
Annual Review 2020 - 2021



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

Chair's report

The Annual General Meeting held in 2021 is the third time I have had the privilege to report to members and partners on the continued progress of Citizens Advice Rural Cambs. Although progress was made during the year under review, it will be mainly remembered for the successful response to the huge challenge presented by the COVID-19 emergency, which distorted activities for the entire 12 months. The most important distortion of course, from CARC's perspective, was the non-availability of traditional face to face advice sessions. By the time it was possible to resume face to face advice in the second half of 2021, the organisation had undergone a number of progressive changes.

I will briefly report on these post year-end changes towards the end of this review but to focus on the financial year 2020/21, undoubtedly it was a year during which the serious depletion of financial reserves that had occurred in 2018/19 was largely mitigated. Given that hopefully it will be possible to continue to modestly rebuild CARC's financial reserves this year and next, the shadow of financial instability will have been substantially removed. At the time of writing however, as ever, there are serious concerns about future funding.

2020/21 began with the loss of core funding from a long term supporter East Cambs District Council, which resulted in the closure of the Ely office and the re-deployment of two members of staff. At the same time, because of the COVID-19 pandemic, most members of staff began working from home and the organisation started to maximise the ways it could support clients remotely via the website, email, web chat and most importantly, the telephone. Throughout the year and subsequently, additional investments were made in these channels. The Digital Contact Centre in Huntingdon is now very much the "beating heart" of the operation. In addition during the first half of 2021/22 the Wisbech office was moved into bespoke accommodation owned by Cambridgeshire County Council and managed by the Ferry Project.

To the great credit of all the staff and a number of volunteers, the number of clients supported during 2020/21 was very similar to that of the previous year. I would like to take this opportunity on behalf of the Trustee Board to thank Chief Officer Nick Blencowe and all the people in his team for the tremendous and successful effort that was involved. Clearly the demand for information and advice increased as a result of Covid and is likely to increase still further as we emerge from the acute stage of the pandemic, particularly because of the end of Furlough and the loss of the £20 Uplift from Universal Credit.

I would also like to thank my colleagues on the Trustee Board for their support to Nick and myself. During the year Jacquie Wilson a founding Trustee Director of CARC decided to step down after decades of service to the Citizens Advice movement. Despite this loss however, the Board has been strengthened with the appointment early in the year of Chris Palmer, now Deputy Chair and, Bill Grieve as Treasurer and the recruitment of additional Trustees continues.

At this point I am pleased to announce that Leigh Barber has accepted an invitation to join the Trustee Board. Leigh now works as a Consultant having previously had a successful career in the Civil Service. Sadly I should also report that Keith Woodward will not be seeking re-election at the AGM. Keith steps down after two stints as a Trustee during both of which he has made a much valued contribution to the organisation. Happily he has decided to remain a member of CARC and therefore will retain some link with the organisation.

I should also add that all our efforts would have come to nothing without the ongoing support of Huntingdonshire District Council, Fenland District Council and other partners. We look forward to working closely in the future with existing and new partners as the post pandemic "new normal" becomes established. Resources are likely to stay scarce and the focus will remain on making optimum use of technology and the selective use of "by appointment only" face to face advice sessions being available for clients who really need them.

Against this background the organisation needs to develop the best possible understanding of the objectives of partner organisations and how CARC can contribute to their attainment. To this end the management structure has been strengthened by the appointment of Helen Spriggs as Deputy Chief Officer with special responsibility for External Relations.

Michael Mealing
Chair of the Trustee Board
November 2021

Chief Officer's report

The 2020-21 financial year has, unsurprisingly, been dominated by the effects of COVID. Pressure accelerates change, and under the unprecedented pressures of the pandemic, CARC has been challenged to adapt extremely rapidly. This has affected how clients can contact us, how we can provide services to them, and how we work with our colleagues. I am immensely proud of how our staff and volunteers have risen to these challenges and I thank them all for their dedication and commitment.

Almost overnight, we switched to giving advice over the phone, via email and web chat. We shifted from providing 41% of our advice service through face-to-face sessions to a fully remote provision.

