citizens advice Rural Cambs

Annual Review 2025-26



Citizens Advice Rural Cambs is a registered charity with

The Charity Commission

Registration No. 1146277

Free, confidential advice.
Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and
challenge discrimination and harassment.

We're here for everyone.

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citizens advice Rural Cambs

Our impact in 2025-26

Provided through free, confidential and impartial advice

We helped



7,240* people
face to face, by phone, or email

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

Total Activities: 25,419**

Activity/method of contact breakdown

Phone	9,411
Email	10.099
In person	4,953
Web Chat/SMS	766
Letter	190



With 49,030 issues

Top 5 issues

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

Some of the differences this made

£5,628,778
Income Gains

85%
of clients said we helped them find a way forward

73%
of clients had their problem solved

79%
of clients said they found it easy to access our service

**This includes multiple activities per client

Chair's Report

It will come as no surprise that this year`s report reflects the wider issues impacting on our clients across Huntingdonshire, Fenland and East Cambridgeshire namely the cost of living, not least in energy price increases, ever tightening personal budgets and the potential dangers of increased debt. We recognise these issues and the interconnection between them. We claim some success in proactively addressing this by taking a holistic approach in client contacts. In practice this means more complex and time-consuming individual engagements but with the preferred outcome of not only resolving immediate issues but also providing clients with a more stable base going forward.

The figures back this up in that there has been a pleasing increase in overall income gains for our clients together with higher percentages of client issue resolution and ease of access to our services. The opening of a new office in St Neots is also a testament to our continued quest to reach out to those who need our services.

On the wider horizon we began to see the emergence of potential significant change driven by Local Government Reform and a substantial funding initiative, the Crisis Resilience Fund. This further highlighted the need for continued strong working relationships not only with local authorities but also local fellow Citizen Advice organisations with whom we have worked with in finding common purpose guided by our agreed Memorandum of Understanding.

Our funders continue to recognise the value we add to the local community, through a range of projects, and despite their own challenges not only have continued to support us but responded to our representations to expand funding guarantees beyond an annual approval cycle which helps us immensely in our forward planning.

Underpinning all of this is our greatest asset, our staff and volunteers including my fellow Trustees. Their endeavours turn mission values into tangible meaningful outcomes for which I cannot thank them enough and if asked do they make a positive difference to people's lives are able to answer with a resounding yes.

Peter Finnigan
Chair of Trustees
October 2026

Any one can have a problem

7,240* people helped in 2025-26

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

Financial Outcomes	
Income gain	**£5,628,788**
Re-imbursement, services, loans	**£45,719**
Debts written off	**£503,661**
Repayments re-scheduled	**£14,549**
Other	**£563,498**

People access our service in different ways

Channel / Activity (Includes multiple activities per client)	
Email	**10,099**
Telephone	**5,399**
In Person	**4,953**
Adviceline	**4,012**
Letter	**190**
Web chat/text	**766**

We help with a range of problems 49,030 issues dealt with directly

Top 5 Issues

Benefits & tax credits

Financial Services & capability

Benefits – Universal Credit

Debt

Utilities & communication

Chief Officer's Report

The year in review has been one of significant achievement for Citizens Advice Rural Cambs (CARC). Against a backdrop of continuing economic uncertainty, rising living costs, and increasing complexity in the issues faced by our clients, our organisation has continued to deliver high-quality advice and support to those who need it most.

Throughout the year, we have seen clients presenting with multiple and interconnected issues. While the immediate pressures of the cost-of-living crisis have remained a dominant concern for many households, we have also witnessed growing complexity in areas such as debt, housing, benefits, employment, health, and family with a big increase in those presenting with negative budgets. The individuals and families who come to us increasingly require holistic support, often needing assistance across several areas rather than a single-issue intervention. I am immensely proud that our teams have continued to rise to this challenge, providing compassionate, professional, and effective support at some of the most difficult times in our clients' lives.

CARC Key Stats 2025-26	
Clients	**7,240**
Issues	**49,030**
Activities	**25,419**
Income gains	**£5,628,778**
Debts written off	**£503,661**
Grants & direct client support	**£563,498**

Our success is built upon the dedication and commitment of our staff and volunteers. Over the last year, we have continued to grow both our team and our projects, enabling us to extend our reach and deliver more targeted support across our communities. This growth has been achieved while maintaining the high standards of service that our clients expect and deserve. Every day, our team work under considerable pressure, dealing with challenging situations and often supporting vulnerable individuals facing crisis. Their resilience, professionalism, and unwavering commitment to our values continue to make an extraordinary difference, and I thank each member of the organisation for their contribution.

We continue to strengthen our position as a trusted partner across the region through the continued development of key stakeholder and funding relationships. In particular, our partnerships with Cambridgeshire County Council, Fenland District Council and Huntingdonshire District Council have gone from strength to strength. These relationships have enabled us to work collaboratively to identify emerging needs, secure vital funding, and develop services that respond effectively to local priorities. We remain grateful for the confidence our partners place in us and are committed to ensuring that these collaborations continue to deliver positive outcomes for residents across our area.

