



Rural Cambs

The difference we make in rural Cambridgeshire

Our impact in 2024-25

We are Citizens Advice Rural Cambs

Our primary objective is to provide expert, independent, and free advice services in total confidence to assist local people with their challenges. We are driven by a commitment to help individuals, regardless of who they are, exercise their rights, secure fair treatment under the law and improve their lives.

Equity lies at the heart of our ethos, and we strive to promote this through everything we do providing equal opportunity to success.

As an independent charity within the National Citizens Advice Service, we are equipped to address a wide spectrum of issues, spanning benefits, debt, employment, consumer rights, housing, and beyond. We serve as a reliable and trusted resource for anyone in need, tackling problems with professionalism, compassion, and care.

Beyond individual support, we engage in advocacy to foster systemic change. Our Research & Campaigns work allows us to address local and national issues, challenging unfair practices and influencing policies to create a better, fairer society.

Everything we do, whether assisting individuals or lobbying for broader change, is rooted in our dedication to improving lives and contributing to the well-being of the community.

By empowering individuals and driving equality, we aim to make a meaningful, lasting impact for both people and society.

Every year thousands of people come to us for help solving their problems.

Solving problems improves lives, and this leads to better wellbeing, participation and productivity for the people we help.

This means we're an important part of the community, with a credible understanding of local needs.

We use this to tailor our services and help improve local policies and practices.



£18,717,630 saved by
government and public services
last year. That's **£20.27** for every
£1.00 invested in our service.

This is Leon

Leon is an example of one of the people we helped.

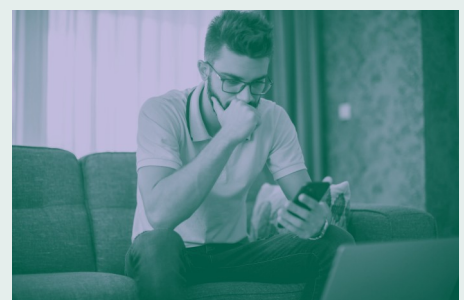
Last year we saw 7,481 people about 50,902 issues.

Leon's story shows how we help people solve their problems and why this is important

Leon is single and lives alone in a privately rented three-bedroom home. After a relationship breakdown, he struggled with alcoholism and was receiving support from a local service.

He had exhausted his savings and was applying for Universal Credit and Personal Independence Payment (PIP) due to health issues. He was £665 in arrears on his energy account, had a debt of £1,650 owing for council tax, and was a month behind on rent.

His landlord had threatened eviction, and with no internet or phone data, Leon found it difficult to access essential services to manage his financial affairs. He also faced housing challenges due to owning two dogs and being unable to sublet.

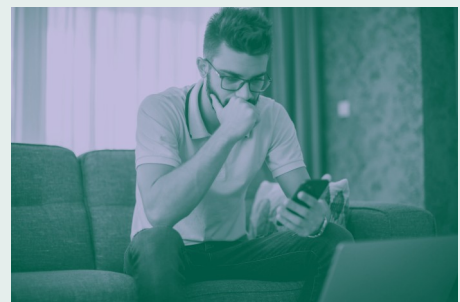


What we do

- ♦ We give people the knowledge and confidence they need to find their way forward—whoever they are, and whatever their problem.
- ♦ We offer free confidential advice over the phone, in person and online
- ♦ We speak up for our clients, by lobbying government and highlighting social injustice, we aspire to promote equality, an objective that is central to our values
- ♦ Our advice service offers different levels of support to individuals depending on their circumstance
 - ♦ Information
 - ♦ Advice
 - ♦ Specialist advice

Despite the difficulties Leon faced, his PIP was awarded on his first application, which gave him a sense of relief.

We helped him apply for a Discretionary Housing Payment (DHP), which was granted, providing him with 12 monthly payments of £400, totalling £4,800 annually.



How we help*

People access our service in different ways:

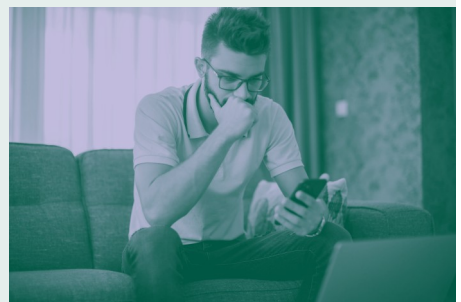
 **15%**
face-to-face

 **43%**
by telephone

 **42%**
by web chat, email, text and letter

*This can include multiple activities/channel per client.

With the successful DHP outcome, Leon felt more secure and was confident to apply for more appropriately sized accommodation via Homelink, which we helped him register for.



How we help

People often come to us with multiple or complex problems.

