
For
everyone,
for 80
years

Annual Review 2018-19

**citizens
advice**

Rural Cambs



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

THANK YOU TO OUR FUNDERS IN 2018-19

citizens
advice



Robert Hall
And
Hudson Foundation



Storers Herd
&
Bull Grass Charity



Wimblington
&
Stonea Parish Council

CHAIR'S REPORT

Having joined the Trustee Board in May 2018, this is the first time I have had the privilege of reporting on behalf of the Trustees on the performance of Citizens Advice Rural Cambs (CARC) during the last financial year. I am fortunate that the organisation was in a good place when my predecessor, Trevor Evans, decided to step down in June this year. Under his leadership, the organisation overcame a number of setbacks during the first half of the financial year, including the departure of our CEO Batul Dungarwalla.

With great support from our then Acting Chief Officer, Nick Blencowe, the organisation ended the year with a modest financial surplus. In addition having gone through a robust audit process CARC has renewed its National Citizens Advice accreditation for the next three years. In part this was due to a successful restructuring exercise based on a flatter more cohesive management structure, with Nick being confirmed in the role of Chief Officer from 1st January 2019.

On behalf of the Trustees I would like to express our heartfelt thanks to Nick and his management team for their efforts, which would have come to nothing without the tremendous contribution of our staff and 100 or so volunteers. The members of the Trustee Board are of course also volunteers. They too should be thanked for their vital contribution. Sadly Trevor Evans was not the only Trustee to resign in recent months and my special thanks go to Peter Arch, who was the founding Chairman of CARC in 2012, for leading the search for new Trustees. He is having some success and we look forward to working with a number of new members of the Board over the coming months.

During the last quarter of 2018/2019 we recruited and trained a team to have the capability to deliver the Government's Universal Credit "Help to Claim" programme. This is an important centrally funded project critical to the reform of the Benefit System by the replacing of a number of different benefits with Universal Credit. Providing this service to local clients is now a significant part of the organisation's activity and demonstrates a pleasing ability to take advantage of the opportunities that arise because of a changing environment.

CARC will continue to seek opportunities to work with new partners. However, we look forward to discussing the renewal of our current Service Level Agreements with Local Authorities and others. CARC is proud of the contribution it is able to make to the communities it serves and we look forward to the future with confidence.

Michael Mealing
Chair of the Trustee Board
November 2019

TREASURER'S REPORT

Citizens Advice Rural Cambs (CARC) relies on grant funding and donations to allow it to support and advise local residents in need of the organisation's service. Consequently, the level of service offered and the expenditure incurred to deliver this is closely aligned to the annual funding received. The organisation's principal funders are the District Councils of East Cambs, Fenland and Huntingdonshire who collectively accounted for 42% of the total 2018/19 income. Additional grant funding received during the year was from nationally and locally funded initiatives (e.g. DWP, MASDAP, and Clarion Housing), local Parish and Town Councils and grant providers. Grant funding for the year of £497,887 (excluding monies received directly for clients of £28,828) was 9% lower year on year, demonstrating the increasingly challenging financial climate for our funders and organisation.

For the year ending 31/03/2019 CARC returned a reported Net Income of £1,117 demonstrating a significant turnaround from the prior year deficit of £80,615 which included prior year debt write offs. Net of this the 2017/18 net operational position was a deficit of £1,730, therefore the true year on year operational improvement was £2,847. Returning a Net Income for the year is significant for CARC as it is the first year that it has truly done so, demonstrating improved financial and operational controls. As Treasurer of the organisation, I am confident that CARC has the controls and policies in place to deliver services in line with the income and to replenish reserves over the coming years.

Reported expenditure for the year was £537,257, a reduction of £30,749 (5%) year on year on a like for like basis (removing £53,336 of debt write off from the prior year results, as referred to above). As the organisation is limited by the funds received, where the sum of traditional funding sources is decreasing year on year, it is constantly challenging itself to be leaner and to improve efficiency.

