

Annual Review

2022-23



Rural Cambs

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

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Our impact in 2022-23

We helped



5,916* people

face to face, by phone, or email



With **36,350**
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



59 dedicated local staff, volunteers and trustees



£234,346

estimated worth of donated hours by our volunteers

where we provide free and independent support

The difference this makes



£138,339

In Grants administered direct to our clients



65%

of clients report finding it easier to manage everyday life



87%

of clients had their problem solved through debt advice



85%

of clients had their problem solved relating to benefit and tax credit issues

Chair's Report

No better proof could exist for the importance of Citizens Advice Rural Cambs (CARC) to the local community than the visit in May 2022 of HRH The Princess Royal to Wisbech. Her Royal Highness is well known for her interest in those groups and organisations making a real difference not just in the great cities of this country which seem to get most media attention, but in small towns and villages which are the backbone of our society and underpin much unsung work to improve the lives of those who may find it difficult to negotiate the complexities of modern life. CARC is here to help them and the Princess spent time with those delivering our service to those who need it. She was also gracious in agreeing to present Long Service Awards: a visit that will live long in the memory.

Our Work

Over the period in review we have seen many great strides forward in the quality of services we provide and only one or two setbacks. Perhaps I could deal with the latter first. Along with many other Local Citizens Advice (LCA) we lost the government Help To Claim contract. This was an initiative which enabled members of the public free support from our advisers to make a Universal Credit claim. It dealt with helping to make online application or preparing for a first Job Centre appointment. As people became more familiar with the Universal Credit procedures the need for this service diminished nationally but it was still a disappointment to us all when funding was withdrawn. Our staff are of course willing to advise on these matters and I had the benefit of sitting in on an online staff training session in Universal Credit this year and admired the quality of content and the manner in which it was delivered.

Our Digital Contact Centre (DCC) based in Eastfield House, Huntingdon goes from strength to strength where a well-trained team of volunteers, augmented by members of staff, deal with a whole range of issues. It is estimated that about of 80% of all problems coming in to CARC are resolved in this way which is efficient and cost effective.

However, we accept that there will be a range of issues that cannot be satisfactorily resolved in this way and we have listened to comments made by funders and others to improve our offer of face-to-face interviews. On certain days of the week our advisors are out in the community dealing with clients with problems that may not be able to be dealt with by DCC. We have been allocated a small suite of rooms at Pathfinder House, bang in the middle of Huntingdon. We have a similar facility at the Queen Mary Centre in Wisbech but facilities have also been made available to us in Chatteris, St Neots, Whittlesey and Wimblington. We would also like to extend further, perhaps to March and St Ives if we can reach agreement with potential funders.

We have put our shoulders to the wheel in running sessions at the local food banks in parts of the county including at Godmanchester, St Neots, Ely and Wisbech. You will not need to be reminded of the pressures on household budgets caused by inflation and the cost of living crisis. Demand

remains high and very often people who visit food banks may also have others problems which our staff can deal with or at the very least signpost to other facilities who can assist. It is a subject dear to my heart as ten years and more ago I worked in a food bank warehouse in Peterborough. When I went to Godmanchester food bank recently I saw the same spirit of commitment and sheer hard work and dedication that I remembered from those years ago.

Another welcome development in the period under review has been the concept of co-working with other LCA. We are proud of our independence at CARC and we are committed to preserve ourselves as a progressive forward looking social business, but we have found that working on projects with other similar bodies offers a great opportunity to benefit from mutual cooperation. We have worked in this way with Citizens Advice Cambridge and District and delighted to unlock the potential from a new, and dynamic relationship with Cambridgeshire County Council. None of this diverts our attention from the work we do and will continue to do for the citizens of Fenland and Huntingdonshire. It helps them too. Knowledge gained will almost certainly redound to their benefit.

Outside the scope of this report - and something in which we will go into more detail next year - is the partnership we have developed with Yorkshire Building Society (YBS) in Wisbech in which an advisor will attend at the YBS offices when the society have identified a customer who really needs advice which would be outwith their financial services scope. A personal problem, relating to debt, job loss, or potential addiction may be identified and our advisor would be invited to assist and advise. Early days - too early to make any useful assessment- but it certainly has the potential to help a group of individuals who might otherwise slip through the net.

The Trustee Board

The oversight of the management of the organisation rests with the Trustee Board. Michael Mealing joined the Board in May 2018 and became Chair in June 2019. He thus had to deal with the COVID pandemic, resignation of trustees, recruitment of new trustees, the cost of living crisis and more. He tackled all these difficulties using his lifelong experience of business and a sharp intellect. He handed over to me on 1st June 2023, but I am delighted that he remains a member of the Board so that we can continue to draw on his knowledge and experience. We shall all be forever in his debt.

