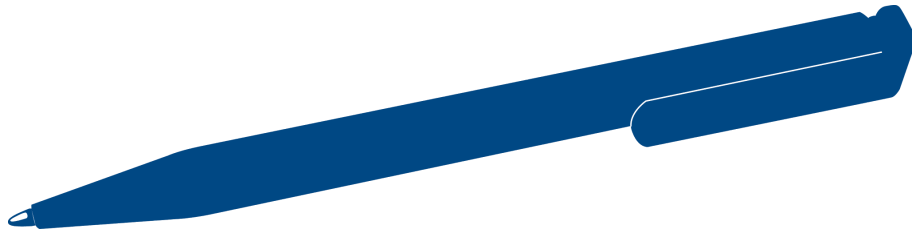


Annual Review

2023-24



*Citizens Advice Rural Cambs is a registered charity with
The Charity Commission
Registration No. 1146277*

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Rural Cambs

Our impact in 2023-24

Provided through free, confidential and impartial advice

We helped



6,676* people

face to face, by phone, or email

*represents the total number of unique clients with one or more case notes in the period.

AND



23,254 people visited our Website for help

Total Activities: 23,767*

Activity/method of contact breakdown

Phone	11,363
Email	8,977
In person	2,948
Web Chat / Text	310
Letter	169

*This includes multiple activities per client



With **48,170** issues

Top 5 issues

- Benefits & tax credits
- Financial Services & capability
- Debt
- Benefits & Universal Credit
- Utilities & communication

Some of the differences this made



£3,624,384

Income Gains



82%

of clients said we helped them find a way forward



70%

of clients had their problem solved



85%

of clients said they found it easy to access our service

Chair's Report

This year has indeed been a period of success and growth for our charity. We are most grateful to all our funders, not least Cambridgeshire County Council, Huntingdonshire District Council and Fenland District Council, together with a number of local foodbanks and town and parish councils, without whose finance Citizens Advice Rural Cambs (CARC) would be a much diminished organisation with little or no opportunity to reach out to those in the community who really need our services. Thank you all very much.

During 2023-24, CARC continued to develop co-operative working with agencies, which are of benefit to those in our area. Perhaps the best example is the project with Cambridgeshire County Council - an income maximisation project - in which we are jointly funded by the county council with Citizens Advice Cambridge & District. Although our 'constituencies' are very different there has been good and sensible cooperation between all involved.

The number of people whom CARC is helping shows no sign of diminishing and the time spent with clients is increasing largely owing to the complexity of problems faced and the number of issues identified, clearly reflecting the age in which we live.

Many of those problems were dealt with by trained staff and volunteers at the Digital Contact Centre, i.e. by phone or online but a sizeable minority really needed face-to-face attention. We therefore, developed a policy whereby some of our experienced advisors went out to locations across rural Cambridgeshire to provide an appointment service for clients who may not be computer literate, have paperwork that may need to be examined, or prefer to express himself or herself to an advisor in person. This policy has borne fruit during the year under review and beyond so that at the date of this report, we are providing face-to-face interviews at : Huntingdon - 2 days per week with the capacity to increase; St Neots - 1 day per week; Ramsey - 1 day per week; Whittlesey - 1 day per week; St Ives - 1 day per week; Chatteris - 1 day per week; Wimblington - 1 day per month. We are fortunate to have a team of experienced staff who attend these interviews and are very grateful to them for embracing this policy in a positive way.

We continue with a range of other projects, which enable us to be at the forefront of advice giving in different parts of the patch, and we continue our work at three food banks in rural Cambridgeshire.

We are as reliant as ever on our funders - we receive no central funding – and once again express our gratitude to them.

We appointed our first ambassador earlier this year, David Mason of Whittlesey. Ambassadors are volunteers who go out to communities where they are well known promoting CARC. David's appointment has been an outstanding success and he has given talks to a number of groups in the Whittlesey area and distributed leaflets explaining our services.

Finally, may I pay tribute to my fellow trustees who work so well together, meeting, discussing, and resolving issues which will benefit our clients and of course our staff and volunteers.

The Trustee Board is privileged to work with the Senior Leadership Team cooperatively and collaboratively and we welcome their advice and good counsel. They lead a fine team of men and women who are committed to public service and always do their best to help those who need it.

We salute them.

Neil McKittrick
Chair of Trustees
November 2024

Anyone can have a problem

6,676* people
helped in
2023-24

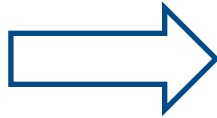
*This is the total of unique clients
(those who have accessed our
service for the first time in 12
months)



Financial Outcomes

Income gain	£3,624,384
Re-imbursments, services,	£42,582
Debts written off	£412,290
Repayments rescheduled	£6,732
Other	£722,000

People access our
service in
different ways .



