



# **Annual Review 2019 - 2020**

**(2nd edition)**



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

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# Chair's report

Like many other organisations during the final weeks of the financial year 2019/2020, Citizens Advice Rural Cambs (CARC) was being dramatically affected by the Covid-19 Emergency and having to operate in a totally unprecedented way. In addition the degree of uncertainty concerning future threats and opportunities has never been greater. Whatever they turn out to be the organisation is well placed to respond to them.

Despite some difficulties 2019/2020 was a successful year. Although financial reserves are still less than their target level, huge progress has been made in rebuilding them following the significant write down in 2018/2019. More modest progress over the next year or two should see financial reserves restored to an adequate level.

In addition the Trustee Board was strengthened in the last quarter of 2019/2020 with the appointment of two experienced Directors. During 2019 there were a number of changes at board level, including the stepping down of my predecessor as Chairman Trevor Evans and the departure of Peter Arch, who had been the founding Chairman of CARC in 2012. Their contribution to the organisation over the years has been and is much appreciated.

The recruitment of new Trustees continued during 2020/2021 with the appointment of Bill Grieve as Treasurer and the current six person Trustee Board is well placed to support Nick Blencowe Chief Officer and his team. Our thanks must go to Jenny Darroch, Bill's predecessor, who will now step down to concentrate on her other business interests. Members of the Trustee Board are particularly involved in the further development of relationships with partner organisations and business planning. The aim of our business planning processes are to ensure that CARC's objectives are aligned with those of our funders.

The flatter management structure established early in 2019 has proved resilient and undoubtedly has been a success. Operationally one of the greatest successes has been the service launched at the beginning of 2019/2020 for Universal Credit Help to Claim clients. Looking to the future however, of equal importance has been the continued development of the Digital Contact Centre.

The ability to provide support remotely to clients, is clearly going to remain a critical capability for all advice agencies and has been amply demonstrated by the challenges that the organisation has successfully confronted as a result of Covid. With the offices closed to the public and most staff and some volunteers working from home, the ability to support clients over the telephone has become critical in recent months. Funding has been obtained to invest in more modern communications technology, including the capability to provide video advice sessions. Hopefully this will turn out to be a first step to the restoration, when circumstances permit, of some face to face advice sessions

Later in this summary there is information on just how much of a contribution CARC has made and continues to make to the communities it serves. This is entirely down to the efforts of the management, staff and of course the volunteers who give so freely of their time. On behalf of the Trustees I would like to express our sincere thanks to all the people involved.

**Michael Mealing**  
**Chair of the Trustee Board**  
**November 2020**

# Chief Officer's report

Each year I start by saying 'This last year has been one of the most challenging the team and I have experienced', but this year definitely has been one of those! The last year has been a tremendously busy and positive one for Citizens Advice Rural Cambs. Our wonderful and amazing team of staff and volunteers has once again performed an incredible job over the last 12 months in what are, as always, difficult and testing circumstances. I am continually in awe of the work our team do, and their dedication and commitment is an answer to the following quote from Martin Luther King, Jr.....

"Life's most persistent and urgent question is, what are you doing for others?"

What has this great team achieved over the last 12 months, below are just a few of the key highlights:

- 10,187 Individual clients helped
- 19,426 Activities supporting those clients
- 45,948 Issues dealt with directly
- £4,257,162 Income gains/maximisation
- £1,529,700 Debts written off

Currently our Country is in the middle of the biggest crisis it has experienced for many years. The COVID-19 pandemic is affecting everyone, including our service and how we deliver to the clients that need our help. Our team adapted quickly and professionally to providing our service from their own homes through phone and email. On a daily basis we are supporting clients who are concerned about the furlough process, risk of redundancy, debt, food provision or struggling their way through the benefits system and Universal Credit for the first time. Citizens Advice started at a time of adversity for the country in 1939 and again, at a time of crisis, we are still here for the people in our local community providing them with the options to find a way forward. This is what makes our service great!