The Board had reduced to just three trustees in the summer of 2022, but thanks largely to Michael's own efforts has now increased to six and this has permitted a degree of specialisation, although everyone is permitted to contribute on any relevant topic. I was elected at the 2022 AGM as was Peter Finnigan. Peter has revived the Business Development Group which among other things is charged with seeking additional sources of funding and how in general terms CARC might develop. In recent months we have had the benefit of Lucy Webb's addition to the Board. She is an HR specialist and is already proving a welcome addition. I warmly commend her to you. Our Treasurer, Bill Grieve, remains as Chair of the Finance Sub-Committee and we are very grateful to him. He and Karen Drewry, our in-house accountant work extremely well together and keep our financial planning in sound shape. Leigh Barber is keen to develop the role of "internal inspector"

with a particular brief to identify issues of risk in the organisation and how we might reduce factors which may cause risk. He is also going to keep tabs on the fast moving developments in AI and the likely effects on CARC. Michael Mealing will have a role "without portfolio' at his request. That he will be called upon is not in any doubt!

Staff

It is often said that the staff is a business's greatest asset. In the case of CARC, a social business, it can never be more true. Nick Blencowe, the Chief Officer, and his Senior Leadership Team (SLT), Helen, Karen and Pennie, demonstrate unswerving loyalty to the aims and objects of serving those who need our advice. The Trustee Board have an excellent relationship with the SLT and with other members of the organisation, staff and volunteers, who frankly work wonders every day in delivering the best possible service to clients.

The inflationary cycle has not been kind to individuals who work in the "third sector" and the Board is determined to retain key staff in a challenging recruitment market. This of course depends on budget settlements and resources generally. We want to do well by them.

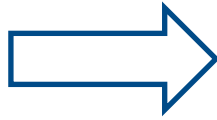
We thank all our funders. We hope we can continue to depend on your generosity. If your organisation does not yet fund us please consider doing so. I can assure you that every pound donated will prove an excellent investment in the good that it does for people in this part of the County.

**Neil McKittrick
Chair of Trustees
November 2023**

Anyone can have a problem

5,916* people
helped in
2022-23

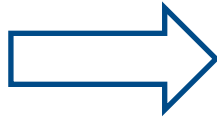
*This is the total of unique clients
(those who have accessed our
service for the first time in 12
months)



Financial Outcomes

Income gain	£1,980,097
Re-imbursements, services, loans	£25,390
Debts written off	£328,434
Repayments rescheduled	£15,648
Other	£592,437

People access our
service in
different ways .



Channel / Activity *

Email	7,332
Telephone	5,738
Adviceline	4,880
In person	1,497
Other	417
Letter	347
Video call/web chat	29

* includes multiple activities per client

We help with a
range of problems
36,350 issues dealt
with directly



Top 5 Issues

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

Chief Officer's report

Wow, where has that year gone... it has flown by! It doesn't seem that long ago that I was sitting down to write last year's summary! I often hear people say that time gets quicker as you get older, I fully appreciate that now. The COVID pandemic, the war in Ukraine, the cost of living crisis and technology all seemed to have helped accelerate this fast paced society that we live in, with demands to instant support and help more prevalent.

There is no doubt we are going to have get used to, and adapt to the new norm of our evolving and changing world, which is definitely more frenzied. This creates demands on all our services, and for those who deliver these services, and as employers we need to be aware of this and ensure we look after and support our staff and volunteers.

So what did CARC achieve during 2022/23?

In May 2022, as Neil has already alluded to, we were delighted to Welcome HRH The Princess Royal to officially open our office at the Queen Mary Centre in Wisbech, we were also delighted that she presented long service awards to two members of staff. The visit was a great success and HRH The Princess Royal spent time with every member of the team, engaging with them and taking great interest in the work we do.

We continued to develop and grow our relationships with all our funders, ensuring we engage with them regularly to update on service delivery and build on services. I would like to take this opportunity to thank all our funders for their continued support and help.

New Projects:

Foodbanks – the foodbank project has grown from one project to three covering foodbanks in Ely, Huntingdon & St Neots, and Wisbech, the work within the foodbanks continues to show great results supporting some of the most vulnerable in society.

Cambridgeshire County Council (CCC) – in January this year we started a partnership with Cambridge and District Citizens Advice (CDCA) delivering an Income Maximisation project across Cambridgeshire funded by CCC. The value of the project to the residents of Cambridgeshire has proved invaluable in the initial months and we look forward to updating you more following the completion of a full twelve months of the project.

Change, Grow, Live (CGL) – is a national organisation supporting those with drug and alcohol addiction, and CARC has recently started a project in partnership again with CDCA funded by CGL. The project places an adviser from either CARC or CDCA in the offices of CGL across Cambridgeshire supporting their clients with the immediate issues they are facing whilst dealing with their addiction.

