citizens advice Rural Cambs

Our impact in 2025-26

The difference we make in rural Cambridgeshire

Citizens Advice Rural Cambs is a registered charity with

The Charity Commission

Registration No. 1146277

We are Citizens Advice Rural Cambs

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.

- 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.



£34,759,324 saved by government and public services last year. That's £29.43 for every £1.00 invested in our service

This is Ellie

Ellie is an example of one of the many people we helped.

In 2025-26 we helped 7,240, reporting 49,030 issues.

Ellie's story shows how we help people solve their problems and why this is makes a difference



Ellie lives alone in a one-bedroom private rented property. She has multiple chronic health conditions, which significantly impact her mobility and daily functioning. Ellie is no longer able to work. She is on reduced pay and is awaiting medical retirement.

She was concerned about her financial situation following medical retirement and was unsure what benefits she could claim. She had never claimed benefits before and felt apprehensive about the process.

Her reduced income and uncertainty about future pension amounts created financial stress and her health conditions also made completing forms and navigating benefit applications more difficult.

Ellie sought guidance on her benefit entitlement.

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



Ellie attended at one of our local drop-in sessions and our adviser, Phil, carried out a benefit check and explained potential entitlements, including Universal Credit and Personal Independent Payment. Phil provided links and resources for applying for Universal Credit and disability benefits.

How we help

People access our service in different ways *

20% face-to-face

37% by telephone

43% by webchat, email, text and letter

* *This can include multiple activities/channels per client*



With the information and guidance Phil provided, Ellie successfully applied for Universal Credit and at a follow up appointment Phil assisted with the UC50 form, advising on information that needed to be included about how Ellie's health conditions affect her daily life.

How we help

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



Having successfully applied for Universal Credit and submitting the UC50 Form, Ellie is now more confident in managing her benefit applications and understanding of the next steps for Personal Independent Payment and Limited Capability for Work Related Activity (Universal Credit).

Our advice is effective

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



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



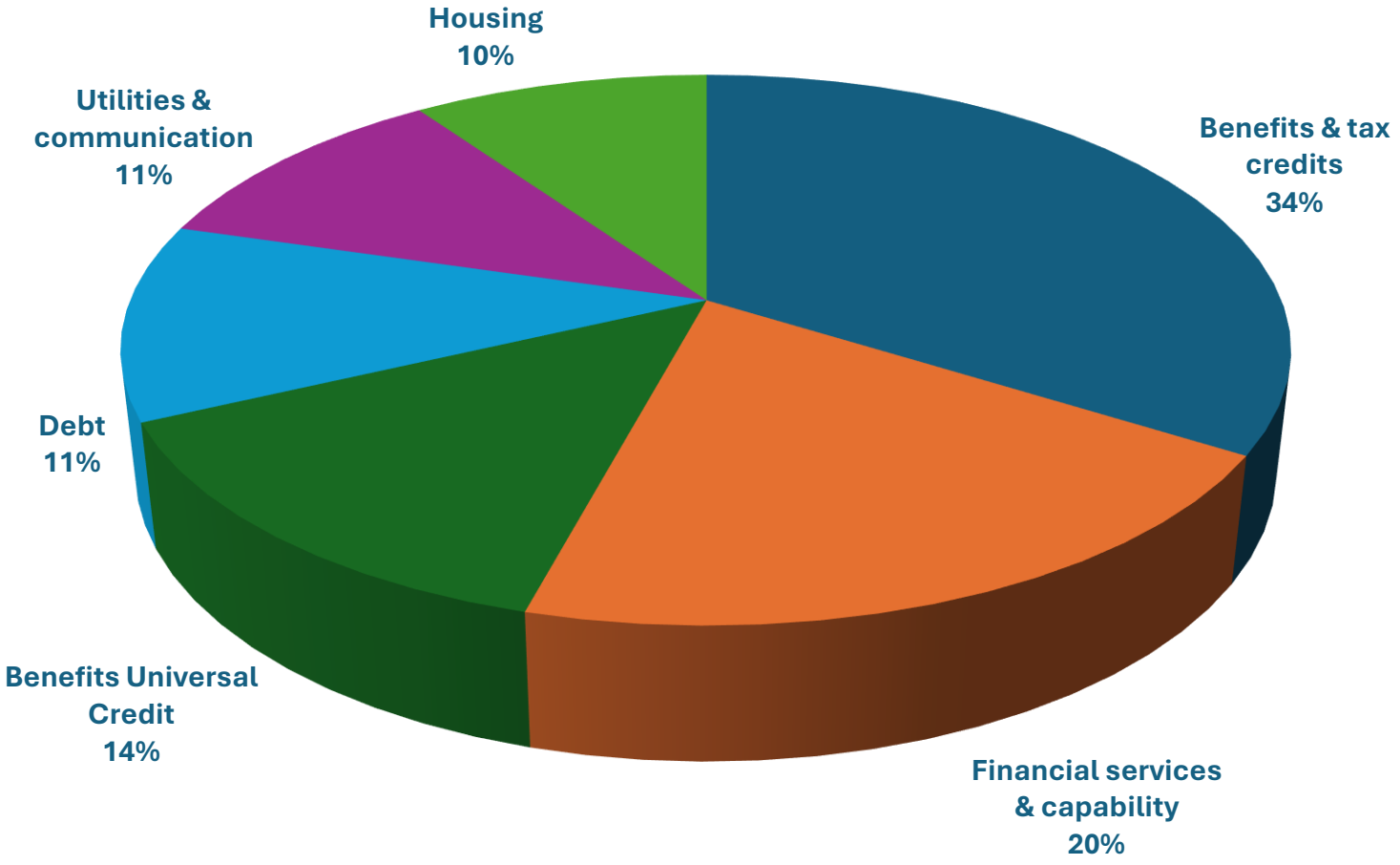
85% of clients
said we helped them find a way forward



73% of clients
said their problem was solved following advice

The data is collected from people we helped in 2025-26 by Citizens Advice outcomes and impact surveys

Our main advice areas in 2025-26



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.

64%

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



Ellie expressed gratitude for the advice and support provided, stating she felt reassured and informed about her options.

This case highlights the importance of tailored advice for clients with complex health conditions and financial uncertainty. By providing clear guidance and practical support, we helped Ellie navigate the benefits system, reducing stress and improving her financial security.

Why fixing problems matters



66%
had a more secure housing situation



70%
felt their problem was resolved, and reduced the negative impact on their work



70%
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 2025-26, we generated:

£12,943,188 in financial value to the people we help (specific outcomes to individuals). That equates to **£10.96** 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

£5,492,630 in savings to government and public services (fiscal benefits). That equates to **£4.65** 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



£10,403,678
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 **11,761** 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 2025-26, volunteers and staff at Citizens Advice Rural Cambs submitted 593 evidence forms to Citizens Advice, 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
- Financial services & capability
- Housing

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 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**

¨ **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 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.

citizensadviceruralcambs.org.uk

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

October 2026