

# Annual Review 2021-22



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

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Rural Cambs

## Our impact in 2021/22

### We helped



**7,939\*** people

face to face, by phone, or email



With **38,734** issues

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

### We did this with the help of our



**61** dedicated local staff, volunteers and trustees



**£265,875**

estimated worth of donated hours by our volunteers

where we provide free and independent support

### The difference this makes



**81%**

of clients were helped to find a way forward



**76%**

of clients had their problem solved within six month of accessing our service

# Chair's Report

It is a privilege to report to members and partners on the continued progress of Citizens Advice Rural Cambs. The 2022 Annual General Meeting is the fourth and possibly the last time I will have had such a privilege. At the time of writing the whole country is facing an energy and cost of living crises against the background of a war in Europe and the likelihood of increasing needs for the services provided by Citizens Advice.

Certainly the early months of 2021/22, the year under review, seem a long way away. They should be remembered for the successful emergence from the huge challenge of the COVID-19 emergency. Compared to the pre-COVID-19 situation, the most important change was reduced availability of traditional face to face advice sessions. By the time it was possible to resume face to face advice, because of funding constraints and organisational changes, only the minority of clients, who really need face to face support, were supported in this way.

The majority of clients are supported 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 the core of the operation, which most of the approximately 8,000 clients supported during the year interfaced with. However, face to face support is available in Huntingdon and Wisbech and the much appreciated outreach facilities provided by several Town Councils. Very productive working relationships have also been developed with number of Foodbanks.

The operational success of the organisation during the year would probably not have been achieved had the changes to the management structure that had been implemented in April 2021, not taken place. In addition, it was also possible to continue the planned rebuilding of financial reserves following "the hit" they had taken two years before. However as ever, concerns about future funding remained.

Due to changes at national level, Rural Cambs' funding for the Help to Claim Universal Credit programme ceased at the end of March 2022. From April this year, Cambridge and District Citizens Advice became responsible for the delivery of Universal Support Help to Claim (H2C) across the whole of the East of England. To compensate for the significant loss of funding, Rural Cambs, had to undertake a further restructuring with the aim of reducing costs but at the same time maintaining investment in the expansion of the remaining services, particularly the Digital Contact Centre.

Some employees working on H2C had the opportunity to transfer to Cambridge but most opted to stay with Rural Cambs. A number of new roles were created while others disappeared. The total number of employees remained broadly the same and happily, compulsory redundancies were avoided. This was only possible because the Trustees

believed that it was acceptable to set a deficit budget for 2022/23. The basis of this decision was that at the end of that year reserves would still be more than adequate and a better reflection of the organisation's finances was to consider the years 2021/22 and 2022/23 together.

The role of a Trustee Board is not only to oversee the finances of an organisation but also of course, to support its' people. It gives me great pleasure therefore to thank Chief Officer Nick Blencowe, his management team, staff and volunteers for their efforts during a difficult but on balance, a very successful year. The quality of the service provided to clients was illustrated by the excellent performance at the three year accreditation audit carried out by national Citizens Advice.

Despite some setbacks the organisation ended the year in a confident and positive mood which was further boosted in May 2022, when we hosted a visit from Citizens Advice's National Patron, The Princess Royal, at our new office in The Queen Mary Centre, Wisbech.

I should also add that all their 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 ever closer with them in the future and other including our sister local Citizens Advice services.

Finally, I would like to thank my fellow Trustee/Directors for the way they have supported Nick and myself during what has been a very eventful year. Sadly shortly after the year ended we lost the contribution of Chris Palmer Deputy Chair. However, the recruitment of Trustees continues, and as a result we welcomed Peter Finnigan when he was co-opted to the Board in September 2022. Another beneficial change regarding the effective operation of the Trustee Board was the appointment of a member of staff as Company Secretary. Pennie Firth was appointed to this important role in April 2022

**Michael Mealing**  
**Chair of Trustees**  
**November 2022**

# Anyone can have a problem



Financial Outcomes	
Income gain	£5,256,132
Re-imbursements, services, loans	£12,773
Debts written off	£355,638
Repayments rescheduled	£7,436
Other	£242,103



Channel / Activity *	
AdviceLine Phone	6,124
Email	4,966
Telephone	4,935
Letter	384
Web chat	556
In person	521
Other	105
* includes multiple activities per client	



Top 5 Issues
Benefits—Universal Credit
Benefits & tax credits
Debt
Financial services & capability
Housing

# Chief Officer's report

It is hard to appreciate the significance of events when you are living through them. Last year marked a permanent shift in the way we live our lives and, for CARC, how we best deliver our services to the residents we serve. Change can be scary, but change can be healthy and change is often inevitable, it can make us stronger and better as people and as organisations, we need to strive to improve.