Alongside these partnerships, we have maintained and expanded relationships with funders and community organisations. This has been essential in helping us secure resources needed to sustain and grow our services during a period of increasing demand. The trust and support of our funders are a testament to the impact of our work and the value that Citizens Advice Rural Cambs brings to local communities.

The opening of our new office in St Neots was a key milestone for CARC and demonstrates our commitment to providing accessible, face-to-face support where it is needed most. Made possible through the valued partnership and support of Places for People, the new office has enabled us to establish a strong presence within one of the region's fastest growing communities. As the town continues to expand, so too does the demand for advice and support services, making this new facility both timely and essential. The office has already helped improve accessibility for local residents, strengthened our engagement with the community, and created opportunities to reach people who may previously have faced barriers to accessing our services.

As we look ahead, the challenges facing our clients are unlikely to diminish. Demand for advice services remains high, and the complexity of cases continues to increase. We entered the year in a strong position, supported by an exceptional team, valued partnerships, and a clear commitment to ensuring that everyone has access to the advice and support they need. However, long-term sustainable funding still remains on our horizon, and we continue to look for and explore new opportunities.

I would like to extend my sincere thanks to our staff, volunteers, trustees, funders, partners, and supporters. Their collective effort has enabled us to deliver another successful year of service and impact. Most importantly, I would like to thank our clients for placing their trust in us. Supporting them remains at the heart of everything we do, and we remain committed to helping people find a way forward, whatever challenges they may face.

Nick Blencowe
Chief Officer
October 2026

Client Feedback (2025-26)

Thanks for being real and not a "bot" or for fake platitudes. Thank you, you made a difference & did what you said you would do. And made it easy with large print (I didn't ask, but my eyes are not good).

I cannot and do not have the right words nor could I find them to express my upmost respect grattitude you are immense, Thankyou

People are quick to complain so I just wanted to say how grateful I am and it has been a great service. It is exactly what I needed and I really appreciate it.

I'm pleased to say pension credit was successful. Although its only a few pounds its helpful in so many other ways. Thank you so much for helping me go with it, without you I would never of tried.

Thank you very much for the help! Absolute godsend!

Case Study



A couple approached Citizens Advice Rural Cambs after facing financial difficulties linked to a delayed Pension Credit claim that had been left unresolved for almost a year. Both were receiving State Pension and additional pension income from abroad, while the wife also received Personal Independence Payment (PIP). Living in rented social housing, they were increasingly concerned about rising household costs and struggling to make ends meet.

Their immediate concern was an increase in their Anglian Water bill, which had risen from £11 to £29 per month. At the same time, they were becoming worried about increased energy costs and the lack of progress on their Pension Credit application.

Our adviser contacted Anglian Water on the couple's behalf and successfully challenged the increase. The company apologised for the error, reduced the bill back to £11 per month and awarded £20 compensation. We also provided energy-saving advice, secured a £400 Stay Well grant, obtained four food bank vouchers, and helped the couple access the Warm Home Discount. In addition, we secured £110 in Household Support Fund vouchers to ease immediate financial pressures.

A comprehensive benefits check identified that the couple were entitled to Pension Credit, including a Carer Premium. We contacted the Department for Work and Pensions (DWP), making repeated enquiries and submitting a formal complaint regarding the handling of our clients claim, which included insufficient time being allowed for responses to requests for information and the claim being closed incorrectly.

When repeated attempts to resolve the issue proved unsuccessful, we contacted the couple's local MP on their behalf. Within two weeks, the matter was resolved. The DWP apologised, acknowledging the mishandling of the claim, and awarded Pension Credit with more than £5,000 in backdated payments. The couple also received the Winter Fuel Payments and Cost of Living Payments they had missed during the delay.

As a result of this support, the couple have moved from financial uncertainty to stability. They are now able to meet their essential household costs comfortably and manage their finances with greater confidence.

Client feedback:
"Huge thank you for all the information and help. Thank you so much for such good news!"

DONATIONS GRATEFULLY RECEIVED IN 2025-26 FROM	
Our clients	Whittlesey Ladies Nova Club
Abbotsley Parish Council	Wisbech Town Council
St Ives 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)
- **Standing Orde**r – please contact your own bank to complete a standing order form using our bank details 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 successful year with modest growth in revenue and the generation of a small surplus. Revenue in 2025–26 grew by 5% to £1,181,282. Despite financial pressures, Cambridgeshire County Council and all our Local and District Councils continue to support us well. As per our agreement we continue to pass 50% of the revenue from the Cambridgeshire Income Maximisation Project (£200,000) over to Cambridge & District Citizens Advice to support residents in their area. We received £67,514 for the Energy Redress Scheme to help energy consumers in vulnerable situations and £5,000 from Ramsey Windfarm for an outreach service to start in Ramsey. We saw monies received from various Cambridgeshire Community Foundation projects increase by over £10,000 including monies for Investing in Community Health, Cambridge Building Society Community Fund and March Windfarm Outreach Programme. Offsetting this we saw a decrease in funding from the Foodbank Projects with reduced funding in Ely, St Neots & Godmanchester and Wisbech. As a result of this net growth in revenue, CARC generated a small surplus of £9,324 for the year, which will be used to increase our reserve levels.

