

**citizens  
advice**

**Rural Cambs**

# **Annual Summary 2015/16**



**136 CARC volunteers gave time and skills  
worth £500,000 during the year**

## CHAIR'S REPORT

One of the great challenges of modern life is the accelerating pace of technological change. After the invention of the telephone, it took 50 years to achieve 50 million connections. Radio took 10 years and Skype just two. Since the creation of Citizens Advice Rural Cambs in April 2012, the firmament in the world of advice provision continues to shift at a pace as well. Research conducted by Citizens Advice a couple of years ago amongst 1700+ recipients of our advice, showed that what most wanted from us in the future was to be able to contact us by phone and have quick access to and confidence in the answers needed. Another change observed in our county is the increasing number and thus complexity of the issues presented by each client.

Expectations of clients and our funders continue to grow and in response to all these changes in the landscape, not only have we, locally, created our contact centre and continued to adapt our office representation, Citizens Advice nationally is midway through the most significant change programme it has ever undertaken. This will create a 'One Service' offering that gives consistent, easy to access, high quality advice to clients across the country by the means the client chooses. Technological advances with the internet and telephony will enable us to harness the talents of 22,000+ volunteers in the service of the clients who need our help with the problems they face.

Thanks are due to our own 130+ volunteers who, led by our enthusiastic and capable Chief Exec with her Management team, have continued to provide excellent service and high quality advice to the thousands of clients we serve each year as shown by the very positive feedback we get from them. I also want to thank the team of paid staff who consistently and cheerfully do so much more than 'the job requires' and so help enthuse everyone else and give that 'extra' to the clients. On behalf of the Trustee Board, our Funders and the clients, I pay tribute here to the generosity, commitment and professionalism of them all.

Looking to the future, will things get easier? Very doubtful. Will people's problems get fewer? Very doubtful. Will we still be striving to help? You bet!

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Peter Arch  
Chair of Trustee Board  
August 2016



## CLIENTS HELPED AT OUR OFFICES

Member Name	Clients Helped*
East Cambs	2731
Fenland	3783
Huntingdon	4426
<b>TOTAL</b>	<b>10940</b>

\*This is the total of unique clients (those who have accessed our service for the first time in 12 months) helped for 2015/16. 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				Total
Benefits & Tax Credits	3757	4340	4411	12508
Consumer Goods & Ser-	571	449	915	1935
Debt	3390	5118	4007	12515
Discrimination	59	85	109	253
Education	80	42	72	194
Employment	1454	1263	2103	4820
Financial Services	551	679	845	2075
Health & Community Care	154	167	223	544
Housing	999	1094	1620	3713
Immigration & asylum	132	97	182	411
Legal	571	462	900	1933
Other	188	303	248	739
Relationships & family	1078	951	1849	3878
Tax	156	154	289	599
Travel & transport	109	132	139	380
Utilities & communication	258	209	207	674
<b>TOTAL Issues</b>	<b>13507</b>	<b>15545</b>	<b>18119</b>	<b>47171</b>

## DONATIONS GRATEFULLY RECEIVED FROM

Our Clients	Rotary Club of Littleport
Brampton Parish Council	Rotary Club of St Ives
Burwell Parish Council	Soham Parish Council
Chatteris Town Council	St Ives Parish Council
City of Ely Council	St Neots Parish Council
Haddenham Parish Council	Stretham Parish Council
Huntingdon Town Council	Warboys Parish Council
Little Downham Parish Council	Whittlesey Town Council
Littleport Parish Council	Wisbech Town Council
March Town Council	Yaxley Parish Council
Rotary Club of Ely	

## CHIEF EXECUTIVE OFFICER'S REPORT

***'You may never know what results come of your action, but if you do nothing there will be no result' Mahatma Gandhi***

Our independent, confidential, impartial and free advice service is available from one of only three Citizens Advice centres in the county of Cambridgeshire. Each Citizens Advice Centre is an independent local charity in its own right with its own Trustee Board and governing document. We need to fundraise and ask for donations like all other charities to be able to run our service.

Citizens Advice Rural Cambs helps residents of Fenland, Huntingdonshire and East Cambridgeshire with their problems and we aim to ensure 2 out of 3 clients have had their problem solved within 6 months of contacting our service.

In some recent research done by Citizens Advice Rural Cambs we found that 1 in 3 letters from organisations asking clients to settle a liability all stated 'If you are struggling to meet your commitments please contact your local Citizens Advice'

This just proves that our advice service is highly regarded and needed to support local residents of Fenland, Huntingdonshire and East Cambridgeshire and we need to keep fundraising to support the demand.

In 2015/16 we saw over 10,000 clients and we helped them with just over 47,000 problems, so that's 1 client coming to us with nearly 5 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 solve that complexity and I thank our staff and volunteers for 'rising to that challenge'. Our volunteers' time in 2015/16 came to £500,000 worth in fiscal value.

I am very privileged to lead and work with a team of committed, loyal and extremely hard working Trustees Staff and Volunteers.

Our achievements in 2015/16 include:

- ◆ Steadying our financial position after a difficult 3 years post-merger and securing diverse sources of funding for 2016/17.
- ◆ Bringing our vision of co-location with partners even closer to completion and securing a co-location within Huntingdonshire District Council's main building.
- ◆ Moving our contact centre for Rural Cambs to a new location and transitioning this service into our core service.
- ◆ Securing funding from St Neots Town Council to open 1 extra day per week offering advice services in St Neots.