Channel / Activity *

Email	8,977
Telephone	5,962
Adviceline	5,401
In person	2,948
Letter	169
Web chat/text	310

* includes multiple activities per client

We help with a
range of problems
48,170 issues dealt
with directly



Top 5 Issues

Benefits & tax credits
Financial services & capability
Debt
Benefits Universal Credit
Utilities & Communication

Chief Officer's report

Each year seems to be more challenging than the last, the demand on our service gets greater and the complexity of the issues affecting our clients grows. This is highlighted by the number of issues and activities per client shown in our annual summary and below.

This last year has been no different, but we delivered amazing support services which is testament to the dedication and commitment of everyone involved in CARC. The impact of this is prevalent on our staff and volunteers, who work tirelessly to support and help our clients, our local residents, and our community.

I am extremely privileged and proud to work with a team of committed, loyal and extremely hard working staff, volunteers and trustees.

What happened during 2023-2024:

- ◆ Worked closely with Citizens Advice Cambridge and District , we delivered our first full year of the Cambridgeshire County Council (CCC), Income Maximisation Project. This has been a hugely successful project supporting over 3,000 clients across Cambridgeshire, with over 12,500 issues and total outcomes of just over £2m.
- ◆ We developed and grew our relationship and partnership with Huntingdonshire District Council (HDC). This has enabled a more joined up approach to supporting local residents through CARC and HDC and resulted in CARC moving our Digital Contact Centre from Eastfield House to Pathfinder House (in July 2024), with HDC providing rent free accommodation and CARC investing that saving in outreaches. Anyway more on that next year.....
- ◆ Secured additional funding for our Ely Foodbank Project, increasing the staffing levels supporting the project and extending the current end date of the project to April 2026.
- ◆ We increased our number of outreach services in market towns (funding dependent) and changed them to drop-in session rather than appointment led services.

New Projects:

- As mentioned the official first year of the Income Maximisation Project with CCC funding.
- Yorkshire Building Society (YBS) – we secured funding through YBS to deliver a weekly appointment service in their branch in Wisbech.
- CitA cost of living funding (18 hours per week) – to deliver cost of living support to clients.

I thought it would be useful to list all our current projects to show the depth of support we provide, as we look to offer a more holistic approach to our advice work:

• Income Maximisation	• Cambridge Building Society (housing advice)	• Yorkshire Building Society (general advice)
• Cadent (energy advice)	• Energy Advice Project	• Energy Outreach Project
• MaPS (money advice)	• Benefits for over 55's	• Change, Grow, Live (general advice)
• Ely Foodbank	• Godmanchester & St Neots Foodbank	• Wisbech Foodbank

Outreach locations: Chatteris, Huntingdon, Ramsey, St Ives, St Neots, Whittlesey, Wimblington

Again this has meant we have had to recruit more staff to support all our services. We now have a FTE of **22.05** working for CARC **an increase of 38.7%** on the previous year, these members of staff along with our excellent committed volunteers have delivered the key headline figures below:

CARC Key Stats	2023-24
Clients	6,676
Issues	48,170
Activities	23,767
Income gains	£3,624,384
Debts written off	£412,290
Grants and direct client support	£722,000

I pay tribute to you all.

Our priorities in 2024/25 are to:

- ◆ Grow and develop our Partnership working
- ◆ Expand our outreach services in more market towns with appropriate funding
- ◆ Continue the expansion of our drop-in services across the county
- ◆ Ensure ongoing financial security and sustainability of CARC
- ◆ Secure ongoing funding with our current partners/funders
- ◆ Secure new and additional funding to develop our service and our offer further

Even with all this, we still need to recognise and be aware of the financial situation this country faces. Our funding is not guaranteed and we need to continue to provide the best support services for the best value for money to our funders. I would like to take this opportunity to thank all our funders, stakeholders and partners for their continued support both financially and in supporting the services we offer. CARC has developed better and stronger relationships, which can only benefit the service users and local residents in rural Cambridgeshire. Together we can continue to be a positive force for change in the local community, as well as individuals' lives.

I am immensely proud of the team and what they continue to deliver and my thanks go out to all the volunteers, staff and, of course, our Trustee Board who've made the achievements over the last year possible, and I look forward to the year ahead.

You are all amazing people!

Nick Blencowe
Chief Officer
November 2024

Client Feedback

This service was amazing wenda helped me in a very difficult period of my life she is extremely knowledgeable and guided me through all the problems and processes I needed to do I wouldn't have been able to do it without her help and she continues to check in with me when I bump into her cannot praise her and this service enough couldn't be more greatfull.

I massively appreciate the assistance and guidance from all at Citizen's Advice.

It has certainly helped take a great deal of the weight from my shoulders that I was struggling to lift on my own.

I am really grateful for your help and showing me the light at the end of the tunnel after such a horrendous few years.
Have a great week and keep doing what you're doing!

