



Rural Cambs

# **Summary of Activities April 2019—March 2020**



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

---

---

# Chair's report

Like many other organisations during the final weeks of the financial year 2019/2020, Citizens Advice Rural Cambs (CARC) was being dramatically affected by the Covid-19 Emergency and having to operate in a totally unprecedented way. In addition the degree of uncertainty concerning future threats and opportunities has never been greater. Whatever they turn out to be the organisation is well placed to respond to them.

Despite some difficulties 2019/2020 was a successful year. Although financial reserves are still less than their target level, huge progress has been made in rebuilding them following the significant write down in 2018/2019. More modest progress over the next year or two should see financial reserves restored to an adequate level.

In addition the Trustee Board was strengthened in the last quarter of 2019/2020 with the appointment of two experienced Directors. During 2019 there were a number of changes at board level, including the stepping down of my predecessor as Chairman Trevor Evans and the departure of Peter Arch, who had been the founding Chairman of CARC in 2012. Their contribution to the organisation over the years has been and is much appreciated.

The recruitment of new Trustees will continue, but the current six Trustee Board is able to provide useful close support for Nick Blencowe, Chief Officer, and his team. Members of the Trustee Board are particularly involved in the further development of relationships with partner organisations and business planning. The aim of our business planning processes are to ensure that CARC's objectives are aligned with those of our funders.

The flatter management structure established early in 2019 has proved resilient and undoubtedly has been a success. Operationally one of the greatest successes has been the service launched at the beginning of 2019/2020 for Universal Credit Help to Claim clients. Looking to the future however, of equal importance has been the continued development of the Digital Contact Centre. The ability to provide support remotely to clients, is clearly going to remain a critical capability for all advice agencies.

Later in this summary there is information on just how much of a contribution CARC makes to the communities it serves. This is entirely down to the efforts of the management, staff and of course the volunteers who give so freely of their time. On behalf of the Trustees I would like to express our sincere thanks to all the people involved.

**Michael Mealing**  
**Chair of the Trustee Board**



# Chief Officer's report

This last year has been a tremendously busy and positive one for Citizens Advice Rural Cambs. Our wonderful and amazing team of staff and volunteers has once again performed an incredible job over the last 12 months in what are, as always, difficult and testing circumstances. I am continually in awe of the work our team do, and their dedication and commitment is an answer to the following quote from Martin Luther King, Jr.....

“Life’s most persistent and urgent question is, what are you doing for others?”

What has this great team achieved over the last 12 months, I have listed a few of the key highlights below:

**10,187 Individual clients helped**  
**19,426 Activities supporting those clients**  
**45,948 Issues dealt with directly**  
**£4,257,162 Income gains/maximisation**  
**£1,529,700 Debts written off**

Currently our country is in the middle of the COVID-19 pandemic which is affecting everyone, including our service and how we deliver to the clients that need our help. Our team of staff and volunteers are working from home providing advice by phone, email and web chat. On a daily basis we are supporting clients who are concerned about the furlough process, risk of redundancy, debt, food provision or struggling their way through the benefits system and Universal Credit for the first time. Citizens Advice started at a time of adversity for the country in 1939 and again, at a time of crisis, we are still here for the people in our local community providing them with the options to find a way forward. This is what makes our service great!

There are many challenges ahead and we must stay focussed on our work in hand, plan for the predicted spike in demand following easing of lock down measures and constantly be alert for new funding opportunities. We rely on the fantastic commitment of our team of volunteers and paid staff, but still need more volunteers so that CARC can develop its services and make them as accessible as possible to everyone, regardless of their preferred method of communication. All this needs to be done whilst planning for the new normal, whatever that may be.

Interesting and challenging times ahead....

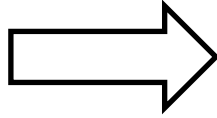
**Nick Blencowe**  
**Chief Officer**



# Anyone can have a problem

**10,187\*** people  
helped last year

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

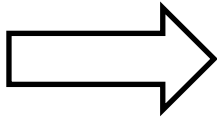


## Financial Outcomes

|                                  |            |
|----------------------------------|------------|
| Income gain                      | £4,257,162 |
| Re-imbursements, services, loans | £15,459    |
| Debts written off                | £1,529,700 |
| Repayments rescheduled           | £58,998    |
| Other                            | £92,865    |

People access our  
service in different  
ways

- face to face
- by telephone
- by email
- via our website

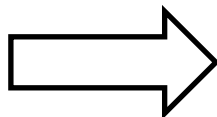


## Channel / Activity \*

|            |       |
|------------|-------|
| In person  | 7,995 |
| Adviceline | 4,067 |
| Telephone  | 2,844 |
| Email      | 2,736 |
| Letter     | 1,627 |
| Web chat   | 109   |
| Other      | 48    |

\* includes multiple activities per client

We help with a  
range of problems  
**45,948** issues dealt  
with directly



## Top 5 Issues

Benefits—Universal Credit

Benefits & Tax Credits

Debt

Employment

Relationships

# Financial Report for 2019-20

CARC has seen a very positive healthy surplus for the year which is a reflection of the great work of the staff and volunteers. This has resulted from receiving increased donation levels, securing new funding sources and staff efficiencies by covering vacancies during the year.

One of our main financial priorities remains to rebuild our unrestricted financial reserves following the exceptional losses sustained in 2017-18. At the end of the year our reserves stand at £89,408.

We continue to make good progress towards achieving our reserves policy levels, being the greater of our contingent liabilities or 2.5 months of operating expenditure.

With our contingent liabilities reducing as our property leasing commitments decline, CARC's liquidity ratio can show the measure of achievement. Our liquidity ratio was 1.88 at the end of the year and with a budgeted surplus of approximately £10K for the current financial year 2020-21 this should increase to 2.13.

CARC's aim is to be within our targeted 2.5 ratio in the next couple of years.



# Thank you to our funders

citizens  
advice



Robert Hall  
And  
Hudson Foundation

Storers Herd  
&  
Bull Grass Charity

Wimblington  
&  
Stonea Parish Council



Rural Cambs



## How to contact us:

**Adviceline:** 0344 245 1292

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.citizensadviceRuralCambs.org.uk](http://www.citizensadviceRuralCambs.org.uk)

**Visit our website at** [www.citizensadviceRuralCambs.org.uk](http://www.citizensadviceRuralCambs.org.uk) for details of our drop-in session times at the following offices and for details of our outreach sessions

### Huntingdon

Pathfinder House, St Mary's Street, Huntingdon PE29 3TN

### St Neots

Portacabin, Tan Yard Car Park, St Neots PE19 1AN

### Wisbech

9 Church Mews, Wisbech, Cambs PE13 1HL

### CARC service update due to Coronavirus (26/03/2020)

Unfortunately, due to the current situation with Coronavirus we are not able to provide the face-to-face services at any of our offices. Please contact us via our Adviceline, [website](http://www.citizensadviceRuralCambs.org.uk), or web chat.

We apologise for any inconvenience caused and thank you for your understanding.

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

Charity Registration No: 1146277

Registered in England & Wales No: 07931354

Authorised and regulated by the Financial Conduct Authority, registration No: 617718

