



Rural Cambs

Annual Review 2024-25



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

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Our impact in 2024-25

Provided through free,
confidential and impartial advice

We helped



7,481* 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



22,000 people
visited our Website
for help

Total Activities: 26,695**

Activity/method of contact breakdown

Phone	11,456
Email	10,674
In person	4,082
Web Chat/SMS	311
Letter	172



With **50,902**
issues

Top 5 issues

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

Some of the differences this made



£5,426,437

Income Gains



81%

of clients said we helped
them find a way forward



71%

of clients had their
problem solved



77%

of clients said they
found it easy to access
our service

**This includes multiple activities per client

Chair's Report

The period under review has seen important advances in significant areas .

The move of our Digital Contact Centre (DCC) to Pathfinder House, Huntingdon has been a great success and we have improved the service offered. Providing both online and telephone advice we estimate that about 80% of queries and problems can be resolved/answered in this way. However problems do not just arise between 9.30am and 3.30pm. The trustees have for some time sought to increase hours and there is now an improved offer to include two evenings a week when the phone lines stay open to 7.00pm for advice and support. We have also improved / increased our face-to-face service at Pathfinder House with our Huntingdon team of staff / volunteers now being under the one roof.

For the remaining 20% of queries that cannot be dealt with in this way, we have seen a tangible increase in face-to-face interviews. Many towns in Huntingdonshire and Fenland are now served by representatives of our trained adviser team attending on a given day to give advice which in some cases is badly needed.

Through additional funding at the end of the year, we re-introduced a face-to-face drop-in session at March which is proving to be a great success.

During 2024-25 CARC our numerous projects have continued to be successful including, Income Maximisation, and Change Grow Live Project, both of which involve cooperative and joined up working with Cambridge and District Citizens Advice, whilst at the same time preserving our distinctive ethos. We very much look forward to expanding our regional working relationships/ strategic partnerships with our neighbouring local Citizens Advice services.

We are immensely grateful to all our funders, who against the background of a challenging fiscal landscape, acknowledge our work as an organisation and continue to provide funds so that we can develop our service to the public across Huntingdonshire and Fenland , and in East Cambridgeshire through some of our projects.

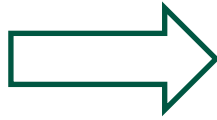
Last but not least, I would like to extend my heartfelt thanks to my fellow trustees for their unwavering support and guidance throughout the year. I am equally grateful to our dedicated staff and volunteers, whose commitment, compassion, and tireless efforts have been instrumental in delivering our mission. Your collective contributions have made a real difference in the lives of those we serve, and I have been proud to work alongside such an inspiring team.

Neil McKittrick
Chair of Trustees
November 2025

Anyone can have a problem

***7,481 people**
helped in
2024-25

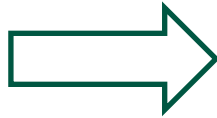
*This is the total of unique clients
(those who have accessed our
service for the first time in 12
months)



Financial Outcomes

Income gain	£5,426,437
Re-imbursements, services, loans	£45,598
Debts written off	£485,871
Repayments rescheduled	£10,145
Other	£548,076

People access
our service in
different ways .



Channel / Activity *

Email	10,674
Telephone	6,133
Adviceline	5,323
In person	4,082
Letter	172
Web chat/text	311

* includes multiple activities per client

We help with a
range of problems
50,902 issues dealt
with directly



Top 5 Issues

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

Chief Officer's report

It gives me great pleasure to present this year's report and reflect on another successful and impactful year for Citizens Advice Rural Cambs (CARC).

Throughout the year in question, our dedicated team of staff and volunteers have supported more than 7,000 clients, helping them to secure over £5 million in income gains through advice, advocacy, and casework. These figures are not just numbers, they represent real lives improved, families supported, and individuals empowered to find a way forward during challenging times.

CARC Key Stats	2024-25
Clients	7,481
Issues	50,902
Activities	26,695
Income gains	£5,426,437
Debts written off	£485,871
Grants and direct client support	£548,076

We have seen the introduction of new projects and the growth of our staff team, which complements our excellent volunteer base. However, I must stress that demand still outstrips resource, it would be fantastic one day to bridge that gap, but fully appreciate that funding is a finite resource and we are heading for tougher times, for us as an organisation and our clients.

