

Annual Summary 2017/18



THANK YOU TO OUR FUNDERS IN 2017-18



CHAIR'S REPORT

Citizens Advice Rural Cambs (CARC) is an independent, local charity responsible for its own governance, strategic direction and funding. It operates with a permanent staff and a substantial band of volunteers. Without the commitment and professionalism of both, we could not deliver the service that we do to our clients.

The introduction of our website and webchat facility in Autumn 2017 was a significant achievement that widened access to our service. It enables some to find the answer to their own issues and others who need more help with a way of contacting us which suits their preferences. The website provides more options in delivering our service in an increasingly digital environment. More details on how useful it is proving to be is contained in the report from our Acting CEO. The other parts of Project Agile did not work out as planned and had to be shelved.

The disappointing news is that, as detailed in our Treasurer's report, our financial reserves were significantly reduced as a consequence of the outcome for the year ending 31 March 2018. We are convinced that the organisation remains fully viable and we can continue to provide an excellent service to our clients and fulfil our obligations to our funders.

The Board of Trustees continues to work hard to minimise the impact of what has happened with the finances, with support from our National organisation and from our neighbouring services based in Cambridge and Peterborough. Amongst other cost-saving measures, changes have been made to flatten the senior management structure and make it more cost-effective.

Universal credit has been launched recently in the areas that we serve. Our Acting CEO, Nick Blencowe says more about this in his report. There is no doubt that the advice our clients will need consequent on this, and the fact that Citizens Advice will be in the lead in providing this advice, will present both a challenge and an opportunity.

Four new trustees were appointed during 2018. One had to resign subsequently for health reasons; the three continuing make an excellent contribution to our organisation and the Board has appointed one of these, Mr Michael Mealing, to the post of Deputy Chair with effect from the 12 December 2018.

The trustees remain confident that, notwithstanding the difficulties of recent months, CARC can continue to provide, and develop further, a high-quality service to our clients in a way that is financially sustainable.

Trevor Evans
Chair of Trustee Board
December 2018

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 service. Consequently, the level of service offered and the expenditure incurred to deliver this is closely aligned to the annual funding received. The Charity's principal funders are the District Councils of East Cambs, Fenland and Huntingdonshire who collectively accounted for 42% of the total 2017/18 income. Additional grant funding received during the year was from nationally and locally funded initiatives (eg; MASDAP, Clarion Housing), local Town Councils and grant providers (please refer to the breakdown on the next page). Grant funding for the year of £549,392 (excluding monies received directly for clients of £25,310) was 3% lower year on year demonstrating the increasingly challenging financial climate for our funders and organisation.

The reported Net Deficit for the year ending 31st March 2018 was £80,615 which includes actual and provisional debt write offs due to the realisation that start-up costs on one project, debts in respect of other projects and income of £25,549 included in the management accounts for the year were not receivable. Prior to these items being identified the net operational position for the full year was a deficit of £1,730; this reflects the position that was actively reviewed and managed during the year. As Treasurer of the organisation I am confident that all funding discrepancies have been identified and that appropriate action has been taken to ensure that all income identified in the management accounts for the current year is receivable.

Reported expenditure for the year was £646,652 however it should be noted that the write off and provisioning for doubtful debts as mentioned above accounts for £53,336 and direct client expenditure of £25,310 is included (netted off by the grant monies mentioned above) leaving operational expenditure at £568,006, 2% higher than the previous year. Moving into the current and future financial years the organisation is constantly challenging itself to be leaner and to improve efficiency whilst delivering improvements in service.

The Trustee Board review the outlook for the current financial year on a quarterly basis (as a minimum) based on income and expenditure updates from the Senior Leadership Team. This process links with the Funding Panel who are responsible for reviewing and managing income levels and developing new sources of income. At the current time the Trustee Board are confident in the expenditure for 2018/19 being no higher than the identified Income levels and that this, as a minimum, will continue into at least the next financial year.

Reserve levels have been depleted as a result of the debt write offs and provisions detailed above. At the beginning of the 2017/18 financial year reserves were £135,862 covering over 2.5 months' expenditure. The closing position of £55,247 covers 1.3 months' expenditure which falls below the stated policy of 2 to 3 month's cover. The Trustee Board intend to build reserves over the coming financial years to the level of 2 to 3 months' cover; the financial controls that have been built on during the current year will allow the Charity to operate confidently until this is achieved.

Following a financially difficult year in 2017/18 the organisation is fully focussed on continuing the delivery of advice and support to its clients in the East Cambs, Fenland and Huntingdonshire areas and has the necessary financial review and controls in place to ensure this continues over the coming years. We are grateful to the support received from our current funders and continue to seek long term investments and funding partnerships to secure the valuable service provided for our local residents.