Our priorities for 2016/17 are:

- ◆ To raise the funds needed to be able support residents of rural Cambridgeshire with their problems.
- ◆ Co-locate with partners who have similar objectives to ours, not only to achieve savings with public money but provide overall support to clients in a collaborative way to get to resolution of their problems seamlessly and quickly.
- ◆ Support our important face to face services with a wide range of digital advice channels to ensure our clients get advice quickly in the way they want it.

And the challenges we see coming?

FUNDING – we are thankful to our CORE funders over the last few years for their continued support but ‘tough times are coming’ and we need to ensure our service continues to have sustainable long term funding in order to support residents from our area.

Universal Credit (UC) – this is designed to enable behaviour change in the way people deal with and budget their money. Next year when UC starts to support more complex cases and families are transitioned to UC, demand for our services will increase to help more people with debt and budgeting and enable that behaviour change. We need to be able to resource and fund this demand.

Oh and one last thing, last year we changed our operating name, we are now known as **Citizens Advice Rural Cambs**, we’ve dropped the bureau as have other Citizens Advice services across the country. The rationale behind this is we are an ‘advice service’ and we can deliver that service from mostly anywhere in the way people want to receive advice,

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Dr Batul Dungarwalla  
Chief Executive Officer  
August 2016



## TREASURER'S REPORT

Rural Cambs Citizens Advice started life four years ago and covers a population of 350,000 residents over a wide geographical area served by East Cambs, Fenland and Huntingdon District Councils. These elements alone continue to present significant organisational, time and cost challenges in providing services to residents in the local communities who seek our help and guidance with increasingly complex and multi-faceted issues. All of which has been achieved with a small paid workforce and an extensive team of knowledgeable and dedicated volunteers.

Our district councils have been grappling with intense financial pressures during the last 12 months and yet they have continued to provide us with sufficient funding to enable us to maintain our core service offering for which we are most grateful. In total these grants represented 40% of our overall income and although this proportion was similar to last year, a number of sponsored projects ceased during the year and yet income levels were maintained with a number of successful funding bids secured from alternative sources. As a result, our funding base is now more diverse and this trend is expected to continue as our strategic plan to minimise our reliance on local authorities unfolds.

Income from grants and donations this year amounted to £619,030, which was slightly higher than 2015/16's figure of £616,951. Expenditure totalled £619,416 which was 6% lower than the previous year and the implementation of more rigorous cost management and efficiency initiatives has contributed to this significant improvement in financial performance. Over the last three years we have aimed to deliver a balanced budget and so it is particularly pleasing to report that apart from the minor deficit this year of £386, this goal has been achieved.

This small deficit has been charged to reserves, reducing the unrestricted free reserve total this year to £130,495. The trustee board has reviewed the level of unrestricted reserves set aside as a contingency fund to restructure the business should a situation arise (e.g. loss of funding from a principal contributor) where this becomes necessary and has concluded that for the year ahead we should continue to ring-fence £55,000 for this purpose.

Looking ahead, the recent success in securing a two year grant from the Tudor Trust will help us to more firmly establish and develop the contact centre as we gear up to enhance our digital and telephony services to meet the changing needs of our clients in an increasingly challenging funding environment. If we are sufficiently successful in attracting new funding and can even create a small surplus, this will give us a little more elbow room to work up and pilot test new initiatives designed to develop and improve our service offering.

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Cliff Kendal  
Treasurer  
August 2016



## INCOME / EXPENDITURE SUMMARY 2015 / 16

Rural Cambs Citizens Advice Bureau Ltd

Year Ended 31 March 2016

Income	Unrestrict- ed	Restricted	Total Funds 2015-16
Citizens Advice - MASDAP		129,802	129,802
Advice Service Transition Fund - ASTF		81,182	81,182
Circle Housing Roddons - Making Money Count		50,817	50,817
Fenland District Council - Court Desk		8,333	8,333
Huntingdon District Council	115,000		115,000
Fenland District Council	81,000		81,000
East Cambs District Council	55,597		55,597
Cambridgeshire County Council - CLAS Investment Fund	23,500		23,500
Cambridgeshire Community Foundation - Windfarm	2,000		2,000
CitA - Trading Standards	11,084		11,084
CitA - Energy Best Deal	14,400		14,400
CitA - Pension Wise	9,500		9,500
CitA - Big Energy Saving Week	3,000		3,000
CitA - New Brand Merchandise	2,100		2,100
CitA - Insolvency Service	448		448
CHS Group - LEP/BBO	2,499		2,499
Donations	25,344		25,344
Room Hire	1,638		1,638
HMRC - Employment Allowance	2,000		2,000
Other	72		72
Bank Interest Received	(-286)		(-286)
<b>Total Income</b>	<b>348,896</b>	<b>270,134</b>	<b>619,030</b>
<b>Expenditure</b>	<b>313,697</b>	<b>305,719</b>	<b>619,416</b>
<b>Net Income/(Expenditure) for the year</b>	<b>35,199</b>	<b>(-35,585)</b>	<b>(-386)</b>
<b>Funds brought forward</b>			<b>135,432</b>
<b>Funds carried forward</b>			<b>135,046</b>



## How to contact us:

**Adviceline:** 0344 245 1292

Monday to Friday 09:30 to 15:30

Email us via: [www.ruralcambscab.org.uk](http://www.ruralcambscab.org.uk)

Visit our website at [www.ruralcambscab.org.uk](http://www.ruralcambscab.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

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