The Trustee Board review the outlook for the current financial year on a quarterly basis based on income and expenditure updates from the Senior Leadership Team. This process links with regular reviews of the probable and possible future sources of income. The team are constantly investigating new sources of funding from local trusts, national or local companies and government funded initiatives. The Trustee Board are confident that the expenditure for 2019/20 will be no higher than Income and are forecasting a small surplus to be generated to support the replenishment of reserves.

Reserve levels are a topic that the organisation has to manage carefully as major grant donors wish to see their funds utilised to support the important services that CARC supply, however potential Grant providers can view low reserve levels negatively. The Trustee Board have updated CARC's reserves policy stating that reserves should be in line with the higher of the organisation's contingent liabilities or 2.5 months' of normal operating expenditure. As at 31/03/2019 the reserves of £56,364 fall short of both these measures, however the Trustee Board are ensuring that donations and income from operating activities (eg room hire) are being held to generate a surplus and increase reserves.

The year ending 31/03/2019 was significant for CARC with changes of leadership and the strengthening of financial controls, delivering a Net Income of £1,117. The Trustee Board, CO and Finance Manager are focussed on ensuring the continued replenishment of reserves, in line with documented policy, whilst increasing grant funding to secure the provision of services for clients in rural Cambridgeshire. We are grateful for the continued support received from our funders and continue to seek long-term investments and funding partnerships to secure the valuable services provided for our local residents.

Jenny Darroch
Treasurer
November 2019

INCOME / EXPENDITURE SUMMARY 2018-19

Rural Cambs Citizens Advice Bureau Ltd

INCOME/EXPENDITURE SUMMARY 2018/19

Income from Charitable Activities	Restricted	Unrestricted	Total Funds 2018-19
	£	£	£
Citizens Advice - MASDAP	104,252	-	104,252
Citizens Advice - Universal Support	18,108	-	18,108
Clarion Housing - Making Money Count	5,000	-	5,000
CHS Group - Building Better Opportunities	19,968	-	19,968
Grant income received directly for clients	90	28,828	28,918
Citizens Advice - re financial audit fees	-	6,066	6,066
Citizens Advice - Energy Best Deal	-	5,250	5,250
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	65,000	65,000
East Cambs District Council	-	47,347	47,347
Whittlesey Town Council	-	5,500	5,500
St Neots Town Council	-	13,500	13,500
Fenland District Council - Personal Budgeting Support	-	2,475	2,475
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	37,243	37,243
Clarion Futures	-	12,000	12,000
CHS Group - Trailblazer	-	34,500	34,500
Robert Hall & Hudson Foundation	-	2,900	2,900
Cambridgeshire County Council - Trading Standards	-	2,988	2,988
Donations	-	7,884	7,884
Other	-	3,697	3,697
Bank Interest	-	78	78
Total Income	147,418	390,956	538,374
Expenditure	147,420	389,837	537,257
Net (Expenditure)/Income for the year	(2)	1,119	1,117
Funds brought forward	-	55,247	55,247
Transfer between funds	2	(2)	-
Funds carried forward	-	56,364	56,364

CHIEF OFFICER'S REPORT

This last year has been one of the most challenging the team and I have experienced, but we came through the other side which is testament to the dedication and commitment of everyone involved in Citizens Advice Rural Cambs.

I am extremely privileged and proud to lead and work with a team of committed, loyal and extremely hard working staff and volunteers.

In 2018/19 we saw 10,500 clients helping them with over 30,500 issues, so that's every client coming to us with, on average, three problems demonstrating to us that local residents are dealing with so much more complexity in their lives. It also means our volunteers and staff are having to spend more time and energy helping those residents resolve that complexity and I thank our staff and volunteers for 'rising to that challenge'.

In addition, our website continues to be well utilised having 12,574 hits last year 81.9% of which were new visitors and 18.1% returning visitors. Totalling 39,737 page views.

Our 102 volunteers (including trustees) contributed approximately 39,200 hours of work to the local community this year, totalling approximately £407,000 in fiscal value.

