RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales · Charity number 1146277

Details

Status	Registered
Legal form	Charitable company
Company number	07931354
Registered	2012-03-07
Register	View on the Charity Commission register

Contact

Address	9-10 The Crescent Wisbech Cambridgeshire PE13 1EH
Phone	08082787807
Email	admin@ruralcambscab.org.uk
Website	www.citizensadviceruralcambs.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS, IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN CAMBRIDGESHIRE AND SURROUNDING AREAS.

Activities: Provide free, independent, confidential and impartial advice to help people resolve their legal, financial and other problems. Also to improve the policies and practices that affect peoples' lives.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** The General Public/mankind

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Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,125,134	£1,071,180	£275,909	37
2024-03-31	£923,036	£884,792	£221,955	33
2023-03-31	£690,862	£689,611	£183,711	23
2022-03-31	£657,209	£588,061	£182,460	26
2021-03-31	£620,256	£596,352	£113,312	25

Trustees

Name	Role	Appointed
Lucy Webb		2023-11-29
MICHAEL JAMES REX MEALING		2018-05-03
Peter Finnigan		2022-09-28
Susannah Clare Connell		2025-11-27
William Grieve		2020-11-03

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RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1146277

Accounts

citizens advice Rural Cambs

FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2025

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report together with the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs (CARC)
Charity registration no:	1146277
Company registration no:	7931354
Financial conduct authority registration no:	617718
Registered office:	2 The Crescent, Wisbech, Cambs PE13 1EH
Charity's principal address:	Queen Mary Centre, Queens Road, Wisbech, Cambs PE13 2PE
Telephone:	01945 572238
Advice Line:	0808 278 7807 (Freephone)
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr. N Blencowe Deputy Chief Officer – Mrs. H Spriggs Chief Financial Officer – Mrs. K Drewry Operations & Compliance Lead – Mrs. H Hillam
Company secretary:	Mrs P Firth (as a non-trustee)
Bankers:	Barclays Bank plc, Leicester LE87 2BB Flagstone Group Ltd, 1st Floor, Clareville House, 26-27 Oxendon Street, London SW1Y 4EL
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk PE30 1HJ

REPORT OF THE DIRECTORS AND TRUSTEES

The following people serve as Directors/Trustees of the Charity:

Director/Trustee	Role	Appointed	Elected/Re-elected	Resigned
Mr N McKittrick	Chair	30/11/2022	30/11/2022	
Mr W Grieve	Treasurer	03/11/2020	29/11/2023	
Mr M Mealing	Trustee	03/05/2018	28/11/2024	
Mr P Finnigan	Deputy Chair	28/09/2022	30/11/2022	
Miss L Webb	Trustee	19/07/2023	29/11/2023	
Mr L Barber	Trustee	27/09/2021	28/11/2024	

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2025, the Charity had fourteen members (2024 fourteen members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent and covers Fenland and Huntingdonshire, serving a population of approximately 289,603 residents. Additionally, through specific projects the Charity supports residents of East Cambridgeshire.

REPORT OF THE DIRECTORS AND TRUSTEES

Recruitment, Selection and Appointment of Trustees

Trustees, who are also Directors of the Charity, are recruited and elected from the local community. We are committed to welcoming equality and diversity in our organisation and welcome applications from all backgrounds and experiences to reflect our diverse community. In maintaining its independence, the Trustee Board

("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

In addition to the above Trustees, the following staff, as the Senior Leadership Team of CARC, attend the Board Meetings as non-voting members:

- Mr. N Blencowe (Chief Officer)
- Mrs. H Spriggs (Deputy Chief Officer)
- Mrs. K Drewry (Chief Financial Officer)
- Mrs. H Hillam (Operations & Compliance Lead)
- Mrs. P Firth (Company Secretary)

Induction and Training of Trustees

New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and appointed a mentor from amongst the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making

The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least four times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and recorded in the minutes at the next Board meeting.

The Board is independent from the Senior Leadership Team.

A register of members is maintained and members are invited to the Annual General Meeting. The Board approves applications for membership.

A Business Development Working Group (BDWG), which meets quarterly, exists to advise, review and support CARC's Business Development Strategy and tactical action plans, thus helping to ensure that CARC receives adequate funds from both existing funders and potential new funders to meet its business objectives. Members of the BDWG include the Chief Officer, Deputy Chief Officer, Deputy Chair. The BDWG feeds into the Finance Panel meetings for reference ahead of any Board meetings.

A Finance Panel, which holds a minimum of four meetings per year, exists to review, discuss and support in all financial aspects of the business of CARC and reports to the Board. Members of the Finance Panel include the Chief Officer, the Chief Financial Officer, and a trustee and is chaired by the Treasurer.

The HR Working Group provides a platform for strategic discussion and decision-making on key human resource issues affecting CARC. This group meets quarterly and feeds into the Trustee Board meetings. Members of the group include a trustee, the Chief Officer, Deputy Chief Officer, the Compliance and Operations lead, the Management Support Assistant and the Chief Financial Officer.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

Relationships with Related Parties: National Citizens Advice

The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Annually, the organisation is subject to a Leadership Self-Assessment (LSA) Information and Guidance audit by National Citizens Advice. The purpose of the LSA is to provide local offices with a framework, self-assessment portfolio and assessment cycle giving assurance to all stakeholders that the organisation implements systems and processes that enable it to operate effectively as a service provider, employer and volunteering charity. The framework accredits local Citizens Advice to external quality standards, recognised by funders. Eight leadership areas form the framework for the LSA as follows:

1. Governance
2. Strategic business planning
3. Risk management and compliance
4. Financial governance
5. People management
6. Operational performances
7. Research and campaigning
8. Equity, diversity and inclusion

CARC recently achieved an outcome rating of green - 'met' in all the above eight areas, which equates to the highest achievement with National Citizens Advice.

Operating policies are independently determined by the Board to fulfil its charitable objects and comply with the National Citizens Advice membership requirements.

Advice Quality Standard (AQS)
CARC holds the national Advice Quality Standard (AQS), which certifies that it is meeting the requirements of the Advice Service Alliance for AQS with casework in specialist Debt areas. The AQS is the only sector-owned, independently audited standard that focuses on advice. We ensure all staff engaged in the delivery of our service have the necessary training and qualifications to carry out their roles effectively and in line with legislative requirements.

The Financial Conduct Authority (FCA)
The FCA regulates the consumer credit industry. CARC is authorised (licensed) by the FCA as an organisation providing debt advice needs and complies with their rules and regulations. CARC is categorised by the FCA as a 'limited scope, consumer credit, not for profit firm'. Our relationship with the FCA is managed centrally at National Citizens Advice on behalf of the organisation although the National Citizens Advice, as an individual charity, is not licensed to provide debt advice.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the local County and District Councils on behalf of clients.

Staff Remuneration Policy
The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the entire staff team is reviewed annually. The Trustees can benchmark this against pay levels in other local Citizens Advice and other voluntary sector organisations of a similar size.

Major Risks
The Trustees have worked on a Risk Management Strategy and a nominated trustee with the Chief Officer and the Operations and Compliance Lead regularly monitors the Risk Register. The financial section of the Risk Register is discussed and reviewed by the Finance Panel and the Board agrees the overall Risk Register. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Risk areas monitored in the Risk Register include:

- Governance Risks
- Operational Risks/Service Delivery
- Financial Risks
- External Risks
- Compliance Risks
- Information Risks
- Premises Risks

Any interruption to the service is managed by developing and implementing a successful business continuity plan that involves, working with National Citizens Advice, staff and volunteers and the Charity's partners and stakeholders.

All working groups regularly review all potential risks to CARC.

Objectives and Activities

Charitable Objects – Articles of Association
The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, in particular, but without limitation, for the benefit of the community in rural Cambridgeshire and surrounding areas.