There are many challenges ahead and we must stay focussed on our work in hand, plan for the predicted spike in demand following easing of lock down measures, the end of the Furlough scheme which will impact on redundancy and the increase in demand for those needing help and support with debt. A recent report by the Money and Pension Service stated that they expect the need for debt advice to climb steadily over the next 18 months, with around 3 million more people than before the pandemic needing support by the end of 2021. That is a frightening number!!

We rely on the fantastic commitment of our team of volunteers and paid staff, but still need more volunteers so that CARC can develop its services and make them as accessible as possible to everyone, regardless of their preferred method of communication. All this needs to be done whilst planning for the new normal, whatever that may be.

We are thankful to our core funders, and indeed, to all our funders for their continued support, and hope we can continue to work closely with them. 'Tough times are ahead' and we need to ensure our service continues to have sustainable long term funding in order to support local residents.

We will continue to be ambitious in a climate of funding cuts, looking at building greater partnerships with voluntary sector peers and turning to the private sector to support our work.

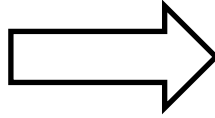
Interesting and challenging times ahead....

**Nick Blencowe**  
**Chief Officer**  
November 2020

# Anyone can have a problem

**10,187\*** people  
helped last year

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

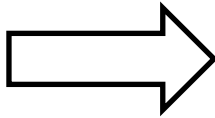


## Financial Outcomes

Income gain	£4,257,162
Re-imbursements, services, loans	£15,459
Debts written off	£1,529,700
Repayments rescheduled	£58,998
Other	£92,865

People access our  
service in different  
ways

- face to face
- by telephone
- by email
- via our website

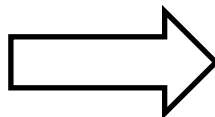


## Channel / Activity \*

In person	7,995
Adviceline	4,067
Telephone	2,844
Email	2,736
Letter	1,627
Web chat	109
Other	48

\* includes multiple activities per client

We help with a  
range of problems  
**45,948** issues dealt  
with directly



## Top 5 Issues

Benefits—Universal Credit

Benefits & Tax Credits

Debt

Employment

Relationships

# Treasurer's Report

Having been appointed as the Treasurer of Citizens Advice Rural Cambs (CARC) in November 2020, the 2019/20 Annual Report & Accounts were prepared under the supervision of my predecessor, Jenny Darroch.

As an independent charity, CARC relies on the commitment and generosity of a number of organisations and individuals for financial and other support, including the District Councils of Huntingdonshire, Fenland and East Cambs, the Town Councils of St Neots, Whittlesey, and St Ives and Charitable organisation such as Clarion Futures and the Robert Hall & Hudson Foundation. This allowed us to continue to provide a high quality and sustainable service to the residents of rural Cambridgeshire. It is with regret that East Cambs District Council have decided to end funding the charity with effect from April 2020.

In the financial year 2019/20 CARC generated income of £604,441, an increase of 12% over the previous year, mainly due to increased funding to support Universal Credit applicants. Excluding funding for the Universal Credit Support, our grant income from all other sources dropped by 13%, demonstrating the increasingly challenging climate for our core funders.

For the year ended 31<sup>st</sup> March 2020 CARC generated a Net Income of £33,044, demonstrating a continued financial recovery for the organisation. This allowed us to build our unrestricted financial reserves following the exceptional losses sustained in 2017-18. At the end of the year our reserves stood at £89,408, which is still below our targeted reserves of £116,626, representing two and a half months of normal operating expenditure. The Trustees aim is to be within our targeted two and a half months ratio in the next couple of years due to careful budgeting and identifying new sources of funds.

Reported expenditure for the year was £571,397, an increase of 6% over the previous year. The main driver of the cost increase was higher salaries as we had to increase staff numbers and hours worked to support the universal credit project. We continued to monitor all other costs to ensure we continue to provide a high level of service to all our rural Cambridgeshire communities.

The Trustees review the financial performance of CARC against the annual budget at every board meeting with presentations from the Senior Leadership team, highlighting changes in income and expenditure and progress on key initiatives. In addition, a separate Finance panel sub-committee analyses policies and procedures and reviews in detail the performance of CARC and reports to the Board of Trustees at each meeting.