Words cannot tell you the appreciation you guys have given my family's we are truly thankful beyond belief from people you never knew but have been there for us you are all angels to me and I would not have been able to do it without you

Thank you all

I would like to thank you and your team at the citizens advice. You have all been so helpful and kind. When my husband was taken ill we had no idea what to do but you all helped us so much. Thank you once again

Really appreciate the ongoing support and I can confirm that it will 'definitely' help during this tough period - not just financially, of course, but (maybe more importantly) it reduces my anxieties about that issue for now, which then really helps allow me to focus more energy towards sorting others and getting better.

Case Study



Ben* is a widower in his 80s, retired and living alone in his own house but is unable to read or write. While she was alive, Gladys*, his wife, managed family affairs. So, when an official looking letter came through Ben's letter box it posed a problem. What did it say?

A neighbour helped by telling Ben that the letter, which was from the Pension Service, said that he had been overpaid the sum of just over £700.00 which would be recovered by reducing his Pension Credit by just over £13 once every two weeks. Beside this, Ben could see, if not in detail, from ATM slips, that he had not received pension payments for some time, although he couldn't confirm dates and amounts because his local bank branch had closed, and that his relatively small savings pot would soon be exhausted.

Hoping that the letter might be to explain why his pension payments had stopped Ben was shocked to find instead that it imposed further penalties.

Taking the letter with him, Ben turned to Citizens Advice Rural Cambs Wisbech Over 55's Benefits Clinic for help. He told Jill*, the advisor taking up his case, that there had been no change in his circumstances and therefore he could see no reason for any change in his benefits.

Jill called the Pension Service who advised her that Ben did not have a State Pension due to a lack of National Insurance payments but that he was in receipt of Pension Credit. The Pension Service saw too, that there was an overpayment but could not explain why. Jill then formally asked the Pension Service to provide Ben, in writing, in the next two days, an explanation of the reasons for the overpayment and missing payments.

It was agreed that when Ben had received the Pension Service's letter, he would come in to meet Jill again. When a few days had passed with neither letter nor phone call, Ben came in to see Jill who called the Pension Service again.

The Pension Service confirmed that there had been an overpayment but, because of an official error, only of £10. They offered verbal apologies, asking Jill to pass them on to Ben. But what about the missed Pension Credit payments? The only facts that could be established were that they had been stopped 10 weeks ago but with no notes or explanations as to why.

Jill took the matter a level higher in the Pension Service resulting in their decision to reinstate Ben's Pension Credit immediately, together with a full refund of missing payments amounting to just over £2,000.

On being told by Jill that he had grounds for an official complaint against the Pension Service, Ben said "No," adding that he only wanted the mistakes to be explained and put right, hoping that the same thing would not happen to others.

Ben also wanted to acknowledge that his problems would not have been resolved without the help of Jill, and Citizens Advice Rural Cambs.

*Not their real names

DONATIONS GRATEFULLY RECEIVED IN 2023- 24 FROM

Our Clients	Holywell cum Needingworth Parish Council
Abbotsley Parish Council	Stretham WI
COPE Forum	Werrington Local History Group
Hartford WI	Wisbech town Council

There are several ways to donate as shown below.

- ◆ **Cash**
- ◆ **Cheque** (payable to Rural Cambs Citizens Advice Bureau Ltd)
- ◆ **Via our donation platform** Charities Aid Foundation (CAF) as per link
<https://cafdonate.cafonline.org/15036>
- ◆ **Standing Order** – please contact your own bank to complete a standing order form using our bank details as per below
- ◆ **Bank transfer:**
 - Barclays Bank plc
 - Sort Code: 20-29-68
 - Account No: 23576434
 - Account Name: Rural Cambs Citizens Advice Bureau Ltd
- ◆ We are registered with HMRC to claim **Gift Aid**. We are able to claim 25% of donations that are eligible for gift aid.

For more details contact:

Finance Manager
Citizens Advice Rural Cambs
Queen Mary Centre
Queen's Road
Wisbech PE13 2PE
finance@ruralcambscab.org.uk

Our service is free because we believe nobody should feel unable to ask for help because of cost.

This is one of the reasons why donations are so important.

THANK YOU

Treasurer's Report

CARC's revenue in 2023 – 24 grew substantially by 34% to £923,036. The main drivers of this increase came from two main projects. The first came from the first full year of funding from Cambridgeshire County Council for the Income Maximisation Project to support local residents who are suffering financially. Half of this revenue is passed over to Cambridge & District Citizens Advice to support residents in their area. Secondly a full year of funding for all of the foodbank projects covering Ely, Wisbech, Godmanchester and St Neots has significantly increased revenue. In other areas we saw a decline in Grant Income to residents, lower revenues from the Citizens Advice National Money and Pension Advice Service which were offset by new funding from Yorkshire Building Society, increases in Energy Advice and Cost of Living projects funded by National Citizens Advice and a higher level of funding to provide a full time position, for the full year for the Change, Grow, Live project. As a result of this growth in revenue, CARC generated a surplus of £38,244 for the year, which will be used to increase our reserve levels, allowing us to continue services for a short period in the event that any of our major fund sources comes to an end, whilst we endeavour to find replacement funding.