Expenditure compared to the previous year, grew by over 9%. The majority of the increase in expenses went on staff costs as we increased our average number of staff, and increased salaries in line with higher wage inflation and the minimum wage. This of course reflects we are a people-based organisation. We continued developing our Digital Contact Centre, with telephone support and targeted face to face meetings from Pathfinder House, Huntingdon. In addition, we opened a permanent office in St Neots which is open for drop-in sessions 3 days per week as well as offering prebooked appointments. This is another example of how we are expanding our face-to-face offerings across the CARC area. The challenge remains of trying to expand our services across the community with funding from our Local & District councils remaining relatively flat. The delayed reorganisation of local councils also makes it difficult to plan for the longer term.

Our unrestricted reserves now sit at £285,233 which represents just over 3 months of our budgeted normal operational expenditure. Given the general 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, Fenland and Huntingdonshire District Councils, and the Town Councils of Chatteris, St Neots, St Ives, Wisbech and Whittlesey. In addition, we had specific project funding from Cambridgeshire Community Local Assistance Scheme, Cambridge Community Foundation, Robert Hall Charity & The Hudson Foundation, Change, Grow, Live, Cambridge Acorn, the Energy Savings Trust, Grantscape Ramsey Windfarm Community Fund and the Foodbank Projects working with Trussell Trust. Grant funding was also received through National Citizens Advice from the Money and Pension Service, Yorkshire Building Society, Cadent Foundation Energy Caseworker project and the Energy Advice Programme.

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
October 2026

Income/Expenditure Summary 2025-26

Rural Cambs Citizens Advice Bureau Ltd

	Restricted	Unrestricted	Total Funds 2025-26
	£	£	£
Income			
Citizens Advice - MASDAP	77,200	-	**77,200**
Cambridgeshire County Council - Income Max	400,000	-	**400,000**
Cambs Community Foundation - Cambridge Building Society Community Fund	3,991	-	**3,991**
Cambs Community Foundation - Community Health	11,619	-	**11,619**
Cambs Community Foundation - March Windfarm Outreach	6,000	-	**6,000**
Ramsey Windfarm	5,000	-	**5,000**
Energy Redress	67,514	-	**67,514**
Foodbank Projects	162,157	-	**162,157**
Cambridge Acorn Project	7,600	-	**7,600**
Grant income for clients	10,018	-	**10,018**
Citizens Advice - Energy Advice	-	52,428	**52,428**
Citizens Advice - Cadent Energy	-	46,173	**46,173**
Citizens Advice - Yorkshire Building Society	-	11,123	**11,123**
Cambridgeshire County Council - Change, Grow, Live	-	51,500	**51,500**
Huntingdon District Council	-	115,700	**115,700**
Fenland District Council	-	57,000	**57,000**
Whittlesey Town Council	-	7,680	**7,680**
St Neots Town Council	-	10,000	**10,000**
Chatteris Town Council	-	6,468	**6,468**
St Ives Town Council	-	1,496	**1,496**
St Neots office	-	2,450	**2,450**
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	41,318	**41,318**
Robert Hall & Hudson Foundation	-	12,376	**12,376**
Donations	-	4,303	**4,303**
Other	-	170	**170**
Bank Interest	-	9,998	**9,998**
Total Income	751,099	430,183	**1,181,282**
Expenditure	753,189	418,769	**1,171,958**
Net Income for the year	-2,090	11,414	**9,324**
Funds brought forward	-	275,909	**275,909**
Transfer between funds	2,090	-2,090	**-**
Funds carried forward	-	285,233	**285,233**

Thank you to our funders
In 2025-2026

Cambridge Acorn Project

We have received support from the Cambridgeshire Community Foundation

Cambridgeshire County Council

Change Grow Live

Chatteris Town Council

CHS GROUP

citizens advice

CLAS connect advise enable

energy saving trust

Fenland Cambridgeshire Fenland District Council

GrantScape

Huntingdonshire District Council

Robert Hall Charity And Hudson Foundation

Saint Ives Town Council

St Neots Town Council

The Cambridge Building Society

the trussell trust Stop UK Hunger

Whittlesey Town Council

Yorkshire Building Society

Ely foodbank

Godmanchester foodbank

St Neots foodbank

Wisbech foodbank

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.citizensadviceruralcambs.org.uk

Visit our website at www.citizensadviceruralcambs.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.

Citizens Advice Rural Cambs is the operating name of Rural Cambs Citizens Advice Bureau Ltd
Registered Office: 9-10 The Crescent, Wisbech PE13 1EH
Company limited by guarantee, Registered Number: 07931354 England