Primary Focus
To secure resilient services, across a range of channels, which provide the information, advice and support needed by local people.

Mission Statement
We are the people's champion, a charity working for the whole of our society, whoever you are, whatever your problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision
Our vision is to be the advice deliverer and strategic partner of choice in rural Cambridgeshire, providing a high quality and sustainable service to people who need advice in the most efficient, accessible way and creating an effective partnership with other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face-to-face' and information leaflets. It will include generalist advice, specialist advice, and, in some instances, casework. All our advice services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers who meet the Advice Quality Standard (AQS) within the debt service, or by an approved partner organisation with the relevant specialist knowledge and experience.

REPORT OF THE DIRECTORS AND TRUSTEES

CARC continues to develop the Digital Contact Centre (DCC), which is the heart of the business, by growing its offer and reach allowing greater access to CARC's services. CARC's aim is to continue to develop a hub and spoke service model around the successful DCC, to ensure we are best placed to meet client's needs, and allow us to offer both face-to-face, and telephone appointments ensuring the most appropriate channel for the client is provided. Our local Adviceline, a free phone service, is open Monday, Thursday and Friday 9.30am – 3.30pm and Tuesday and Wednesday 9.30am – 7.00pm, supported by our other offices, remote staff providing follow-on advice appointments (face-to-face or telephone) to clients with complex issues.

The Board continues to review the future strategy of the Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances.
- Identifying the continuing need for general funds to finance the day-to-day running of the Charity and to be able to fund important projects that respond to changing needs.
- To obtain the necessary funding to provide additional services. Applications to be made to various local and national providers of community finance.
- Advertisements to be placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided in the event that necessary knowledge and skills were not pre-existing.

Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remains the provision of free, confidential, independent and impartial information and advice for local residents. This is provided through the DCC and local offices and community locations, e.g. Libraries across rural Cambridgeshire.

In addition to generalist advice, the following specialist advisory services are provided:

- Debt Advice/Casework by Institute of Money Advice (IMA) qualified advisors
- Financial Capability and Income Maximisation
- Energy Advice
- Energy Casework
- Benefit Advice
- Housing Advice.

Contribution of Volunteers

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance, IT support and administration.

Our volunteer pool of 35 volunteers, excluding the Trustees, contributed approximately 11,434* hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £296,957* in respect of the current year. (**CitA external research carried out by Sonnet Impact and the Centre for Charity Effectiveness).*

The Trustees and Senior Leadership Team would like to thank all the volunteers who have supported CARC and during the year have taken opportunities to acknowledge the contribution made by our volunteers.

Achievements and Performance

2024/25 has been a successful year for CARC and we are proud of our achievements. The hard work and dedication of our staff and volunteers has enabled us to deliver a high-quality advice service to local residents.

Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, immigration (OISC 1), health and education.

Key successes/highlights from the year for CARC:

- Supported 7,481 clients with 50,902 issues.
- Supported clients to achieve over £5.4m in income gains to reinvest in the local economy.
- Debts written off £485,871.
- The value of grants and direct client emergency support provided during the year of £547,856.
- 22,000 users visited CARC's website.
- Continued expansion of our face-to-face services at a number of locations across rural Cambridgeshire, including a drop-in service in many of our market towns.
- Successful relocation of the Digital Contact Centre to Pathfinder House in Huntingdon, providing CARC with free accommodation for the service.
- Expansion of the telephone advice service for two evenings per week until 7pm.
- Secured funding for a further two financial years from Cambridgeshire County Council for delivery of the Income Maximisation project working in partnership with Cambridge and District Citizens Advice.

- Expansion of the Ely Foodbank project, improving accessibility to residents in crisis through funding from Trussell Trust.
- Funding through Change, Grow, Live project, has enabled CARC to increase the support to their service users. Again, working in partnership with Cambridge and District Citizens Advice.
- Over achievement of Energy Outreach Project and Energy Advice Project targets, ensuring continuation of funding from National Citizens Advice and increasing our financial resilience.
- New Cadent energy caseworker funding obtained for two years from National Citizens Advice Funding through Cambs Community Foundation Cambridge Building Society Community Fund to provide detailed housing advice for one day per week.
- New funding agreement with Cambridge Acorn Project to support their service users.
- Introduction of CARC salary banding structure to allow for appropriate levels of pay to be awarded and form incremental rises for over-performance or recognition of achievements.

citizens advice Rural Cambs

Our impact in **2024-25**

Provided through free, confidential and impartial advice

We helped

7,481* people
face to face, by phone, or email

*represents the total number of unique clients with one or more case notes in the period.

AND

22,000 people visited our Website for help

Total Activities: 26,695**

Activity/method of contact breakdown

Phone	11,456
Email	10,674
In person	4,082
Web Chat/SMS	311
Letter	172

With 50,902 issues

Top 5 issues

- Benefits & tax credits
- Financial Services & capability
- Benefits & Universal Credit
- Debt
- Utilities & communications

Some of the differences this made

£5,426,437
Income Gains

81%
of clients said we helped them find a way forward

71%
of clients had their problem solved

77%
of clients said they found it easy to access our service

**This includes multiple activities per client

Complaints
CARC received 4 complaints during 2024/25, a small percentage of the total of 7,481 clients CARC supported. All complaints were dealt with and resolved in a timely and professional manner, complying with the formal complaint's procedure set out in the Citizens Advice membership standards.

Strategic Priorities

Introduction
CARC has many calls on its limited resources. The aim will always be to prioritise initiatives and programmes that enhance our services to clients with the minimum disruption to enable the desired outcomes to be achieved.

Sustainability and Funding
Realistically, we have to assume that traditional Core Funding will continue to be a challenge, and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based funding opportunities where we have the capability and confidence to deliver.

National Citizens Advice 'The Future – Strategic Themes'
Citizens Advice Rural Cambs, although an independent local charity, aligns itself closely with and fully supports the business plan of the National Citizens Advice 'Future of Advice' strategy. Fully supporting and embracing the four focus areas, which we will embed into our organisation over the next three years:

1) **Advice** – Protect and, where possible, increase the supply of 1-1 advice provision to enable more clients to access advice. Increase the effectiveness and efficiency of advice-giving processes to enable advisers to support more clients, whilst still providing a quality service. Make our advice fit for the future by understanding, defining and developing our place in the wider advice ecosystem.
2) **Advocacy** – Test the idea that a stronger feedback loop between advice and advocacy will achieve greater impact for our clients. Further position ourselves as the leading organisation for bringing front-line insights into policy making.
3) **Inclusive Access** – Improve the accessibility of our service for marginalised clients. Improve the overall client experience for clients of colour. Increase the voice of clients in all our work to improve our ability to meet their needs.
4) **Organisational Health (system-wide)** - Improve the experience of colleagues in priority aspects of the employee lifecycle, increasing colleague attraction, satisfaction and retention. Build our understanding of system-wide financials and our strategic finance and funding options, prioritising our short and longer-term sustainability activities. Work collaboratively across the service to build common purpose around our key opportunities and challenges and work together to address them, progressively determining how to evolve our system – and our strategic partnerships – with and for our clients. Focus on strengthening our organisation foundations in the national organisation: building the key capabilities, processes, systems and behaviors needed to support the effective performance of Citizens Advice.

Supporting and aiding the National organisation to achieve its vision for 2024/25:

- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These four strands fit with what we strive to achieve locally as an organisation and on a national scale.

National Citizens Advice Business Plan for 2025/26 – 'Transforming Together'
This plan develops and implements the strategic themes, identifying impact areas under each mission and developing a service wide approach to innovation and experimentation. The three missions focus on the opportunities to make the biggest differences for our clients:

1. **Provide advice fit for the future** – Be there for people when they need us in ways that help make the biggest impact.
2. **Close the gap** – End the disparities in access and experience for marginalised people.
3. **Take early action** – Prevent more people from reaching crisis by addressing problems earlier.