Building Stronger Partnerships

A major strength in 2024-25 has been our continued collaboration with our funders and relationship building, working together, we've shared knowledge, coordinated our responses to emerging issues, and strengthened the overall reach and consistency of advice across our region.

In addition we have been working more closely and communicating on a regular basis with our colleagues from the Cambridge and Peterborough Citizens Advice offices. This is an essential area of development with the impending Local Government Reform around the corner. Our shared commitment to ensuring everyone has access to free, impartial advice has never been more important, and I would like to thank my colleagues Helen Cook and James Roberts for their commitment and support. Together we are stronger.

A Successful Office Move

We were also proud to complete the successful relocation of our Digital Contact Centre to Pathfinder House, this was also achieved without any break in service delivery. This move represents a significant step forward in improving our operational efficiency and working environment. We extend our thanks to Huntingdonshire District Council for their generosity and continued support, which made this transition possible. The new space has already enhanced the way our teams collaborate and deliver advice to clients across rural Cambridgeshire.

Challenges Facing Our Clients and Service

Despite our successes, it's clear that the pressures facing our clients remain severe. The Cost of Living crisis continues to dominate people's lives, with rising fuel costs and persistent inflation placing enormous strain on household budgets. Many of those we support face multiple,

interconnected problems from debt and housing insecurity to employment and mental health challenges.

It's frightening and unnerving that we are still talking about the Cost of Living crisis five years on! It shows the pressures are still out there and affecting a great number of our clients, but scarily how many more people is it affecting that we don't know about or have come to us for help?

All these pressures inevitably impact our service as well. Demand continues to grow, stretching the capacity of our staff and volunteers. Yet, I am constantly inspired by the resilience, professionalism, and compassion of everyone at CARC. Their dedication ensures that even in difficult circumstances, people in our communities continue to receive the help they need when they need it most.

Looking Ahead

As we move into another year and another winter, we know the challenges will not disappear overnight. But we also know that Citizens Advice Rural Cambs stands strong, thanks to the unwavering commitment of our team, the support of our partners and funders, and the trust placed in us by our clients.

I would like to express my deepest thanks to all our funders, partners, trustees, staff, and volunteers for their continued support and belief in our service. Together, we are making a tangible difference across rural Cambridgeshire providing hope, stability, and practical solutions in uncertain times.

Nick Blencowe
Chief Officer
November 2025

Client Feedback (2024-25)

Thank you so much for all the information you shared with me.

It's is so nice to know that there is so much help available. I don't feel so hopeless anymore. Many thanks

To date your advice has saved us from an extreme financial dilemma and is helping to get us on the system to clear all our debits and that is a god send.

I wanted to thank you for all the support you've given us, now I'm in a flat (one bedroom) and it's much better and less stressful, thank you so much for everything you've done for us

Thank you so very much for all your help. It is so much appreciated we were very low on emergency credit so it couldn't of come at a more opportune time

We were given lots of helpful advice and guidance in various ways, in order to reduce our outgoings. Thanks to your knowledge, we are now in a less dire economical position.

We feel more hopeful for our future and we are less stressed.

My thanks to the CAB having available to people like me who has a problem searching out results, when blind to what is available. It is good to know that help is at hand. Words are not enough to let those know how valuable their service is to my wife and I. Therefore thank you once again.

Case Study

Peter, a 39-year-old single man, found himself in a tough situation. Living in private rented accommodation, he faced a myriad of challenges. Health issues, limited literacy skills, and an alcohol addiction complicated his life.



Things took a turn for the worse when he received a Section 21 Notice, informing him that he had to leave his home because the property was being put up for sale. To make matters even more challenging, Peter lost his job shortly before due to his struggle with alcohol.

In the midst of this crisis, Peter sought help through Change Grow Live, an organisation that supports individuals with addiction. Through a collaborative project with this organisation, he was introduced to Vicky, who provided practical guidance and advice on how best to improve his situation.

Vicky guided Peter through the complex process of understanding the Section 21, eviction notice and helped him submit an application for housing via an online platform called Homelink.

Realising that Peter's financial situation was precarious, Vicky conducted a thorough benefit assessment based on the information he provided. She identified the benefits Peter was entitled to and assisted him in completing and submitting an application for Universal Credit Limited Capability for Work.

