ride may withdraw cooperation in providing sequential pick up of clients, rendering its use as an escorted service impracticable. More vulnerable clients would not be able to participate.	Continue to negotiate with Dial A Ride local management.  ANCA may need to consider procuring adapted minibus services from others (e.g. CAT, direct purchase)
Cost of Venue Hire	Medium	ANCA currently enjoys a substantial discount over external rates for hire of the St	If such costs increase to full external rate, relocation may need to be considered.

Nature of Risk	Probability of Risk (High / Medium / Low)	Potential Result	How the Risk will be minimised
		Mildred's premises.  Increase to standard rates would place pressure on ANCA's budget.	

## Section 6: Management and Personnel

This section demonstrates that the project's management has the capability to implement the services proposed and achieve objectives that have been established.

### Membership and Experience of ANCA's governing body

In accordance with ANCA's Constitution, the committee of Trustees is led by appointed representatives elected at the Annual General Meeting of the Chair, Treasurer and Secretary. There are up to six representatives from the constituent churches governing Councils, together with co-opted members representing the community. The Coordinator attends Committee meetings to report but has no vote and is not a Trustee.

#### Key Staff

Full role descriptions and person profiles are maintained for each key role.

**Coordinator:** The current Coordinator served as Detective Inspector in the Metropolitan Police in Croydon and has extensive experience of the relevant sectors of health and social care and serves on a number of committees of local charities and organisations. He sits as a Member of Croydon's Safeguarding Adults Board, for whom he provide Multi-Agency Awareness Training re Safeguarding. He has been in post 15 years and is employed 20 hours per week by ANCA.

**Administrative Assistant:** Supports the Coordinator in general office tasks, including coordination of volunteer rotas and booking transport. Deputises for Coordinator in periods of absence / holiday. She has been in post 16 years and is employed 15 hours per week.

**Lunch Club Supervisor:** specific role in organising the two lunch clubs each week, including setting up the venue, receiving, preparing and serving food, and clearing away afterwards. She is employed 8 hours per week and has been in post 6 years.