As we started to emerge from the pandemic we were learning to live with COVID, and starting to see the long-term impact it has had on people's mental and physical health. Add to this the cost of living crisis, which the country is still facing, high fuel/energy costs, high interest rates and high inflation and we have a perfect storm.

Pressure across society and on our clients started to manifest itself, we saw a surge in demand for our services with the complexity of the clients' issues getting greater and more time consuming. All this means we are spending more time with each client to help resolve their problems and move them forward with positive outcomes, but in turn it also means we support less people. This is creating a panic within the third sector as demand for services and support increases, and somehow with even more limited resources we all need to increase capacity to deliver.

In December 2021 we discovered we were to lose our funding for the Universal Credit Help to Claim contract, even though it stayed within the Citizens Advice national service. The impact on our budget for the following financial year was a 25% reduction in income. A huge hole and a big blow to CARC. We received this news on the same day as a planned AwayDay which was due to look at our service delivery model and staff structure, a meeting attended by Trustees, the senior leadership team and five members of staff. Our focus was around our Digital Contact Centre (DCC), we had shown what could be achieved remotely during the pandemic through the DCC and with investment the DCC would become 'The Heart of our business.'

For the team at CARC, all these issues strengthen our commitment to providing an excellent, holistic and supportive advice service. Certainly, the demand for our support and advice is higher than we have ever experienced at a time where we have the potential to suffer funding cuts. The whole team needs a big pat on the back for the way they have stood up and delivered in such testing times.

All sounds doom and gloom, but no.... we had some great successes during 2021/22:

- “ A successful financial year allowing us to re-invest in our service for 2022/23
- “ 7,939 individual clients helped
- “ 38,734 issues dealt with



- “ 18,977 activities carried out on behalf of our clients
- “ Over £5m in income gains
- “ Over £350k in debts written off
- “ £242,000 in grants and financial support awarded
- “ We moved into new offices in the Queen Mary Centre in Wisbech.
- “ We continued to develop our relationships with our funders, partners and stakeholders

Our DCC has become the heartbeat of our business thanks to the dedication of all our brilliant staff and volunteers. Offering telephone, email and web chat approximately 80% of clients are dealt with at first point of contact. For our vulnerable clients or those that need further help we provide face-to-face and telephone appointments. Our face-to-face appointments are offered in Huntingdon, Wisbech, St Neots, Whittlesey, Wimblington and Chatteris.

All this fantastic work was supported in 2021-22 by our projects providing added value to our core services, the funded projects are listed below:

- Money Advice
- Energy Advice
- Cambridgeshire Local Assistance Scheme
- Foodbank Project
- Community Led Local Development
- Benefits for Over 55's
- Universal Credit Help to Claim

We are deeply grateful to all our funders, partners and stakeholders for their continued support during 2021-22 and for their continued support going forward. They all have their own challenges, but it is important that we continue to work together for the benefit of the people we serve.

Once again, I would like to convey my appreciation for everything our amazing team has achieved. Our advice service has operated without a break and continually receives positive feedback. I would also like to thank the Trustees for their advice and support through difficult times.

The work of Citizens Advice is vital in our community, and we as an organisation must grow and prosper to ensure we are here to meet the demands of those local residents who reach out to us.

**Nick Blencowe**  
**Chief Officer**  
**November 2022**



# Client Feedback

Thank your advice I shall follow everything you have told me and hopefully resolve it I am most grateful for you speed at which you have contacted me and the very personalised response

Thank you and all your team for what wonderful people you are

Just a little e mail to thank you both for all your help, professional advice and knowledge you have both given me in the long and arduous struggle with DWP.

Thank you so much for seeing me today and for your Professionalism in helping me to deal with this situation.

I have printed of the Document, and will be posting today.

Once again a Big thank you.

Morning thank you so much you have been amazing and so helpful I really appreciate your support

Thank you so much. You don't know what it means to all of us. I'm sitting here in floods of tears. I can't believe something like this could ever happen. You really don't know what it means to me and my kids.

Thank you from the bottom of my heart

Merry Christmas to you all as I know there will be smiles here this Christmas

Thank you for your help today, very much appreciated. It was a pleasure to speak to you today and great that there are humans out there who give their time to help others. Thank you.

# Treasurer's Report

The financial year 2021-2022 was a successful one for Citizens Advice Rural Cambs (CARC), although it was marred somewhat by the news that we had lost the funding for the Help to Claim Project for the next financial year. In 2020 -21 this contributed income of over £138,000 or 22% of our total income. This led us to review all our costs and restructure our operations at the end of the financial year. Despite the challenges, CARC managed to increase its income and generate a surplus allowing us to grow our reserves above their targeted level. This means that we are in a strong position to continue to support the residents of rural Cambridgeshire over the next financial year, despite our reduced income.