CARC Priorities for 2025-27
Our primary focus for the next two years is to secure resilient services across a range of channels, which provide the information, advice and support needed by local people through a focus in the following areas:

Partnerships
- Improve a standardised referral pathway with referral form for all
- Develop targeted relationships with health & housing support services
- Explore potential funding opportunities with other agencies to develop organisation and relationships
- Continue to plan open days/site visits at our DCC for funders and potential funders

Service/Access
- Strengthen the use of digital media platforms to raise profile, educate and make aware to the public of our services and those of our stakeholders and partners
- Plan and implement extended core hours of service delivery, to allow greater access to our services
- Explore further outreach opportunities to reach the wider community
- Develop our holistic advice model to reduce client wait times & potential disengagement with a streamlined approach

Organisational Health and Culture

- Develop and encourage a positive workplace culture, ensuring team wellbeing and inclusivity
- Always ensure clear and transparent communication
- Keep people involved in the development and implementation of changes and processes through consultation
- Review and implement an improved benefits package where possible and where finances allow

Equity

- Ensure our advice services remain accessible and relevant to the needs of our clients
- Continue to speak up for those who face intense disadvantage, detriment or harm to their wellbeing
- Through training we will improve how we identify and consider vulnerability issues including EDI
- Develop and enhance our use of technology to respond to user needs and improve access to our services, through web chat, email and AI
- Our recruitment process will be fair, transparent and inclusive through the implementation of our recruitment and selection procedure
- Continue to design and cost services to maintain sustainability, and ensure we service all sectors of the community

Research and Campaigns

- Produce and distribute a monthly R&C report to staff and volunteers
- Undertake to write to our local MPs on national or local issues where relevant to the needs of the community
- Staff and volunteers continue to submit evidence forms
- Participate in 2 national campaigns per annum

Financial Review

Financial Position

Income during the year was £1,125,134 (2023/24 £923,036) of this £688,376 (2023/24 £571,308) related to restricted project activities.

A surplus was made for the year of £53,954 (2023/24 £38,244).

As at 31st March 2025 total reserves were £275,909 (2023/24 £221,955).

Reserves Policy and Reserve Levels Held
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs, were the Charity to close.
- Two and a half months of normal operating expenditure.

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2025 equate to £106,385. Two and a half months of budgeted normal operating expenditure for 2025/26 equates to £194,752.

As at 31st March 2025 the total unrestricted reserves held amounted to £275,909. The charity is therefore currently exceeding its reserve policy levels. Given the Charity's exposure to many single year funding agreements, the Trustees like to maintain as robust a reserves level of funding as possible, without impacting service provision.

Principal Sources of Funding
The Charity's principal sources of funding include Cambridgeshire County Council, the District Councils of Fenland and Huntingdonshire and National Citizens Advice negotiated contracts during 2024/25.

The Trustees extend their gratitude to Cambridgeshire County Council, Fenland District Council, Huntingdonshire District Council, Chatteris Town Council, St Ives Town Council, St Neots Town Council, Wisbech Town Council, Whittlesey Town Council, National Citizens Advice and the Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from CHS Group, Robert Hall Charity and The Hudson Foundation, Cambridge Acorn, Asda through Trussell Trust.

Investment Policy
CARC continues to invest surplus funds in deposit accounts to generate interest which can be used to meet the charity's aims.

CARC maintains a Charity Deposit platform through CAF, which allows access to numerous investments with options for fixed term or fixed interest deposits for terms of between three months and five years.

Surplus short-term working cash is held in a bank deposit account.

Statement of Trustees' Responsibilities

Small company provisions
This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The Trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the Board of Trustees on
and signed on its behalf by:

Mr N McKittrick
Chair of the Board of Trustees 21/10/25

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
Income					
Donations, Grants and Legacies	3	428,896	688,376	1,117,272	914,582
Charitable Activities	4	605	-	605	705
Investment Income	5	7,257	-	7,257	7,749
Total Income		436,758	688,376	1,125,134	923,036
Expenditure					
Charitable activities	6	376,743	694,437	1,071,180	884,792
Net Income / (Expenditure) for the year	7	60,015	(6,061)	53,954	38,244
Funds brought forward		221,955	-	221,955	183,711
Transfer between funds		(6,061)	6,061	-	-
Funds carried forward		275,909	-	275,909	221,955

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 21 to 36 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	27,624		43,402	
Cash at bank and in hand	10	332,994		319,298	
		360,618		362,700	
Creditors: Amounts falling due within one year	11	84,709		140,745	
Net Current Assets			275,909		221,955
Net Assets			275,909		221,955
Funds of the Charity					
Unrestricted Funds	12		275,909		221,955
Restricted Funds	13		-		-
Total Funds			275,909		221,955

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.
The financial statements were approved by the Board of Trustees on and signed on its behalf by:

Mr N McKittrick
Chair of the Board of Trustees 21/10/25

The notes on pages 21 to 36 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025	2024
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	13,696	21,535
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		13,696	21,535
Cash and cash equivalents at the beginning of the reporting period		319,298	297,763
Cash and cash equivalents at the end of the reporting period		332,994	319,298

The notes on pages 21 to 36 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

Interest receivable on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to projects on a basis consistent with the use of resources.

d) Depreciation

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) Intangible Income

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) Funds held by the Charity

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) Pensions

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) Cash at bank and in hand

Cash is represented by cash in hand and deposits held with financial institutions repayable without penalty, net of bank overdrafts which are shown within borrowings in current liabilities.

j) Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

l) Operating leases

Rentals payable under operating leases are charged against income on a straight-line basis over the lease term.

m) Taxation

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently fourteen members (2024: fourteen members).

No one individual has control of the Charity.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Donations	5,048	-	5,048	4,735
Restricted Grant Income				
Citizens Advice – MaPS	-	66,026	66,026	71,782
Citizens Advice – Yorkshire Building Society	-	-	-	5,089
Cambridgeshire County Council – Income Maximisation	-	400,000	400,000	241,300
Cambridgeshire County Council -Change, Grow, Live	-	-	-	23,201
Cambs Community Foundation – Cambridge Building Society Community Fund	-	9,799	9,799	-
Cambs Community Foundation – March Windfarm Outreach	-	1,500	1,500	-
Grant income for clients	-	13,909	13,909	56,781
Foodbank Projects	-	195,242	195,242	173,155
Cambridge Acorn Project	-	1,900	1,900	-
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	70,082	-	70,082	75,676
Citizens Advice – Cadent Energy	46,173	-	46,173	-
Citizens Advice – Yorkshire Building Society	10,068	-	10,068	-
Citizens Advice – Cost of Living	-	-	-	15,000
Cambridgeshire County Council -Change, Grow, Live	50,000	-	50,000	-
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Whittlesey Town Council	7,384	-	7,384	7,100
St Neots Town Council	2,500	-	2,500	10,000
Chatteris Town Council	6,349	-	6,349	6,349
St Ives Town Council	6,084	-	6,084	-
Cambridgeshire Community Local Assistance Scheme (CLAS)	40,508	-	40,508	39,714
Robert Hall & Hudson Foundation	12,000	-	12,000	12,000
	423,848	688,376	1,112,224	909,847
Total Income for Donations, Grants and Legacies	428,896	688,376	1,117,272	914,582

3. Donations and Legacies – continued

Donations were received from our Clients, Wisbech Town Council, Whittlesey Emergency Food Aid and Pine Hill Park residents.

In 2024, £571,308 of the total donations, grant and legacies income was restricted and the remainder of £343,274 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Other	605	-	605	705
	605	-	605	705

In 2024 all the income from charitable activities was unrestricted.