All of the above has meant a massive recruitment campaign for CARC, which has grown our amazing workforce to 15.9 FTE. This in turn has impacted on our training team, and they have stood up to the challenge delivering excellent training and support to our new staff while still providing training to our volunteers. Excellent work with limited resources.

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice. Below are the

highlights of the real impact of CARC's work during the year, once again an amazing achievement by all our staff and volunteers:

CARC Key Stats	2022-23
Clients	5,916
Issues	36,350
Activities	20,238
Income gains	£1,980,097
Debts written off	£328,434
Grants and direct client support	£592,437

This year we have seen the following increase:

- 10% increase in activities per client
- An increase of 2 issues per client
- An incredible 145% increase in grants and direct client support

I am immensely proud of the team and what they continue to deliver in what has become more challenging, stressful and in some cases desperate times. This has left us frazzled and burnt out at times, but we still continue to come back to work and ensure our service is available to those who need it. What also is testament to CARC and our dedicated team is our staff retention rates, our staff stay with us or even come back... it's not because of our pay or perks, it is because they care and want to help those in need. They are truly amazing people.

Our priorities in 2023/24:

- 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
- 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

Along with all the positives, I do need to highlight that CARC ,as an organisation, continues to face a financial cliff edge, a number of our larger funding pots come to an end in March 2024. We continue to work with those funders in the hope that we can secure ongoing funding with them.

There's more to do as we look into another very challenging year ahead, but by leaning into our unique strategic strengths I'm confident we can continue to be a positive force for change in communities and society as well as for individuals' lives.

My thanks again to all the volunteers, staff and partners and of course our Trustee Board who've made the achievements over the last year possible, and I look forward to the year ahead.

Whatever happens, CARC will be here in some shape or form to continue supporting the most vulnerable in our society.

Nick Blencowe
Chief Officer
November 2023

Client Feedback

I would like to thank you and your colleagues who have supported me during this difficult time, I greatly appreciate all the help and advice that you have given. Although I am still struggling but I would have still been at my lowest if it wasn't from all the help from Citizen's Advice. Again thank you so much for all your help.

Thank you very much for your help this afternoon it has made me feel a bit more relaxed,, look forward to talking to your colleagues and hopefully get this issue resolved with Scottish Power.

Thank you once again look forward to speaking again.

Thank you so much for your kind email with all the helpful information and taking the time to see me yesterday. You were extremely helpful and all the information you've provided seems very useful and helpful and I will be making relevant calls and enquiries into how to help my current situation.

To The ladies at Citizens advice. Thank you so much for your help! You guys have changed my present situation. I am very grateful for all you have done for me.

thank you so much for your help, you have been brilliant
Many thanks

Hi just what to say thank you very much for all of your help and just let you know that i have won the case i got the extra money and about to get all the back payment that they owe me since i make my claim once again i cannot thank you enough for supporting me through this i am just in shock that i actually won . Please take care of yourself if i need any help i will contact you again once again i cannot thank you enough

Case Study

Marion is in her 80's, widowed and lives in sheltered housing.

Circumstances that led to need

Marion requires a special diet and was struggling to buy the right food which is expensive as she is on a limited income. (State Retirement Pension). Her daughter contacted Citizens Advice Rural Cambs to ask if there were any grants available to help support her mother with these costs.

How did we help

Our Adviser, Fiona, completed a full benefit entitlement check for Marion and identified that she should be entitled to receive additional Pension Credit, which would be backdated.

Fiona was able to help Marion submit a Mandatory Reconsideration in respect of her Attendance Allowance application which had initially been declined — the Reconsideration was successful.

Further help was sourced through issuing supermarket vouchers to help with her food costs and information on how to access her Local Community Fridge.

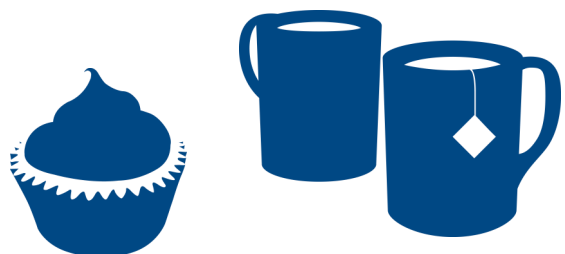
With our Adviser's help Marion received:

- Household Support supermarket vouchers £110
- Higher rate Attendance Allowance equating to £101.75 per week with a backdated amount of £1300
- Additional Pension Credit award due to severe disability premium equating to £76.40 week with a backdated amount of £1400

The difference this made

The extra income allowed Marion to pay off her loan for a mobility scooter with the backdated awards and to put some towards a small holiday.