CARC cannot survive without the generous funding from our sponsors including the District Councils of Huntingdonshire and Fenland, the Town Councils of Chatteris, St Ives, St Neots Whittlesey and Wisbech, Abbotsley and Tydd St Giles Parish Councils, Cambridgeshire Community Local Assistance Scheme (CLAS), the Trussell Trust, Cambridgeshire ACRE, Robert Hall & Hudson Foundation, TaxAttack, and CHS Group

In the financial year ended 31<sup>st</sup> March 2022 CARC secured income of £657,209, an increase of 6% over the previous year.

For the year ended 31<sup>st</sup> March 2022, CARC generated Net Income of £69,148, which was an increase over the previous year and allowed us to build our unrestricted financial reserves. At the end of the year our financial reserves stood at £182,460. CARC has a target of having reserves at least equal to two and a half months of operating expenditure which for the 2022/23 financial year equates to £99,912. The Trustees recognise this is above our targeted level but feel this is justified given the future challenges faced by the charity.

Reported expenditure for the year was £588,061 a decrease of 1.4% over the previous financial year as we reduced our premises costs.

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 2022**

# Income/Expenditure Summary 2021-22

## Rural Cambs Citizens Advice Bureau Ltd

	Restricted	Unrestricted	Total Funds 2021-22
	£	£	£
<b>Income</b>			
Citizens Advice - MASDAP	106,683	-	<b>106,683</b>
Citizens Advice - Universal Support	138,321	-	<b>138,321</b>
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	26,000	-	<b>26,000</b>
CLLD Grant income for clients	9,161	-	<b>9,161</b>
Foodbank Project	29,837	-	<b>29,837</b>
Citizens Advice - Energy Best Deal	-	10,700	<b>10,700</b>
Citizens Advice - Carbon Monoxide Advice	-	5,475	<b>5,475</b>
Citizens Advice - Advice Line Phones	-	4,000	<b>4,000</b>
Huntingdon District Council	-	115,700	<b>115,700</b>
Fenland District Council	-	57,000	<b>57,000</b>
Fenland District Council - Track & Trace	-	32,000	<b>32,000</b>
Whittlesey Town Council	-	6,350	<b>6,350</b>
St Neots Town Council	-	10,000	<b>10,000</b>
Chatteris Town Council	-	3,665	<b>3,665</b>
St Ives Town Council	-	2,056	<b>2,056</b>
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	38,935	<b>38,935</b>
Clarion Futures	-	398	<b>398</b>
Robert Hall & Hudson Foundation	-	11,600	<b>11,600</b>
Arnold Clarke	-	599	<b>599</b>
Grant income received directly for clients	-	16,626	<b>16,626</b>
Donations	-	7,527	<b>7,527</b>
Other	221	1,159	<b>1,380</b>
Other - additional funds Huntingdon District Council	-	23,168	<b>23,168</b>
Bank Interest	-	28	<b>28</b>
<b>Total Income</b>	310,223	346,986	<b>657,209</b>
<b>Expenditure</b>	316,815	271,246	<b>588,061</b>
<b>Net Income for the year</b>	-6,592	75,740	<b>69,148</b>
<b>Funds brought forward</b>	-	113,312	<b>113,312</b>
<b>Transfer between funds</b>	6,592	-6,592	<b>-</b>
<b>Funds carried forward</b>	-	182,460	<b>182,460</b>

# Thank you to our funders

## In 2021-2022



Robert Hall Charity  
And  
Hudson Foundation



Storers Herd  
&  
Bull Grass Charity

Wimblington  
&  
Stonea Parish Council

## DONATIONS GRATEFULLY RECEIVED IN 2021-22 FROM

Our Clients	Tydd St Giles Parish Council
Abbotsley Parish Council	Wisbech Town Council
Taxattack Ltd	

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](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

# More Client Feedback

I just wanted to say a thank you for yesterday you put me at ease and made me feel better about my current situation. Thank you for being so kind.

I have just received the vouchers  
Thank you from the bottom of my heart  
you really don't know how much I  
appreciate the help you have given me  
You are the unsung hero's helping  
people who are struggling  
Once again thank you

Thank you! I'm on the  
housing register now thank  
you so much :)

Thank you so much for this wonderful  
news that my application was  
successful!!

I am so very happy that my children  
and I will receive this additional support  
in those very uncertain and worrying  
times to come.

Thank you today for your help. You took your  
time to help guide us and impact the life of  
someone so vulnerable. My mum has reached  
such a low point in her life where she only has  
faith in god, she had given up on everything  
else. this is a step towards getting her life and  
her peace back and we really appreciate your  
help.

## 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)

Appointments for advice, including face to face, where required, are 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.

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





[citizensadvice-ruralcambs.org.uk](https://citizensadvice-ruralcambs.org.uk)

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

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Company limited by guarantee, Registered Number: 07931354 England

November 2022