Like many organisations, when the pandemic hit we saw an increase in demand, and in this year in which everything changed, we were needed more than ever before, to help people navigate the uncertainty. We helped over 9,000 people find a way forward with one-to-one information, guidance and specialist advice. This is truly amazing considering all our face-to-face sessions had ceased and we lost our funding in East Cambs reducing our service and number of staff and volunteers.

Below are some of our key achievements during 2020/21:

	2020/21	2019/20
Unique clients helped	9,201	10,187
Client activities taking place	16,862	19,426
Issues were presented to us	41,804	45,948
Income gains/maximisation	£8.35m	£4.2m
Debts written off	£414,700	£1,529,700
Grants and direct client support allocated	£118,551	£92,629

We rely on the commitment of our valued volunteers and paid staff to make our services as accessible as possible. We need to further grow and improve our digital offer and plan for the further development of online advice services such as increasing video call appointments, and that is one of our major tasks for the coming months. At CARC we always put our clients at the heart of what we do and that is why we come to work each day, knowing the difference we make to those who need our help.

We are extremely grateful for the support we have received from the Fenland District Council, Huntingdonshire District Council, Cambridgeshire ACRE, Trussell Trust through ASDA for the Foodbank Project, CHS group for the Cambridgeshire Local Assistance Scheme (CLAS) project and grants via Citizens Advice to help deliver national contracts on behalf of the DWP and Money and Pensions Service funded debt advice project (MaPSDAP). In collaboration with our funders, key stakeholders and partners we will continue to work effectively to ensure advice and support are delivered as efficiently as possible.

There are immense challenges around the corner that will shape the future of CARC and the service we offer. Our contracts with MaPSDAP and Universal Credit Help to Claim are currently going through the recommissioning process, both will have changes in their delivery models, one thing is certain though - there will be less Local Citizens Advice delivering the services nationally, which will have a great financial impact on those not in the supply chain. If that was not enough, at the same time the CLAS project is being retendered by Cambridge County Council. The results of the three contracts being recommissioned are due to be announced in December, CARC is hoping for a Happy Christmas.....! As you can see, this is a hugely thought-provoking and uncertain time for us as an organisation, which potentially will have huge impacts on the shape and delivery of our services.

All this sits alongside the changing landscape nationally, with energy prices rising at unprecedented rates, the end of the £20 uplift for Universal Credit, the Furlough scheme ending, the rise in inflation rates and general costs of living increasing. We are in no doubt that this will inevitably lead to an increased demand in our service, which is currently running at capacity. As always, we strive to help as many people as possible with the limited resources we have.

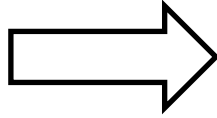
CARC as always will step forward positively and with ambition in these testing times, ensuring we provide the support and guidance to those who need our help.

Nick Blencowe
Chief Officer
November 2021

Anyone can have a problem

9,201* people
helped in
2020-21

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

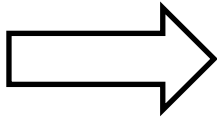


Financial Outcomes

Income gain	£8,351,994
Re-imbursements, services, loans	£64,289
Debts written off	£414,700
Repayments rescheduled	£16,070
Other	£118,551

People access our
service in different
ways:

- by telephone
- by email
- via our website
and / or web chat
- face-to-face

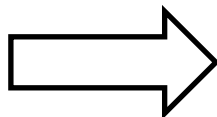


Channel / Activity *

Adviceline Phone	6,667
Email	5,407
Telephone	3,595
Letter	718
Web chat	209
In person	63
Other	22

* includes multiple activities per client

We help with a
range of problems
41,804 issues dealt
with directly



Top 5 Issues

Benefits—Universal Credit
Benefits & tax credits
Financial services & capability
Debt
Employment

Treasurer's Report

The financial year 2020-2021 was a successful year for Citizens Advice Rural Cambs (CARC). Despite the challenges faced by the organisation from the loss of funding from East Cambs District Council and the COVID pandemic, CARC managed to increase its income and generate a surplus whilst supporting over 9,200 clients and securing over £8m in income gains for them. We continued to build our reserves towards our targeted level.