We are grateful for the continued support from our funders and we will continue to look for additional funding to allow us to expand our services and support for the communities of rural Cambridgeshire in these challenging times.

Bill Grieve  
Treasurer  
November 2020

# Income / Expenditure Summary 2019-20

Rural Cambs Citizens Advice Bureau Ltd

## INCOME/EXPENDITURE SUMMARY 2019/20

	Restricted	Unrestricted	Total Funds 2019-20
	£	£	£
<b>Income</b>			
Citizens Advice - MASDAP	104,252	-	<b>104,252</b>
Citizens Advice - Universal Support	153,723	-	<b>153,723</b>
CHS Group - Building Better Opportunities	1,451	-	<b>1,451</b>
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	1,326	-	<b>1,326</b>
Citizens Advice - Energy Best Deal	-	7,015	<b>7,015</b>
Huntingdon District Council	-	115,700	<b>115,700</b>
Fenland District Council	-	57,000	<b>57,000</b>
East Cambs District Council	-	47,347	<b>47,347</b>
Whittlesey Town Council	-	5,610	<b>5,610</b>
St Neots Town Council	-	17,000	<b>17,000</b>
St Ives Town Council	-	2,000	<b>2,000</b>
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	38,360	<b>38,360</b>
Clarion Futures	-	12,000	<b>12,000</b>
Robert Hall & Hudson Foundation	-	11,600	<b>11,600</b>
Grant income received directly for clients	-	11,507	<b>11,507</b>
Donations	-	9,510	<b>9,510</b>
Other	-	4,648	<b>4,648</b>
Room Hire	-	4,077	<b>4,077</b>
Bank Interest	-	315	<b>315</b>
<b>Total Income</b>	260,752	343,689	<b>604,441</b>
<b>Expenditure</b>	260,481	310,916	<b>571,397</b>
<b>Net Income for the year</b>	271	32,773	<b>33,044</b>
<b>Funds brought forward</b>	-	56,364	<b>56,364</b>
<b>Transfer between funds</b>	-271	271	<b>-</b>
<b>Funds carried forward</b>	-	89,408	<b>89,408</b>

# Thank you to our funders in 2019-20

citizens  
advice



Robert Hall  
And  
Hudson Foundation

Storers Herd  
&  
Bull Grass Charity

Wimblington  
&  
Stonea Parish Council

## DONATIONS GRATEFULLY RECEIVED IN 2019-20 FROM

Our Clients	Little Downham Parish Council
Burwell Parish Council	Parson Drove Parish Council
Chatteris Town Council	Swaffham Bulbeck Parish Council
Cheveley Parish Council	Toseland Parish Council.
City of Ely Council	Wicken Parish Council
Coveney Parish Council	Wisbech St Mary Parish Council
Hail Weston Parish Council	Wisbech Town Council
Isleham Parish 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  
 9 Church Mews  
 Wisbech  
 PE13 1HL  
[finance@ruralcambscab.org.uk](mailto: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**





Rural Cambs



## How to contact us:

**Adviceline: 0808 278 7807**

Monday to Friday 09:30 to 15:30

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

**Webchat or Email via:** [www.citizensadvice.ruralcambs.org.uk](http://www.citizensadvice.ruralcambs.org.uk)

**Visit our website at** [www.citizensadvice.ruralcambs.org.uk](http://www.citizensadvice.ruralcambs.org.uk) for details of our drop-in session times at the following offices and for details of our outreach sessions

### Huntingdon

Pathfinder House, St Mary's Street, Huntingdon PE29 3TN

### St Neots

Portacabin, Tan Yard Car Park, St Neots PE19 1AN

### Wisbech

9 Church Mews, Wisbech, Cambs PE13 1HL

## CARC service update due to Coronavirus (26/03/2020)

Unfortunately, due to the current situation with Coronavirus we are not able to provide the face-to-face services at any of our offices. Please contact us via our Adviceline, [website](http://www.citizensadvice.ruralcambs.org.uk), or web chat.

We apologise for any inconvenience caused and thank you for your understanding.

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

Charity Registration No: 1146277

Registered in England & Wales No: 07931354

Authorised and regulated by the Financial Conduct Authority, registration No: 617718