The application to Homelink was successful, and Peter moved into a new property earlier this year. However, with his low income and debts accumulated due to his previous circumstances, he couldn't afford to buy essential white goods for his new home. Vicky once again stepped in to help. She reassessed Peter's income, considering his changed circumstances, and supported him in submitting an application to the Cambridgeshire Local Assistance Scheme for a fridge/freezer.

Thanks to Vicky's efforts, the application for Universal Credit Limited Capability for Work was successful, providing Peter with an annual income of £9,090.32. Additionally, he received £250 to help with the purchase of white goods.

Through housing support and benefits advice, Peter was able to improve his life. He expressed thanks for the work completed by Vicky. With her help, he is now able to manage his income and live a more stable life.

DONATIONS GRATEFULLY RECEIVED IN 2024-25 FROM

Our Clients	Wisbech Town Council
Pine Hill Park residents	Whittlesey Food Aid

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

Citizens Advice Rural Cambs (CARC) had another extremely successful year with revenue in 2024–25 growing by nearly 22% to £1,117,272. We received an increase in 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. Cadent Energy provided funding for a full-time caseworker to expand our energy advice to clients. The Change, Grow, Live project increased its funding from 2 days to 5 days. Offsetting these increases we saw a decline in Grant Income to residents and lower funding from Citizens Advice for Cost living projects. As a result of this growth in revenue, CARC generated a surplus of £53,954 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 33 to 37 in the year. We continued developing our cost-effective Digital Contact Centre, which combines telephone support and targeted face to face meetings from Pathfinder House in the centre of Huntingdon. Apart from the higher number of staff, the overall increase in funding allowed us to expand our telephone advice service to include two evenings per week until 7pm and also increase our drop-in services across many of our market towns. 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 £275,909 which represents approximately 3.5 months of our budgeted normal operational expenditure. Given the short-term nature of our funding agreements, we believe this is a satisfactory level and does not affect our service provision across the community. The Charity continues to maintain 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, and Whittlesey and various Parish Councils across the region. In addition, we had specific project funding from Cambridgeshire Community Local Assistance Scheme, Cambridge Building Society, Robert Hall & Hudson Foundation and the Trussell Trust. Funding was also received from Yorkshire Building Society, Cadent Energy and the Energy Advice Programme from the central Citizens Advice organisation.

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.

Bill Grieve
Treasurer
November 2025

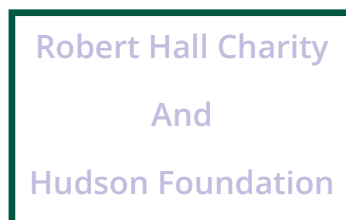
Income/Expenditure Summary 2024-25

Rural Cambs Citizens Advice Bureau Ltd

	Restricted	Unrestricted	Total Funds 2024-25
	£	£	£
Income			
Citizens Advice - MASDAP	66,026	-	66,026
Cambridgeshire County Council - Income Max	400,000	-	400,000
Cambs Community Foundation - Cambridge Building Society Community Fund	9,799	-	9,799
Cambs Community Foundation - March Windfarm Out-reach	1,500	-	1,500
Foodbank Projects	195,242	-	195,242
Cambridge Acorn Project	1,900	-	1,900
Grant income for clients	13,909	-	13,909
Citizens Advice - Energy Advice	-	70,082	70,082
Citizens Advice - Cadent Energy	-	46,173	46,173
Citizens Advice - Yorkshire Building Society	-	10,068	10,068
Cambridgeshire County Council - Change, Grow, Live	-	50,000	50,000
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	57,000	57,000
Whittlesey Town Council	-	7,384	7,384
St Neots Town Council	-	2,500	2,500
Chatteris Town Council	-	6,349	6,349
St Ives Town Council	-	6,084	6,084
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	40,508	40,508
Robert Hall & Hudson Foundation	-	12,000	12,000
Donations	-	5,048	5,048
Other	-	605	605
Bank Interest	-	7,257	7,257
Total Income	688,376	436,758	1,125,134
Expenditure	694,437	376,743	1,071,180
Net Income for the year	-6,061	60,015	53,954
Funds brought forward	-	221,955	221,955
Transfer between funds	6,061	-6,061	-
Funds carried forward	-	275,909	275,909

Thank you to our funders

In 2024-2025



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 2025