Marion told Fiona that she has never had so much money and although she will continue to budget, she can release the purse strings a little and that she is now able to stop at Greggs, instead of walking past, and treat herself to a cup of tea or a 'special' coffee and even a gluten free cake sometimes.



Treasurer's Report

Citizens Advice Rural Cambs (CARC) revenue in 2022 – 23 grew by 5% to £690,682, but this did include a big increase in Grant Income received on behalf of clients, which is just passed through and has an equal and opposite amount in expenses. Excluding Grant Income, our revenue actually declined by 6.3%. As we highlighted last year, the biggest decline came from the loss of the Help to Claim Project. Additionally, management continues to work tirelessly to secure new areas of funding and mitigate the impacts of cost increases to manageable levels. For example, with their dedication and hard work, we secured increased funding from the Trussell Trust to support clients at local Foodbanks in Ely, Wisbech, St Neots and Godmanchester. New funding was also received from Cambridgeshire County Council to support local residents who are suffering financially, to ensure they are maximising their income from all possible sources during this difficult time. Despite these challenges, CARC managed to generate a small surplus for the year (£1,251).

Expenditure over the previous year, excluding Grant Income, remained relatively flat. As highlighted last year, we undertook a strict review of our costs and managed to generate savings to fund the normal inflationary pressures within the Charity. We have continued to develop our successful Digital Contact Centre which allows us to operate a more cost-effective hub and spoke model combining telephone support with targeted face to face meetings. Our aim is to increase face to face meetings but as they are more expensive to operate, these will be dependent on securing additional funding. We have been compelled to introduce this way of working as the majority of our sponsors are now unable to offer long term funding and we cannot plan for the long term as most of our funding expires at the end of the current financial year. We only get confirmation of funding for the next financial year in the final months of the current financial year.

I am pleased to report that we have re-established our reserves to a satisfactory level and they are now marginally above our targeted level. We feel this is justified given the uncertain environment we operate in. 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 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 County Council, Cambridgeshire Community Local Assistance Scheme, CHS Group, Cambridgeshire Acre, Robert Hall Charity, The Hudson Foundation and Asda through the Trussell Trust.

We would like extend our heartfelt thanks to our funders and look forward to continuing to work with them to allow us to continue and hopefully expand our services and support for the communities of rural Cambridgeshire in these continuing challenging times.

Bill Grieve
Treasurer
November 2023

Income/Expenditure Summary 2022-23

Rural Cambs Citizens Advice Bureau Ltd

	Restricted	Unrestricted	Total Funds 2022-23
	£	£	£
Income			
Citizens Advice - MASDAP	100,316	-	100,316
Citizens Advice - Universal Support	2,370	-	2,370
Cambridgeshire County Council - Income Max	58,700	-	58,700
Cambridgeshire County Council - Change, Grow, Live	6,094	-	6,094
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	20,482	-	20,482
Grant income for clients	77,934	-	77,934
Foodbank Projects	117,641	-	117,641
Citizens Advice - Energy Advice	-	46,005	46,005
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	57,000	57,000
Whittlesey Town Council	-	6,800	6,800
St Neots Town Council	-	10,000	10,000
Chatteris Town Council	-	6,148	6,148
St Ives Town Council	-	2,103	2,103
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	38,935	38,935
Robert Hall & Hudson Foundation	-	11,916	11,916
Donations	500	10,639	11,139
Other	46	1,120	1,166
Bank Interest	-	413	413
Total Income	384,083	306,779	690,862
Expenditure	385,982	303,629	689,611
Net Income for the year	-1,899	3,150	1,251
Funds brought forward	-	182,460	182,460
Transfer between funds	1,899	-1,899	-
Funds carried forward	-	183,711	183,711

DONATIONS GRATEFULLY RECEIVED IN 2022-23 FROM

Our Clients	Houghton & Wyton Parish Council
Abbotsley Parish Council	Parson Drove Parish Council
Christchurch Parish Council	TaxAttack
Elm Parish Council	Tydd St Giles Parish Council
Great Paxton Parish Council	Warboys Parish Council
Hail Weston Parish Council	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
 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

Thank you to our funders

In 2022-2023



Robert Hall Charity
And
Hudson Foundation



Wimblington
&
Stonea Parish Council

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.citizensadvicerruralcambs.org.uk

Visit our website at www.citizensadvicerruralcambs.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.citizensadvicerruralcambs.org.uk), or web chat in the first instance.



citizensadvicerruralcambs.org.uk

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

Registered Office: Eastfield House, 5 Latham Road, Huntingdon PE29 6YG

Company limited by guarantee, Registered Number: 07931354 England

November 2023