Expenditure over the previous year, grew substantially to reflect the higher revenue and the increase in services provided. The majority of the increase in expenses came in staff costs as we increased our average number of employees from 23 to 33 in the year and we ensured that all staff were remunerated at or above the National Living Wage. This allowed us to continue developing our cost-effective Digital Contact Centre, which combines telephone support and targeted face to face meetings. This operation has recently moved to Pathfinder House in the centre of Huntingdon, which will allow us to increase our face to face offering in Huntingdon. In addition, we are using our increased funding to expand drop-in services across the area, but as they are more expensive, we can only do this if funding is available. The challenge remains of trying to expand our services across the community without the benefit of long-term funding.

Our unrestricted reserves now sit at £221,955, which represents approximately 3 months of our budgeted normal operational expenditure. Given the short-term nature of our funding agreements, we believe this is a satisfactory level. The Charity maintains a high level of financial scrutiny with a monthly review of performance against budget and forecasts by the Finance Panel subcommittee and regular updates and reviews to the full Board on performance.

CARC relies on the generous funding from our sponsors to support the core functions of the charity including Cambridgeshire County Council, the District Councils of Fenland and Huntingdonshire, and the Town Councils of Chatteris, St Neots, St Ives, Whittlesey and Wisbech and various Parish Councils across the region. In addition, we had specific project funding from Cambridgeshire Community Local Assistance Scheme, Robert Hall Charity, The Hudson Foundation and the Trussell Trust.

We would like to extend our heartfelt thanks to our funders and look forward to continuing to work positively with them in the future to provide and hopefully expand our services, supporting the local communities of rural Cambridgeshire in these continuing difficult times.

**Bill Grieve
Treasurer
November 2024**

Income/Expenditure Summary 2023-24

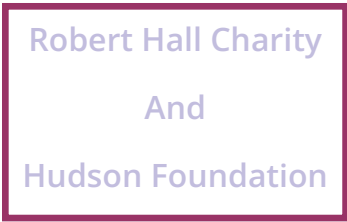
Rural Cambs Citizens Advice Bureau Ltd

INCOME/EXPENDITURE SUMMARY 2023/24

	Restricted	Unrestricted	Total Funds 2023-24
	£	£	£
Income			
Citizens Advice - MASDAP	71,782	-	71,782
Citizens Advice - Yorkshire Building Society	5,089	-	5,089
Cambridgeshire County Council - Income Max	241,300	-	241,300
Change, Grow, Live	23,201	-	23,201
Foodbank Projects	173,155	-	173,155
Grant income for clients	56,781	-	56,781
Citizens Advice - Energy Advice	-	75,676	75,676
Citizens Advice - Cost of Living	-	15,000	15,000
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	57,000	57,000
Whittlesey Town Council	-	7,100	7,100
St Neots Town Council	-	10,000	10,000
Chatteris Town Council	-	6,349	6,349
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	39,714	39,714
Robert Hall & Hudson Foundation	-	12,000	12,000
Donations	-	4,735	4,735
Other	-	705	705
Bank Interest	-	7,749	7,749
Total Income	571,308	351,728	923,036
Expenditure	574,827	309,965	884,792
Net Income for the year	-3,519	41,763	38,244
Funds brought forward	-	183,711	183,711
Transfer between funds	3,519	-3,519	-
Funds carried forward	-	221,955	221,955

Thank you to our funders

In 2023-2024





Rural Cambs



How to contact us:

Adviceline: 0808 278 7807

Monday, Thursday and Friday 09:30 to 15:30

Tuesday and Wednesday: 09:30 to 19:00

Universal Credit Help to Claim line: 0800 1448444, for anyone seeking to make a new claim for Universal Credit

Webchat or Email via: www.citizensadvicerruralcambs.org.uk

Visit our website at www.citizensadvicerruralcambs.org.uk

Appointments: Following a telephone assessment, these are offered at our offices and various community locations across rural Cambridgeshire

Drop-in service: please visit our website for full details. Please note that the number of people that we can see at each drop-in session is limited and they are operated on a first come first served basis.



citizensadvicerruralcambs.org.uk

Citizens Advice Rural Cambs is the operating name of Rural Cambs Citizens Advice Bureau Ltd

Registered Office: 2 The Crescent, Wisbech PE13 1EH

Company limited by guarantee, Registered Number: 07931354 England

November 2024