Jenny Darroch
Treasurer
December 2018

INCOME / EXPENDITURE SUMMARY 2017 / 18

Rural Cambs Citizens Advice Bureau Ltd

INCOME/EXPENDITURE SUMMARY 2017/18

Income from Charitable Activities	Restricted	Unrestricted	Total Funds 2017-18
	£	£	£
Citizens Advice - MASDAP	96,801	-	96,801
Clarion Housing - Making Money Count	66,553	-	66,553
CitA - Energy Best Deal	2,400	-	2,400
CHS Group - Building Better Opportunities	4,085	-	4,085
Fenland District Council - Personal Budgeting Support	2,625	-	2,625
Huntingdon District Council - Personal Budgeting	825	-	825
Grant income received directly for clients	25,310	-	25,310
Cambridgeshire County Council - Trading Standards	7,038	-	7,038
Huntingdon District Council	-	115,700	115,700
Fenland District Council	-	73,000	73,000
East Cambs District Council	-	47,347	47,347
Whittlesey Town Council	-	5,500	5,500
St Neots Town Council	-	13,500	13,500
Cambridgeshire Community Local Assistance Scheme (CLAS)	-	36,158	36,158
Clarion Futures	-	12,000	12,000
Cambridgeshire Community Foundation	-	-3,000	-3,000
Tudor Trust - delivering accessible digital services	-	31,500	31,500
Cambridgeshire County Council - Debt Prevention Care Leavers	-	9,000	9,000
CHS Group - Trailblazer	-	3,000	3,000
Grant income received directly for clients	-	50	50
Donations	-	13,535	13,535
Other	-	2,997	2,997
Bank Interest	-	113	113
Total Income	205,637	360,400	566,037
Expenditure	219,188	427,464	646,652
Net (Expenditure)/Income for the year	(13,551)	(67,064)	(80,615)
Funds brought forward	(11,744)	147,606	135,862
Transfer between funds	25,295	(25,295)	-
Funds carried forward	-	55,247	55,247

ACTING CHIEF EXECUTIVE OFFICER'S REPORT

Citizens Advice Rural Cambs (CARC) service is truly unique, powered by approximately 24 staff (part-time and full-time) and 105 volunteers (excluding trustees) who have helped thousands of people find a way forward. Over the years, the issues that we advise upon have continuously changed, yet CARC has been unchanging in its commitment to provide high quality, free and impartial advice

CARC helps residents, in East Cambridgeshire, Fenland and Huntingdonshire, 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 our last client survey 88% of clients were very satisfied with the Advice they received and 96% were very satisfied with access to our services.

The Charity relies on its dedicated team of staff and volunteers to achieve its aims and objectives. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance and administration. 113 volunteers, including the trustees, contributed approximately 44,000 hours of work to the local community during the year. We have estimated the value of this help at approximately £457,160, which is an astonishing amount and I take my hat off to each one of them.

Our Impact

Our stats tell the true story of CARC's achievements, across our offices we helped 10,742 clients with 43,803 issues that is over 4 issues per client. That statistic tells a story within itself, people's issues are more complex and intertwined. In addition, from December 2017 - March 2018 we recorded 936 quick contacts where we have referred people to other services.

The top three issues were:

Benefits - 11,405 (with a total benefit gain of £710,700.00)

Debt - 10,797 (with a staggering £1,278,966 debts negotiated and £1,065,540 written off)

Employment - 3910

As I said, our staff and volunteers are amazing.

Use of our website and web chat service has continued to grow over the last 12 months since we introduced it, allowing greater access to our service through different means. During its first full year of operation, we had over 8500 visitors to our website, which is fantastic to see and it continues to grow.

Our Challenge Ahead

Many of you will be aware of the problems in introducing Universal Credit (UC). It was introduced across rural Cambridgeshire in September and October 2018. We are now supporting people with personal budgeting in Fenland and Huntingdon, who are on the new benefit, by taking referrals from the local Jobcentre Plus. Under UC, people will be paid their benefits in one monthly sum, which goes to one household member. Currently, people get different benefits at different times, and different people in a household can claim them. UC is going to signify a big adjustment for many households in managing their money.

Additionally, clients will have to wait at least 42 days before receiving UC after their initial claim. We want to help people to budget during this time and avoid getting into significant debt.

The Positives

Citizens Advice, our national organisation, and the DWP have an agreement in place for Citizens Advice to offer end-to-end support for those claiming Universal Credit. For CARC this will start on 1st April 2019 and will provide new challenges for us, but it is what we are here to do as a service 'help people find a way forward', the funding for this project will assist CARC, during 2019/20, in providing support and advice to our clients.

An exciting recent development is that in Wisbech we have received funding from The Robert Hall Trust and The Hudson Foundation to provide a benefits clinic for over 55's once a week from January 2019. Many of these people are property rich and cash poor, they are unaware that they are eligible to claim certain benefits and often do not know or understand the benefits system. There are many reasons why these benefits are not claimed and research shows that the main ones are ignorance of the benefit or entitlement. We want to help these people to become aware of their entitlement.

I see exciting times ahead for CARC and look forward to working closely with the staff and volunteers, including the trustees, in moving CARC forward over the next 12 months.

Nick Blencowe
Acting Chief Executive Officer
December 2018

CLIENTS HELPED AT OUR OFFICES IN:

		Clients Helped*
(1)	East Cambs	2685
(2)	Fenland	3474
(3)	Huntingdonshire	4583
TOTAL		10742

*This is the total of unique clients (those who have accessed our service for the first time in 12 months) helped for 2017/18. 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	2952	4244	4209	11405
Benefits Universal Credit	22	129	87	238
Consumer Goods & Ser-	427	382	712	1521
Debt	2568	4579	3650	10797
Discrimination	80	64	120	264
Education	156	198	247	601
Employment	972	1068	1870	3910
Financial Services	546	1685	878	3109
Health & Community Care	133	143	278	554
Housing	807	822	1265	2894
Immigration & asylum	114	71	220	405
Legal	497	514	882	1893
Other	198	776	509	1483
Relationships & family	935	851	1651	3437
Tax	117	77	159	353
Travel & transport	80	128	220	428
Utilities & communication	177	141	193	511
TOTAL Issues	10781	15872	17150	43803

DONATIONS GRATEFULLY RECEIVED FROM

Our Clients	Little Downham Parish Council
Abbotsley Parish Council	Soham Town Council
Brampton Parish Council	St Ives Town Council
Buckden Parish Council	Warboys Parish Council
City of Ely Council	West Walton Parish Council
Elm Parish Council	Wimblington Parish Council
Godmanchester Town Council	Wisbech Town Council
Haddenham Parish Council	Yaxley Parish Council



Rural 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

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