5. Investment Income

	Unrestricted	Restricted	2025 Total	2024
	£	£	£	£
Bank Interest	7,257	-	7,257	7,749

All investment income in 2024 relates to unrestricted funds.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2025

	Restricted Funds							
	Cambridgeshire County Council Income Max	Client Grants	Citizens Advice MaPS	Foodbank Projects	CCF Housing Advice	CCF March Windfarm	Cambridge Acorn Project	TOTAL
	£	£	£	£	£	£	£	£
Expenditure								
Staff Salaries & NI	116,599	-	39,722	155,038	7,478	956	1,331	321,124
Staff & Volunteer costs	3,487	-	613	5,402	222	51	-	9,775
Governance	-	-	-	-	-	-	-	-
Office	2,261	-	1,166	3,888	242	576	-	8,133
Premises	10,031	-	783	6,610	-	-	-	17,424
Other	200,000	16,409	-	2,000	-	-	-	218,409
Reallocation of Central & Contact Centre Costs	67,621	-	23,744	25,636	1,988	319	264	119,572
Total Expenditure	**399,999**	**16,409**	**66,028**	**198,574**	**9,930**	**1,902**	**1,595**	**694,437**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2025

	Unrestricted Funds								
	CENTRAL	Cadent Energy Case worker	Energy Advice Programme	Citizens Advice Yorkshire Building Society	Change, Grow, Live	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£		£	£	£	£	£	£	£
Expenditure									
Staff Salaries & NI	159,689	39,157	37,316	6,303	26,453	6,529	27,656	141,072	444,175
Staff & Volunteer costs	7,080	200	664	-	-	13	285	7,705	15,947
Governance	6,567	-	-	-	-	-	-	-	6,567
Office	20,128	258	1,152	-	245	33	58	6,714	28,588
Premises	2,229	520	2,381	-	-	2,338	1,412	(10,006)	(1,126)
Other	1,520	-	25	-	-	-	104	515	2,164
Reallocation of Central and Contact Centre Costs	(197,213)	6,037	10,387	1,578	6,677	2,231	7,381	43,350	(119,572)
Total Expenditure	-	**46,172**	**51,925**	**7,881**	**33,375**	**11,144**	**36,896**	**189,350**	**376,743**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2024

	Restricted Funds						
	Cambridgeshire County Council - Income Max	Change, Grow, Live	Client Grants	Citizens Advice - MaPS	Citizens Advice - Yorkshire Building Society	Foodbank Projects	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	63,296	11,714	-	42,448	3,459	121,687	242,604
Staff & Volunteer costs	591	-	-	267	18	2,743	3,619
Governance	-	-	-	-	-	-	-
Office	619	5	-	2,807	749	2,839	7,019
Premises	7,540	-	-	4,145	-	8,125	19,810
Other	100,000	-	60,287	180	-	2,000	162,467
Reallocation of Central & Contact Centre Costs	69,256	11,489	-	21,930	877	35,756	139,308
Total Expenditure	**241,302**	**23,208**	**60,287**	**71,777**	**5,103**	**173,150**	**574,827**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2024

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	143,008	127,594	45,261	5,891	19,086	30,263	371,103
Staff & Volunteer costs	6,324	6,879	400	-	-	3,173	16,776
Governance	6,624	-	-	-	-	-	6,624
Office	26,946	1,428	1,168	44	223	8,751	38,560
Premises	665	11,512	1,666	833	2,217	(2,407)	14,486
Other	144	-	-	-	103	1,477	1,724
Reallocation of Central & Contact Centre Costs	(183,711)	(147,413)	27,285	5,132	13,363	146,036	(139,308)
Total Expenditure	-	-	**75,780**	**11,900**	**34,992**	**187,293**	**309,965**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

7. Net Income for the year

This is stated after charging:	2025 £	2024 £
Depreciation	-	-
Trustees Expenses	338	626
Auditors Remuneration	5,352	5,040
Operating Lease Payments - Buildings	-	-

During the year two Trustees (2024 three Trustees) were reimbursed for travel expenses.
There were no Trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Staff Costs and Numbers	2025 £	2024 £
Wages & Salaries	702,972	568,148
Social Security Costs	48,549	35,115
Pension Costs	13,777	10,445
Total Emoluments Paid	765,298	613,708

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer, Deputy Chief Officer, Operations & Compliance Lead and Chief Financial Officer. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £149,910 (2024: £124,618).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2025	2024
Management and Administration	6	5
Charitable Activities	31	28
	37	33

8. Tangible Fixed Assets

	FF & Equip £	Computer Equip £	Total 2025 £
Cost			
As at 1 April 2024 & As at 31 March 2025	5,767	32,417	38,184
Depreciation			
As at 1 April 2024	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2025	5,767	32,417	38,184
Net Book Value			
As at 31 March 2025	-	-	-
As at 31 March 2024	-	-	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

9. Debtors

	2025 £	2024 £
Trade Debtors	3,433	11,135
Other Debtors	23,875	31,991
Prepayments	316	276
	27,624	43,402

10. Cash at bank and in hand

	2025 £	2024 £
Cash at bank	332,836	319,108
Cash in Hand	158	190
	332,994	319,298

11. Creditors

	2025 £	2024 £
Trade Creditors	2,964	53,533
Other Creditors	834	2,459
Accruals	42,056	46,501
Social Security and Other Taxes	15,557	11,590
Income received in advance	23,298	26,662
	84,709	140,745

12. Unrestricted Funds: movement in the year

	Balance at 1 April 24 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 25 £
Unrestricted Funds	221,955	436,758	(376,743)	(6,061)	275,909

	Balance at 1 April 23 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 24 £
Unrestricted Funds	183,711	351,728	(309,965)	(3,519)	221,955

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

13. Restricted Funds: movement in the year

	Balance at 1 April 24 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 25 £
Citizens Advice - MaPS	-	66,026	(66,028)	2	-
Cambridgeshire County Council – Income Maximisation	-	400,000	(399,999)	(1)	-
Cambs Community Foundation					
- Cambridge Building Society Community Fund	-	9,799	(9,930)	131	-
- March Windfarm Outreach	-	1,500	(1,902)	402	-
Foodbank Projects	-	195,242	(198,574)	3,332	-
Client grant funds	-	13,909	(16,409)	2,500	-
Cambridge Acorn Project	-	1,900	(1,595)	(305)	-
	-	688,376	(694,437)	6,061	-

	Balance at 1 April 23 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 24 £
Citizens Advice - MaPS	-	71,782	(71,777)	(5)	-
Citizens Advice – Yorkshire Building Society	-	5,089	(5,103)	14	-
Cambridgeshire County Council – Income Maximisation	-	241,300	(241,302)	2	-
Cambridgeshire County Council – Change, Grow, Live	-	23,201	(23,208)	7	-
Foodbank Projects	-	173,155	(173,150)	(5)	-
Client grant funds	-	56,781	(60,287)	3,506	-
	-	571,308	(574,827)	3,519	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPS)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice – Yorkshire Building Society (YBS)
CARC provides a qualified generalist adviser at Wisbech Yorkshire Building Society for one day per week, to support customers who have been identified by YBS as having additional support needs.

Cambridgeshire County Council - Income Maximisation
Delivering an income maximisation service to residents in East Cambridgeshire, Fenland and Huntingdonshire aged over 18 and not already in receipt of income maximisation support. This includes:

- tailored income maximisation advice, including support with budgeting
- practical income maximisation, including benefit checks and advising on other opportunities for increasing income and/or reducing expenditure, either by making an application on clients' behalf or providing resources for the client to complete.

Cambridgeshire County Council – Change Grow Live (CGL)
CGL is a voluntary sector organisation specialising in substance misuse, and through this project CARC provides face to face support in CGL offices in Huntingdon and Wisbech, working directly with their clients to provide any additional support required.