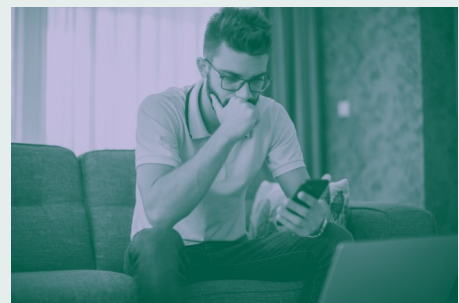
We can deal with most of the issues people come to us with, tailoring our advice to their needs.

Those who sought our help about debt also required advice on other issues e.g.

- ♦ Benefits & Tax Credits
- ♦ Financial services & Capability (including budgeting)
- ♦ Benefits Universal Credit
- ♦ Charitable Support & Food Banks
- ♦ Consumer Goods and Services
- ♦ Housing
- ♦ Relationships and family
- ♦ Employment
- ♦ Health & Community Care

To help him stay connected and manage the online processes, we supplied him with a SIM card, this, together with our guidance, gave Leon the ability to apply to a Hardship Fund to address his energy arrears

For his immediate needs, food bank vouchers also issued to Leon.



Our advice is effective

Problems don't happen in isolation and can have a severe consequences. Solving them stops these situations escalating.



71% of clients

said their problem was solved following advice



81% of clients

said we helped them find a way forward

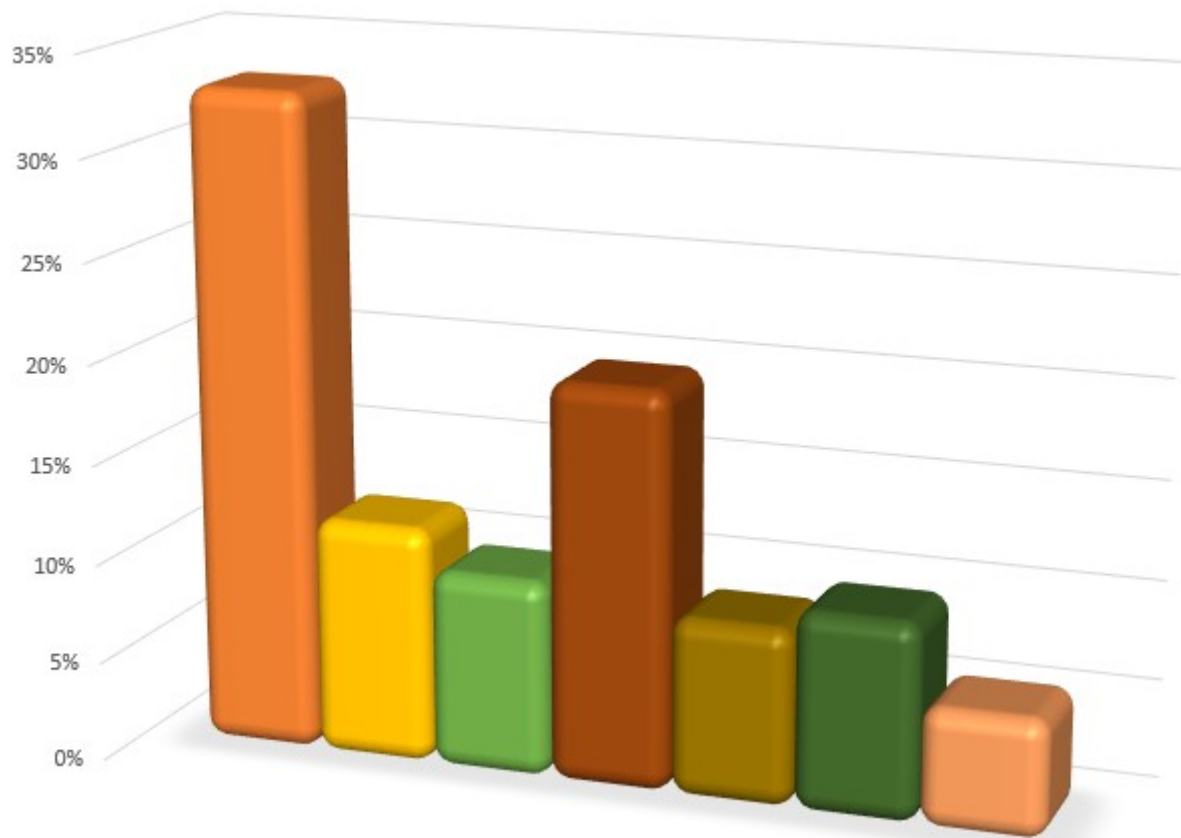


77% of clients

said they found it easy to access to our service

The data is collected from people we helped in 2024-25 by Citizens Advice outcomes and impact surveys

Our main advice areas in 2024-25



- Benefits and Tax Credits
- Benefits Universal Credit
- Debt
- Financial Services & Capability
- Housing
- Utilities & communications
- Charitable Support & Foodbanks

The difference this makes

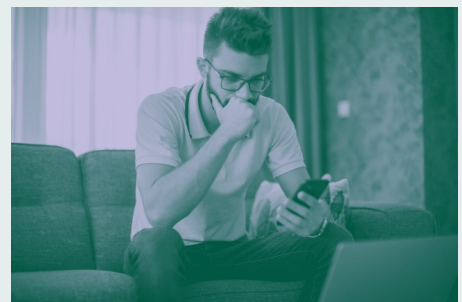
The wider impact of advice – what we achieve as a result of solving problems and providing support – is just as important.