Our achievements in 2018/19 include:

- ◆ A balanced budget during a year when we experienced extreme financial difficulties
- ◆ Restructuring the Management Team to ensure we could achieve budget
- ◆ Development of the Senior Operational Team
- ◆ Developing and growing working relationships with other Local Citizens Advice
- ◆ Continuing to provide an excellent service to the residents of East Cambs, Fenland and Huntingdonshire

Our priorities for 2019/20 are:

- ◆ To raise the funds needed to be able support residents of rural Cambridgeshire with their problems
- ◆ Work in partnership with Cambridge & District Citizens Advice to explore Countywide-funding opportunities
- ◆ Develop greater partnership working
- ◆ Secure continued funding of current projects

The challenges:

Funding

We are grateful to our Core funders for their ongoing support, and hope we can continue to work closely with them, but with 'tough times ahead' we need to ensure our service maintains a sustainable long term funding in order to support local residents.

We aim to carry on being ambitious in a climate of funding cuts, looking at building greater partnerships with voluntary sector peers and turning to the private sector to support our work.

Universal Credit (UC)

This has become a cause of challenges and hardship to our clients and with the planned migration from current legacy benefits, the demand for our services will keep growing.

Volunteering

The needs of our clients, together with the complex issues they bring to us are proving both stressful and demanding for our volunteers. This, together with the current financial climate, the effect it has on many people's lives, including the need to work longer, has had an impact on recent recruitment of volunteers. As we constantly need to grow and expand our base of volunteers we will need to explore different options and avenues for advertising and recruitment.

Nick Blencowe
Chief Officer
November 2019

CLIENTS HELPED AT OUR OFFICES IN:

	Clients Helped*
(1) East Cambs	2712
(2) Fenland	3355
(3) Huntingdonshire	4433
TOTAL	10500

*This is the total of unique clients (those who have accessed our service for the first time in 12 months) helped for 2018/19. We have also helped many more thousands of clients returning within the same year, but due to funding requirements we don't double count them.

BREAKDOWN OF ISSUES DEALT WITH

Issues	(1)	(2)	(3)	Total
Benefits & Tax Credits	2214	2941	2527	7682
Benefits Universal Credit	330	746	472	1548
Consumer Goods & Services	206	186	331	723
Debt	2165	3228	1891	7284
Discrimination , Hate, GVA	56	82	72	210
Education	36	13	30	79
Employment	700	670	925	2295
Financial Services	751	1388	964	3103
Health & Community Care	74	76	133	283
Housing	544	552	712	1808
Immigration & asylum	84	21	97	202
Legal	272	278	439	989
Other	214	420	351	985
Relationships & family	739	598	999	2336
Tax	55	72	86	213
Travel & transport	52	61	73	186
Utilities & communication	160	329	154	643
TOTAL Issues	8652	11661	10256	30569

DONATIONS GRATEFULLY RECEIVED FROM

Our Clients	Sawtry Parish Council
Abbotsley Parish Council	Stretham Parish Council
Brampton Parish Council	The Dove Trust
City of Ely Council	The Holy Trinity Masonic Lodge
Haddenham Parish Council	Warboys Parish Council
Little Downham Parish Council	



Rural Cambs



**Citizens Advice Rural Cambs covers
the whole of Cambridgeshire, except for City and South Cambs**

How to contact us:

Adviceline: 0344 245 1292
Monday to Friday 09:30 to 15:30

Webchat or Email via: www.citizensadvicerruralcambs.org.uk

Visit our website at www.citizensadvicerruralcambs.org.uk for details of our drop-in session times at the following offices and for details of our other outreach premises

Ely

70 Market Street, Ely, Cambs CB7 4LS

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



Citizens Advice Rural Cambs is the operating name for Rural Cambs Citizens Advice Limited
Charity Registration No: 1146277
Registered in England & Wales No: 07931354
Authorised and regulated by the Financial Conduct Authority, registration No: 617718