Cambs Community Foundation – Cambridge Building Society Community Fund
Delivering all aspects of housing related advice over the phone and email, as well as pre-booked face to face appointments.

Cambs Community Foundation – Windfarm March Outreach
Providing a face-to-face drop in and appointment led service for one day a week in the market town of March.

Foodbank Projects
Projects with three local foodbanks (Ely, Godmanchester & St Neots and Wisbech). CARC is working in partnership with these Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support at foodbank locations across Cambridgeshire and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives.

Cambridge Acorn Project
The project works with children and their families who have experienced trauma and financial hardship and promotes emotional recovery.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

14. Net Assets by Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	27,624	-	27,624
Cash at Bank and in hand	332,994	-	332,994
Creditors	(84,709)	-	(84,709)
Net Assets	275,909	-	275,909

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	43,402	-	43,402
Cash at Bank and in hand	319,298	-	319,298
Creditors	(140,745)	-	(140,745)
Net Assets	221,955	-	221,955

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2025 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		2025	2024
		£	£
Expiry date:	Up to one year	3,708	7,034
	Two to five years	3,406	6,207
	Over five years	-	-
		7,114	13,241

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

17. **Reconciliation of net expenditure to net cash flow from operating activities**

	2025	2024
	£	£
Net income for the year (as per the statement of financial activities)	53,954	38,244
Adjustments for: -		
Depreciation charges	-	-
Decrease/(Increase) in Debtors	15,778	(15,529)
(Decrease)/Increase in Creditors	(56,036)	(1,180)
Net cash used in operating activities	13,696	21,535

18. **Related party transactions**
There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
• the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report .

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
• the financial statements are not in agreement with the accounting records and returns; or
• certain disclosures of trustees' remuneration specified by law are not made; or
• we have not received all the information and explanations we require for our audit; or
• the trustees' were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to

going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:
https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Christopher Goad FCA (Senior Statutory Auditor) 21/10/25

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street
Kings Lynn
Norfolk
PE30 1HJ

RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1146277

Accounts



Rural Cambs

FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2024

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report together with the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs (CARC)
Charity registration no:	1146277
Company registration no:	7931354
Financial conduct authority registration no:	617718
Registered office:	2 The Crescent, Wisbech, Cambs PE13 1EH
Charity's principal address:	Queen Mary Centre, Queens Road, Wisbech, Cambs PE13 2PE
Telephone:	01945 469787
Advice Line:	0808 278 7807 (Freephone)
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr N Blencowe Deputy Chief Officer – Mrs H Spriggs Chief Financial Officer – Mrs K Drewry
Company secretary:	Mrs P Firth (as a non-trustee)
Bankers:	Barclays Bank plc, Leicester LE87 2BB Flagstone Group Ltd, 1st Floor, Clareville House, 26-27 Oxendon Street, London SW1Y 4EL
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk PE30 1HJ

REPORT OF THE DIRECTORS AND TRUSTEES

The following people serve as Directors/Trustees of the Charity:

Director/Trustee	Role	Appointed	Elected/Re-elected	Resigned
Mr N McKittrick	Chair	30/11/2022	30/11/2022	
Mr W Grieve	Treasurer	03/11/2020	29/11/2023	
Mr M Mealing	Trustee	03/05/2018	09/12/2021	
Mr P Finnigan	Trustee	28/09/2022	30/11/2022	
Miss L Webb	Trustee	19/07/2023	29/11/2023	
Mr L Barber	Trustee	27/09/2021	09/12/2021	

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2024, the Charity had fourteen members (2023 seventeen members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent and covers Fenland and Huntingdonshire, serving a population of approximately 283,300 residents. Additionally, through specific projects the Charity supports residents of East Cambridgeshire.

Recruitment, Selection and Appointment of Trustees
Trustees, who are also Directors of the Charity, are recruited and elected from the local community. We are committed to welcoming equality and diversity in our organisation and welcome applications from all backgrounds and experiences to reflect our diverse community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

In addition to the above Trustees, the following staff, as the Senior Leadership Team of CARC, attend the Board Meetings as non-voting members:

- Mr N Blencowe (Chief Officer)
- Mrs H Spriggs (Deputy Chief Officer)
- Mrs K Drewry (Chief Financial Officer)
- Mrs P Firth (Company Secretary)

Induction and Training of Trustees
New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and appointed a mentor from amongst the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making
The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least four times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and recorded in the minutes at the next Board meeting.

The Board is independent from the Senior Leadership Team.

A register of members is maintained and members are invited to the Annual General Meeting. The Board approves applications for membership.

A Business Development Working Group, which meets quarterly, exists to advise, review and support CARC's Business Development Strategy and tactical action plans, thus helping to ensure that CARC receives adequate funds from both existing funders and potential new funders to meet its business objectives.

A Finance Panel, which holds a minimum of four meetings per year, exists to review, discuss and support in all financial aspects of the business of CARC and reports to the Board. Members of the Finance Panel include the Chief Officer, the Chief Financial Officer, and a trustee and is chaired by the Treasurer.

The Business Development Working Group feeds into the Finance Panel meetings for reference ahead of any Board meetings.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

Relationships with Related Parties:

- **National Citizens Advice**

The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Annually, the organisation is subject to a Leadership Self-Assessment (LSA) Information and Guidance audit by National Citizens Advice. The purpose of the LSA is to provide local offices with a framework, self-assessment portfolio and assessment cycle giving assurance to all stakeholders that the organisation implements systems and processes that enable it to operate effectively as a service provider, employer and volunteering charity. The framework accredits local Citizens Advice to external quality standards, recognised by funders. Eight leadership areas form the framework for the LSA as follows:

1 Governance
2 Strategy and planning
3 Risk management and compliance
4 Financial governance
5 People management
6 Operational performance
7 Partnership working
8 Research and campaigning

CARC achieved an outcome rating of green -'met' in all the above eight areas, which equates to the highest achievement with National Citizens Advice.

Operating policies are independently determined by the Board in order to fulfil its charitable objects and comply with the National Citizens Advice membership requirements.

- **Advice Quality Standard (AQS)**

CARC holds the national Advice Quality Standard (AQS), which certifies that it is meeting the requirements of the Advice Service Alliance for AQS with casework in specialist Debt areas. The AQS is the only sector-owned, independently audited standard that focuses on advice. We ensure all staff engaged in the delivery of our service have the necessary training and qualifications to carry out their roles effectively and in line with legislative requirements.

- **The Financial Conduct Authority (FCA)**

The FCA regulates the consumer credit industry. CARC is authorised (licensed) by the FCA as an organisation providing debt advice needs and complies with their rules and regulations. CARC is categorised by the FCA as a 'limited scope, consumer credit, not for profit firm'. Our relationship with the FCA is managed centrally at National Citizens Advice on behalf of the organisation although the National Citizens Advice, as an individual charity, is not licensed to provide debt advice.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the local County and District Councils on behalf of clients.

Staff Remuneration Policy

The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the entire staff team is reviewed annually. The Trustees are able to benchmark this against pay levels in other local Citizens Advice and other voluntary sector organisations of a similar size.

Major Risks

The Trustees have worked on a Risk Management Strategy and a nominated trustee with the Chief Officer regularly monitors the Risk Register. The financial section of the Risk Register is discussed and reviewed by the Finance Panel and the Board agrees the overall Risk Register. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Risk areas monitored in the Risk Register include:

- Governance Internal Risks
- Governance External Risks
- Financial Risks
- Compliance Risk
- Premises Risks

Any interruption to the service is managed by developing and implementing a successful business continuity plan that involves, working with National Citizens Advice, staff and volunteers and the Charity's partners and stakeholders.

The Finance Panel, working alongside the Business Development Working Group, regularly reviews the financial risk to the business which may result in any potential loss of significant funding.