50%

said they felt less stress, depressed or anxious as a result of the help they received from us

Leon's successful PIP and DHP applications gave him financial breathing room and hope. He expressed gratitude for the support, saying he was committed to matching the effort we had made to help him.



Why fixing problems matters

If left unsolved, problems don't just affect the individual – they affect this community. Solving them creates considerable value to society.



40%

had a more secure housing situation



66%

found it easier to manage everyday life



70%

felt their problem was resolved, and reduced the negative impact on their work



38%

felt they had better relationships with others



55%

were seeing a health professional less

How we calculate our financial value

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.

- ♦ Keeping people in employment or helping them back to work
- ♦ Preventing housing evictions and statutory homelessness
- ♦ Reducing demand for mental health and GP services
- ♦ Improving mental wellbeing and positive functioning
- ♦ Improved family relationships

Our value to society

For every £1 invested in our service in 2024-25, we generated:

£14,619,747 in financial value to the people we help (specific outcomes to individuals). That equates to **£15.83** for every £1 invested in our service

As part of our advice, we can increase people's income through debts written-off, taking up benefits and solving consumer problems

£3,364,856 in savings to government and public services (fiscal benefits). That equates to **£3.64** for every £1 invested in our service

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out of work benefits

Our value to this community

Our savings to the public purse include:



£278,381

saved by local government, through preventing homelessness, housing evictions & mental health services

Maximizing income for those we support helps to prevent the need for more costly interventions. This approach not only eases financial hardship but also promotes social inclusion and contributes to the broader economy. However, this is only a part of the value we provide. We also:

- assist clients in navigating local processes, such as welfare reform changes
- ♦ support the rescheduling of local authority rent and council tax arrears, reducing related administrative costs

Our volunteers



The wider value of volunteering

They give their time, skills and experience to enable us to reach as many people as we do.

There are also considerable benefits for them too, such as gaining new skills, making new friends and making a difference locally, frequently also gaining enough confidence to move into employment.

This year our trained volunteers gave up **£296,957** worth of volunteering hours to help deliver our services.

Research and campaigns



One of the aims of the Citizens Advice service is to *"to improve the policies and practices that affect people's lives"*. This means that the central Citizens Advice service talks to Government and other policy makers to help improve the laws and services that affect ordinary people.

During 2024-25, volunteers and staff at Citizens Advice Rural Cambs submitted 659 evidence forms to Citizens Advice (an 8% increase on last year), on behalf of local clients in respect of a range issues, the top 5 being:

- ♦ Charitable Support and Food banks
- ♦ Benefits & Tax Credits
- ♦ Benefits Universal Credit
- ♦ Housing
- ♦ Financial services & capability

If you would like to know more about this side of the Citizens Advice service please visit: <https://www.citizensadvice.org.uk/about-us/our-work/our-campaigns/>

Local Delivery

Thanks to our various funders we continued and expanded our service across rural Cambridgeshire through our:

Digital Contact Centre in:

- ♦ **Huntingdon** (for residents in Fenland and Huntingdonshire)

Outreach services for the local residents in:

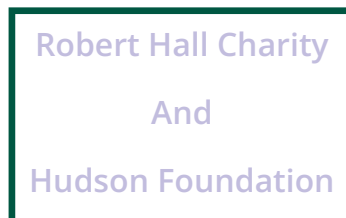
- ♦ **Chatteris**
- ♦ **March**
- ♦ **Ramsey**
- ♦ **St Ives**
- ♦ **St Neots**
- ♦ **Whittlesey**
- ♦ **Wimblington**
- ♦ **Wisbech**

Projects:

- ♦ **Cambridge Acorn**
- ♦ **Housing Advice**
- ♦ **Cambridgeshire Local Assistance Scheme**
- ♦ **Change Grow Live**
- ♦ **Energy Advice**
- ♦ **Income Maximisation**
- ♦ **Debt Advice**
- ♦ **Over 55's Benefits Clinic (Wisbech)**
- ♦ **Foodbank projects at:**
 - * **Ely Foodbank**
 - * **Godmanchester & St Neots Foodbanks**
 - * **Wisbech Foodbank**

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