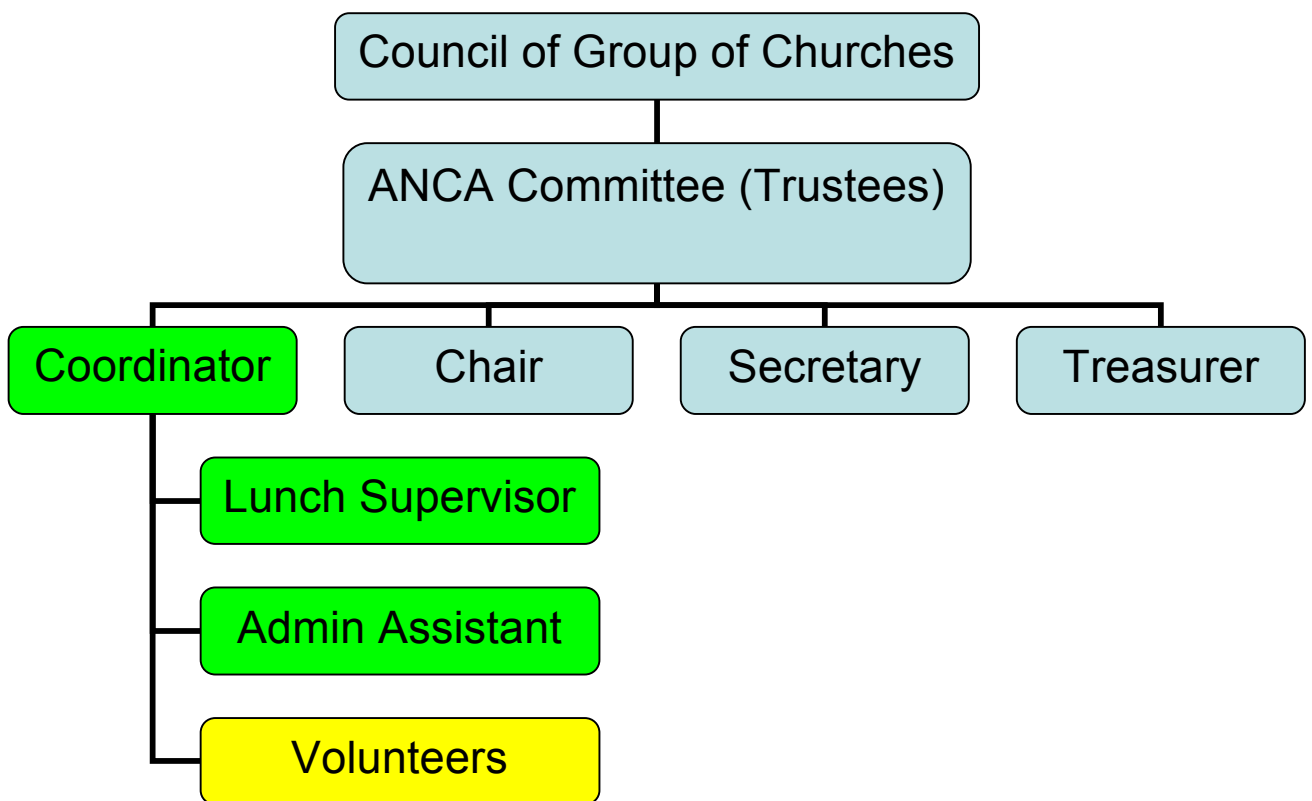




Treasurer: responsible for financial management of the organisation, preparation of accounts and staff payroll functions. retired Architect and a construction project manager, also Quality and Environmental Manager of his company. He has been in post for 25 years.

Committee Members: serve a term of three years but can be re-appointed by the AGM.

ANCA does not currently have external consultants or advisors.



## Section 7: Financial Information

This section provides a general financial assessment of ANCA including:

- income and expenditure accounts for year ending 30<sup>th</sup> March 2017
- Budget for 2017-18 as approved by AGM
- Projected Receipts and Payments Budgets for financial years: 2015-16, 2016-17 and 2017-18
- cash flow evaluation
- balance sheets
- statements of assumptions underlying the forecasts

### Accounts for 2016-17

The accounts for last year were Independently Examined by Mitchell Rodrigues & Co., Chartered Accountants. These are included at Appendix 1, together with Treasurers Report to the Annual General Meeting. These Accounts showed that ANCA controlled its income and expenditure in accordance with the budget set for the year.

### Three Year Budget

AQNCA has set budgets for three years on the basis of maintaining its current level of services. It is presented as “current nett value” basis not reflecting inflation. The principle risk to the budget lies in the uncertainty over public sector funding which is subject to the effects of government spending cuts. It is not known to what degree ANCA will continue to be funded by Croydon Council beyond its current SLA contract. The Management Committee do not believe it is appropriate for ANCA to reduce its services in the light of its constitution and objective to serve the community.

Expenditure permits maintenance of current services but reflects the high probability that office rent and venue hire for the Lunch Club will continue to increase considerably faster than inflation as has been the existing pattern since ANCA occupied its current premises. Insurance was re-tendered in 2017-18 giving a one-off reduction in premiums. ANCA’s policy is to seek to increase staff salaries in line with the RPI and to pay at least the London Living Wage. This stance has been adopted in order to retain staff morale and continue ANCA’s aim to continue to be an exemplar employer.

Apart from the above risks, the ANCA budget is based on long experience of receipts and payments and has a high degree of certainty. A low contingency is included because of this experience. Areas where additional and unbudgeted expenditure may arise include:

- breakdown of current IT equipment which is several years old (all important data is backed up onto disk)
- unexpected resignation or retirement of staff, leading to significant recruitment costs



Should Council funding be reduced, the Trustees will need to consider fundraising or drawing from capital reserves to fund revenue deficits. Fundraising avenues will include:

- approaches to the six Churches to increase their grants, though it is known that the churches face considerable pressure on their own budgets;
- Recruiting individuals as friends of ANCA through a series of presentations to potential audiences;
- Direct approaches to local organisations who have previously supported ANCA, such as Rotary Club;
- Approaches to grant making Trusts and Charities, particularly those in the age care and vulnerable persons sectors.
- Use of web based fundraising sites such as Just Giving
- Selection and appointment of a professional fundraiser

Capital availability and cash flow

ANCA remains well funded in terms of capital reserves and will not be dependent on timings of grant payments and other income streams. ANCA has more than 12 months' expenditure in terms of liquid cash reserves. In addition, ANCA is generally cash flow positive provided that Croydon Council funding continues to be paid quarterly in advance. A cash flow analysis can be provided but it is not a significant issue for the organisation.

Funds are currently invested in highly liquid deposit accounts. Approximately 75% is held in term deposit accounts which would incur an interest penalty if withdrawn but could be available on short notice, More than 1 year's expenditure is held on instant access accounts.

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Prepared by	C. R. Gee: Trustee
Authorised by	ANCA Trustees



## APPWNDIX 1 INDEPENDENTLY EXAMINED ACCOUNTS 2016-2017