Objectives and Activities

Charitable Objects – Articles of Association
The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, in particular, but without limitation, for the benefit of the community in rural Cambridgeshire and surrounding areas.

Primary Focus
To secure resilient services, across a range of channels, which provide the information, advice and support needed by local people.

Mission Statement
We are the people's champion, a charity working for the whole of our society, whoever you are, whatever your problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision
Our vision is to be the advice deliverer and strategic partner of choice in rural Cambridgeshire, providing a high quality and sustainable service to people who need advice in the most efficient, accessible way and creating an effective partnership with other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face-to-face' and information leaflets. It will include generalist advice, specialist advice and, in some instances, casework. All our advice services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers who meet the Advice Quality Standard (AQS), or by an approved partner organisation with the relevant specialist knowledge and experience.

CARC has continued to develop the Digital Contact Centre (DCC), which is the heart of the business, by growing its offer and reach allowing greater access to CARC's services. CARC's aim is to continue to develop a hub and spoke service model around the successful DCC, to ensure we are best placed to meet client's needs, and allow us to offer both face-to-face, and telephone appointments ensuring the most appropriate channel for the client is provided. Our local Adviceline, a free phone service, is open Monday – Friday 9.30am – 3.30pm, supported by our other offices, remote staff providing follow-on advice appointments (face-to-face or telephone) to clients with complex issues.

The Board continues to review the future strategy of the Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances.
- Identifying the continuing need for general funds to finance the day to day running of the Charity and of being able to fund important projects that respond to changing needs.
- To obtaining the necessary funding to provide the additional services. Applications to be made to various local and national providers of community finance.
- Advertisements to be placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided in the event that necessary knowledge and skills were not pre-existing.

Public Benefit Required
The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remains the provision of free, confidential, independent and impartial information and advice for local residents. This is provided through the DCC and local offices and community locations, e.g. Libraries across rural Cambridgeshire.

In addition to generalist advice, the following specialist advisory services are provided:

- Debt Advice/Casework by Institute of Money Advice (IMA) qualified advisors
- Financial Capability and Income Maximisation
- Energy Advice
- Energy Casework
- Benefit Advice
- Employment Advice
- Housing Advice.

Contribution of Volunteers

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance, IT support and administration.

Our volunteer pool of 35 volunteers, including the trustees, contributed approximately 11,960 (ONS Earnings ASHE) hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £234,346 (ONS Earnings ASHE) in respect of the current year.

The trustees and senior management team would like to thank all the volunteers who have supported CARC and during the year have taken opportunities to acknowledge the contribution made by our volunteers.

Achievements and Performance

2023/24 has been a successful year for CARC and we are proud of our achievements. The hard work and dedication of our staff and volunteers has enabled us to deliver a high quality advice service to local residents.

Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, immigration (OISC 1), health and education.

Key successes/highlights from the year for CARC:

- Supported 6,676 clients with 48,170 issues.
- Supported clients to achieve over £3.6m in income gains to reinvest into the local economy.
- Debts written off £412,290.
- Grants and direct client emergency support £131,395.
- 23,254 users of CARC's website.
- Continued expansion of face-to-face services at a number of locations across rural Cambridgeshire, including a drop in service in many of our market towns.
- Successful funding application to St Ives Town Council to commence a drop in service in 2024-25.
- Expansion of telephone advice appointments.
- Funding from Cambridgeshire County Council for delivery of the Income Maximisation project working in partnership with Cambridge and District Citizens Advice.
- Expansion of the Ely Foodbank project, improving accessibility to residents in crisis through funding from Trussell Trust.

- Funding through Change, Grow, Live project, has enabled CARC to increase the support to their service users. Again working in partnership with Cambridge and District Citizens Advice.
- Over achievement of Energy Outreach Project and Energy Advice Project targets, ensuring continuation of funding from National Citizens Advice and increasing our financial resilience.
- The trustees approved additional investment in paid staff to support the service including implementation of the National Living Wage.
- Expansion of CARC Staff Benefits Package.

citizens advice Rural Cambs

Our impact in 2023-24

Provided through free, confidential and impartial advice

We helped

6,676* people
face to face, by phone, or email

*represents the total number of unique clients with one or more case notes in the period.

AND

23,254 people visited our Website for help

Total Activities: 23,767*

Activity/method of contact breakdown

Phone	11,363
Email	8,977
In person	2,948
Web Chat / Text	310
Letter	169

*This includes multiple activities per client

With 48,170 issues

Top 5 issues

- Benefits & tax credits
- Financial Services & capability
- Debt
- Benefits & Universal Credit
- Utilities & communication

Some of the differences this made

£131,395
In Grants administered direct to our clients

82%
of clients said we helped them find a way forward

70%
of clients had their problem solved

85%
of clients said they found it easy to access our service

Complaints
CARC received 6 complaints during 2023/24, a small percentage of the total of 6,676 clients CARC supported. All complaints were dealt with and resolved in a timely and professional manner, complying with the formal complaints procedure set out in the Citizens Advice membership standards.

Strategic Priorities
Introduction
CARC has many calls on its limited resources. The aim will always be to prioritise initiatives and programmes that enhance our services to clients with the minimum of disruption to enable the desired outcomes to be achieved.

Sustainability and Funding
Realistically, we have to assume that traditional Core Funding will continue to be a struggle and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based funding opportunities where we have the capability and confidence to deliver.

National Citizens Advice 'The Future – Strategic Themes'
Citizens Advice Rural Cambs, although an independent local charity aligns itself closely with and fully supports the principles of the National Citizens Advice 'Future of Advice' strategy. Fully supporting and embracing the four focus areas, which we will embed into our organisation over the next three years:

1) **Advice** – Protect and, where possible, increase the supply of 1-1 advice provision to enable more clients to access advice. Increase the effectiveness and efficiency of advice giving processes to enable advisers to support more clients, whilst still providing a quality service. Make our advice fit for the future by understanding, defining and developing our place in the wider advice ecosystem.
2) **Advocacy** – Test the idea that a stronger feedback loop between advice and advocacy will achieve greater impact for our clients. Further position ourselves as the leading organisation for bringing front-line insights into policy making.
3) **Inclusive Access** – Improve the accessibility of our service for marginalised clients. Improve the overall client experience for clients of colour. Increase the voice of clients in all our work to improve our ability to meet their needs.
4) **Organisational Health (system-wide) -** . Improve the experience of colleagues in priority aspects of the employee lifecycle, increasing colleague attraction, satisfaction and retention. Build our understanding of system-wide financials and our strategic finance and funding options, prioritising our short and longer-term sustainability activities. Work collaboratively across the service to build common purpose around our key opportunities and challenges and work together to address them, progressively determining how to evolve our system – and our strategic partnerships – with and for our clients. Focus on strengthening our organisation foundations in the national organisation: building the key capabilities, processes, systems and behaviors needed to support the effective performance of Citizens Advice.

Supporting and aiding the National organisation to achieve its vision for 2024/25:

- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These four strands fit with what we strive to achieve locally as an organisation and on a national scale.

National Citizens Advice Business Plan for 2024/25 –'Transforming Together'
This plan develops and implements the strategic themes, identifying impact areas under each mission and developing a service wide approach to innovation and experimentation. The three missions focus on the opportunities to make the biggest differences for our clients:

1. **Provide advice fit for the future** – Be there for people when they need us in the ways that help make the biggest impact.
2. **Close the gap** – End the disparities in access and experience for marginalised people.
3. **Take early action** – Prevent more people from reaching crisis by addressing problems earlier.