CARC cannot survive without the generous funding from our sponsors including the District Councils of Huntingdonshire and Fenland, the Town Councils of St Ives, St Neots and Whittlesey, the Trussell Trust, Cambridgeshire ACRE and CHS Group

In the financial year ended 31st March 2021 CARC generated income of £620,256, an increase of 2.6% over the previous year. The loss of funding from East Cambs District Council was more than compensated by increases in funding from the Cambridgeshire Community Local Assistance Scheme (CLAS), Fenland District Council, the National Lottery Community Fund, Trussell Trust through ASDA for the Foodbank Project and higher Grant Income.

For the year ended 31st March 2021, CARC generated Net Income of £23,904, which was lower than the previous year but allowed us to continue building our unrestricted financial reserves. At the end of the year our financial reserves stood at £113,312. CARC has a target of having reserves equal to two and a half months of operating expenditure which for the 2021/22 financial year equates to £124,646. The Trustees aim to be within our targeted two and a half month's ratio within the next financial year through careful budgeting and identifying new areas of funding.

Reported expenditure for the year was £596,352 an increase of 4.3%. Higher grant revenue increases our grant costs as they are mainly pass-through items. Salaries were higher due to annual increases and existing staff working longer hours. These were more than offset by a decrease in travel and volunteer expenses due to the pandemic. We also invested in IT equipment to support our move to more online and telephone advice.

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 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 difficult and challenging times.

Bill Grieve
Treasurer
November 2021

Income / Expenditure Summary 2019-20

Rural Cambs Citizens Advice Bureau Ltd

INCOME/EXPENDITURE SUMMARY 2020/21

	Restricted	Unrestricted	Total Funds 2020-21
	£	£	£
Income			
Citizens Advice - MASDAP	109,078	-	109,078
Citizens Advice - Universal Support	157,650	-	157,650
CHS Group - Building Better Opportunities	-27	-	-27
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	2,377	-	2,377
Foodbank	18,020	-	18,020
National Lottery Community Fund - Coronavirus Debt Support	8,388	-	8,388
Citizens Advice - Energy Best Deal	-	6,360	6,360
Citizens Advice - Advice Line Phones	-	2,000	2,000
Citizens Advice - BEIS Remote Working	-	4,640	4,640
Citizens Advice - BEIS Softphones	-	1,300	1,300
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	57,000	57,000
Fenland District Council - Track & Trace	-	8,000	8,000
Whittlesey Town Council	-	5,610	5,610
St Neots Town Council	-	10,000	10,000
St Ives Town Council	-	2,034	2,034
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	51,147	51,147
Clarion Futures	-	6,000	6,000
Robert Hall & Hudson Foundation	-	8,700	8,700
HMRC Job Retention Scheme Grant	-	443	443
Grant income received directly for clients	-	36,671	36,671
Donations	-	8,636	8,636
Other	-	302	302
Bank Interest	-	227	227
Total Income	295,486	324,770	620,256
Expenditure	296,112	300,240	596,352
Net Income for the year	-626	24,530	23,904
Funds brought forward	-	89,408	89,408
Transfer between funds	626	-626	-
Funds carried forward	-	113,312	113,312

Thank you to our funders in 2020-21

citizens
advice



Robert Hall
And
Hudson Foundation



Storers Herd
&
Bull Grass Charity

Wimblington
&
Stonea Parish Council

DONATIONS GRATEFULLY RECEIVED IN 2020-21 FROM

Our Clients	Houghton & Wyton Parish Council
Abbotsley Parish Council	Newton Parish Council
Benwick Parish Council	Parson Drove Parish Council
BGL Group in Peterborough	Perry Parish Council
Christchurch Parish Council	Warboys Parish Council
Hail Weston Parish Council	Wisbech Town Council
Holywell-Cum-Needlingworth 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
 Eastfield House
 5 Latham Road
 Huntingdon
 PE29 6YG
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

Visit our website at www.citizensadvice ruralcambs.org.uk

Appointments for advice, including face to face, where required, are only made after a telephone interview. The face to face appointments will be arranged at either our main centres or outreach sessions - see our website for our outreach sessions.

NB: CARC is no longer able to offer a drop-in session at any of our locations.

Please contact us via our Adviceline, [website](http://www.citizensadvice ruralcambs.org.uk) , or web chat in the first instance.

Huntingdon

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

Wisbech

Queen Mary Centre, Queen's Road, Wisbech PE13 2PE

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

Registered Office: Eastfield House, 5 Latham Road, Huntingdon PE26 6YG

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