CARC Priorities for 2024-26
CARC's priorities align with those of National Citizens Advice. Our primary focus for the next 2 years is to secure resilient services across a range of channels, which provide the information, advice and support needed by local people through a focus in the areas of financial, partners and service access as follows:

Financial

- Explore new and alternative funding beyond 2024/25 through strategic and collaborative engagement with Cambridgeshire County Council and their anti-poverty strategy.
- Building effective strategic and operational partnerships and alliances to secure sustainable services through our Business Development Working Group.
- Defend existing key funding by growing working relationships.
- Develop a balanced budget for 2024/25 to maintain current reserve levels.
- Ongoing staff and volunteer training and development.
- Continued development and expansion of the high performing DCC capacity by recruitment and training of staff and volunteers and by utilising IT to improve service delivery and staff support.

Partners

- Set up funder forums for current and potential funders/stakeholders.
- Continue to hold open days at the DCC for funders and potential funders.
- Continue to grow working relationships with key stakeholders.
- Develop and grow working relationships with Cambridge and District Citizens Advice and other Local Citizens Advice services (LCA's).
- Continue to expand referral pathways to our service and improve with a standard referral form for all, ensuring all relevant information is captured for the client.
- Develop new relationships with the National Health Service and Social Services.

Service Access

- Strengthen our marketing of CARC including improving our presence on social media and introducing ambassadors for CARC to help promote and inform CARC services.
- Continue to expand face-to-face outreach services to support residents in rural Cambridgeshire through offering both drop-in and appointment sessions.
- Explore further outreach opportunities at larger market towns through localised funding.
- Further developing our high performing DCC, including a move to Pathfinder House in Huntingdon and plan and implement extended core hours of service delivery to allow greater access to our service.
- Continue to improve guidance and use of technology for the benefit of staff, volunteers and clients.
- Develop and implement client agreements for all clients where longer term engagement is required.
- Develop our holistic advice model to reduce client wait times and disengagement by reducing demand on client financial support and adviser time. A reminder of our core values of offering information, advice and options too clients.
- Implementing a consistent approach and message about financial support to clients.
- Remaining responsive, open and adaptive to client needs.
- Advancing equity, diversity and inclusivity in the services that we provide to local communities.

Financial Review

Financial Position

Income during the year was £923,036 (2022/23 £690,862), of this £571,308 (2022/23 £384,083) related to restricted project activities.

A surplus was made for the year of £38,244 (2022/23 £1,251).

As at 31st March 2024, total reserves were £221,955 (2022/23 £183,711).

Reserves Policy and Reserve Levels Held
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs, were the Charity to close.
- Two and a half months of normal operating expenditure.

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2024 equate to £93,164. Two and a half months of budgeted operational expenditure for 2024/25 equates to £184,477.

As at 31st March 2024 the total unrestricted reserves held amounted to £221,955. The charity is therefore currently exceeding its reserve policy levels. Given the Charity's exposure to many single year funding agreements, the trustees like to maintain as robust a reserves level of funding as possible, without impacting service provision.

Principal Sources of Funding
The Charity's principal sources of funding include Cambridgeshire County Council, the District Councils of Fenland and Huntingdonshire and National Citizens Advice negotiated contracts during 2023/24.

The Trustees extend their gratitude to Cambridgeshire County Council, Fenland District Council, Huntingdonshire District Council, Chatteris Town Council, St Ives Town Council, St Neots Town Council, Wisbech Town Council, Whittlesey Town Council, National Citizens Advice and the Town and Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from CHS Group and Cambridgeshire Acre, Robert Hall Charity and The Hudson Foundation, Asda through Trussell Trust.

Investment Policy
CARC has registered with the CAF Charity Deposit platform, which allows access to numerous investment accounts with options for fixed term or fixed interest deposits for terms of between three months to five years. Significant investments have been made through the platform during 2023/24, which has increased the amount of bank interest received.

Surplus short-term working cash is held in a bank deposit account.

Statement of Trustees' Responsibilities

Small company provisions
This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the board of trustees on and signed on its behalf by:



16th October 2024

Mr N McKittrick
Chair of the Board of Trustees

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income					
Donations, Grants and Legacies	3	343,274	571,308	914,582	689,283
Charitable Activities	4	705	-	705	1,166
Investment Income	5	7,749	-	7,749	413
Total Income		351,728	571,308	923,036	690,862
Expenditure					
Charitable activities	6	309,965	574,827	884,792	689,611
Net Income for the year	7	41,763	(3,519)	38,244	1,251
Funds brought forward		183,711	-	183,711	182,460
Transfer between funds		(3,519)	3,519	-	-
Funds carried forward		221,955	-	221,955	183,711

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 21 to 36 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	43,402		27,873	
Cash at bank and in hand	10	319,298		297,763	
		362,700		325,636	
Creditors: Amounts falling due within one year	11	140,745		141,925	
Net Current Assets			221,955		183,711
Net Assets			221,955		183,711
Funds of the Charity					
Unrestricted Funds	12		221,955		183,711
Restricted Funds	13		-		-
Total Funds			221,955		183,711

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.
The financial statements were approved by the Board of Trustees on and signed on its behalf by:



10th October 2024

Mr N McKittrick
Chair of the Board of Trustees

The notes on pages 21 to 36 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024	2023
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	21,535	65,706
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		21,535	65,706
Cash and cash equivalents at the beginning of the reporting period		297,763	232,057
Cash and cash equivalents at the end of the reporting period		319,298	297,763

The notes on pages 21 to 36 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

Interest receivable on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to projects on a basis consistent with the use of resources.

d) Depreciation

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) Intangible Income

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) Funds held by the Charity

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) Pensions

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) Cash at bank and in hand

Cash is represented by cash in hand and deposits held with financial institutions repayable without penalty, net of bank overdrafts which are shown within borrowings in current liabilities.

j) Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

l) Operating leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

m) Taxation

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently fourteen members (2023: seventeen members).

No one individual has control of the Charity.

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2024 Total	2023
	£	£	£	£
Donations	4,735	-	4,735	11,139
Restricted Grant Income				
Citizens Advice – MaPS *	-	71,782	71,782	100,316
Citizens Advice – Yorkshire Building Society	-	5,089	5,089	-
Citizens Advice – Universal Support	-	-	-	2,370
Cambridgeshire County Council – Income Max	-	241,300	241,300	58,700
Cambridgeshire County Council -Change, Grow, Live	-	23,201	23,201	6,094
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD) *	-	-	-	20,482
Grant income for clients *	-	56,781	56,781	77,934
Foodbank Projects *	-	173,155	173,155	117,641
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	75,676	-	75,676	46,005
Citizens Advice – Cost of Living	15,000	-	15,000	-
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Whittlesey Town Council	7,100	-	7,100	6,800
St Neots Town Council	10,000	-	10,000	10,000
Chatteris Town Council	6,349	-	6,349	6,148
St Ives Town Council	-	-	-	2,103
Cambridgeshire Community Local Assistance Scheme (CLAS)	39,714	-	39,714	38,935
Robert Hall & Hudson Foundation	12,000	-	12,000	11,916
	338,539	571,308	909,847	678,144
Total Income for Donations, Grants and Legacies	343,274	571,308	914,582	689,283

*** Restricted Grant Income:** Grant figures include grant income received for clients of £2,180.

3. Donations and Legacies – continued

Donations were received from our Clients, Stretham WI, Hartford WI, Werrington local history group, COPE Forum, Wisbech Town Council, Abbotsley Parish Council and Holywell cum Needingworth Parish Council.

In 2023, £384,037 of the total donations, grant and legacies income was restricted and the remainder of £305,246 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2024 Total	2023
	£	£	£	£
Other	705	-	705	1,166
	705	-	705	1,166

In 2023 all the income from charitable activities was unrestricted.

5. Investment Income

	Unrestricted	Restricted	2024 Total	2023
	£	£	£	£
Bank Interest	7,749	-	7,749	413

All investment income in 2023 relates to unrestricted funds.

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2024

	Restricted Funds						
	Cambridgeshire County Council - Income Max	Change, Grow, Live	Client Grants	Citizens Advice - MaPS	Citizens Advice - Yorkshire Building Society	Foodbank Projects	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	63,296	11,714	-	42,448	3,459	121,687	242,604
Staff & Volunteer costs	591	-	-	267	18	2,743	3,619
Governance	-	-	-	-	-	-	-
Office	619	5	-	2,807	749	2,839	7,019
Premises	7,540	-	-	4,145	-	8,125	19,810
Other	100,000	-	60,287	180	-	2,000	162,467
Reallocation of Central & Contact Centre Costs	69,256	11,489	-	21,930	877	35,756	139,308
Total Expenditure	**241,302**	**23,208**	**60,287**	**71,777**	**5,103**	**173,150**	**574,827**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2024

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
Expenditure	£	£	£	£	£	£	£
Staff Salaries & NI	143,008	127,594	45,261	5,891	19,086	30,263	371,103
Staff & Volunteer costs	6,324	6,879	400	-	-	3,173	16,776
Governance	6,624	-	-	-	-	-	6,624
Office	26,946	1,428	1,168	44	223	8,751	38,560
Premises	665	11,512	1,666	833	2,217	(2,407)	14,486
Other	144	-	-	-	103	1,477	1,724
Reallocation of Central & Contact Centre Costs	(183,711)	(147,413)	27,285	5,132	13,363	146,036	(139,308)
Total Expenditure	-	-	**75,780**	**11,900**	**34,992**	**187,293**	**309,965**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2023

	Cambridgeshire County Council - Income Max	Change, Grow, Live	Client Grants	Citizens Advice - MaPS	Cambridgeshire Acre -Wisbech CLLD	Foodbank Project	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	4,246	2,684	750	55,665	11,266	68,228	142,839
Staff & Volunteer costs	156	-	-	422	-	1,828	2,406
Governance	-	-	-	-	-	-	-
Office	2,431	600	-	1,310	171	2,914	7,426
Premises	-	-	-	5,685	1,172	2,461	9,318
Other	50,000	-	80,681	1,030	4,713	15,300	151,724
Reallocation of Central & Contact Centre Costs	1,854	2,814	-	36,843	3,388	27,370	72,269
Total Expenditure	**58,687**	**6,098**	**81,431**	**100,955**	**20,710**	**118,101**	**385,982**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2023

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	107,610	134,630	25,649	5,692	13,724	24,241	311,546
Staff & Volunteer costs	5,477	3,724	226	-	-	3,124	12,551
Governance	5,512	-	-	-	-	-	5,512
Office	13,210	4,494	466	92	332	8,452	27,046
Premises	306	12,543	794	2,761	-	2,372	18,776
Other	350	-	-	-	117	-	467
Reallocation of Central & Contact Centre Costs	(132,465)	(155,391)	18,843	4,792	24,608	167,344	(72,269)
Total Expenditure	-	-	**45,978**	**13,337**	**38,781**	**205,533**	**303,629**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

7. Net Income for the year

This is stated after charging:	2024 £	2023 £
Depreciation	-	-
Trustees Expenses	626	724
Auditors Remuneration	5,040	4,500
Operating Lease Payments - Buildings	-	-

During the year three Trustees (2023 two Trustees) were reimbursed for travel expenses.
There were no Trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Staff Costs and Numbers

	2024 £	2023 £
Wages & Salaries	568,148	414,555
Social Security Costs	35,115	31,979
Pension Costs	10,445	7,849
Total Emoluments Paid	613,708	454,383

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer, Deputy Chief Officer and Chief Financial Officer. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £124,618 (2023: £117,385).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2024	2023
Management and Administration	5	4
Charitable Activities	28	19
	33	23

8. Tangible Fixed Assets

	FF & Equip £	Computer Equip £	Total 2024 £
Cost			
As at 1 April 2023 & As at 31 March 2024	5,767	32,417	38,184
Depreciation			
As at 1 April 2023	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2024	5,767	32,417	38,184
Net Book Value			
As at 31 March 2024	-	-	-

As at 31 March 2023	-	-	-

9. Debtors

	2024	2023
	£	£
Trade Debtors	11,135	3,237
Other Debtors	31,991	24,410
Prepayments	276	226
	43,402	27,873

10. Cash at bank and in hand

	2024	2023
	£	£
Cash at bank	319,108	297,487
Cash in Hand	190	276
	319,289	297,763

11. Creditors

	2024	2023
	£	£
Trade Creditors	53,533	4,571
Other Creditors	2,459	-
Accruals	46,501	48,510
Social Security and Other Taxes	11,590	10,580
Income received in advance	26,662	78,264
	140,745	141,925

12. Unrestricted Funds: movement in the year

	Balance at 1 April 23	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 24
	£	£	£	£	£
Unrestricted Funds	183,711	351,728	(309,965)	(3,519)	221,955

	Balance at 1 April 22	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 23
	£	£	£	£	£
Unrestricted Funds	182,460	306,779	(303,629)	(1,899)	183,711

13. **Restricted Funds: movement in the year**

	Balance at 1 April 23 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 24 £
Citizens Advice - MaPS	-	71,782	(71,777)	(5)	-
Citizens Advice – Yorkshire Building Society	-	5,089	(5,103)	14	-
Cambridgeshire County Council – Income Maximisation	-	241,300	(241,302)	2	-
Cambridgeshire County Council - Change, Grow, Live	-	23,201	(23,208)	7	-
Foodbank Projects	-	173,155	(173,150)	(5)	-
Client grant funds	-	56,781	(60,287)	3,506	
	-	571,308	(574,827)	3,519	-

	Balance at 1 April 22 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 23 £
Citizens Advice - MaPS	-	100,362	(100,955)	593	-
Citizens Advice – Universal Support	-	2,370	-	(2,370)	-
Cambridgeshire County Council – Income Maximisation	-	58,700	(58,687)	(13)	-
Cambridgeshire County Council – Change, Grow, Live	-	6,094	(6,098)	4	-
Cambridgeshire Acre – Wisbech CLLD	-	20,482	(20,710)	228	-
Client grant funds	-	78,434	(81,431)	2,997	
Foodbank Projects	-	117,641	(118,101)	460	-
	-	384,083	(385,982)	1,899	-

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPS)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice - Universal Support
The Help to Claim service supports clients in the early stages of a Universal Credit claim, from application through to first claim. The advisors can help clients for example, to gather evidence for their application or help them to prepare for their first Jobcentre interview.

Citizens Advice – Yorkshire Building Society (YBS)
CARC provides a qualified generalist adviser at Wisbech Yorkshire Building Society for one day per week, to support customers who have been identified by YBS as having additional support needs.

Cambridgeshire County Council – Change Grow Live (CGL)
CGL is a voluntary sector organisation specialising in substance misuse, and through this project CARC provides face to face support in CGL offices in Huntingdon and Wisbech, working directly with their clients with any additional support that we are able to provide, which they require.

Cambridgeshire County Council - Income Maximisation
Delivering an income maximisation service to residents in East Cambridgeshire, Fenland and Huntingdonshire aged over 18 and not already in receipt of income maximisation support. This includes:

- tailored income maximisation advice, including support with budgeting
- practical income maximisation, including benefit checks and advising on other opportunities for increasing income and/or reducing expenditure, either by making an application on clients' behalf or providing resources for the client to do it themselves.

Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)
This project ended half way through the financial year. It provided help into work support for clients helping them to move closer to a working environment by breaking down some of the barriers that have prevented them from seeking employment, training and education.

Foodbank Projects
Projects with three local foodbanks (Ely, Godmanchester, St Neots and Wisbech). CARC is working in partnership with these Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support at foodbank locations across Cambridgeshire and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives.

14. Net Assets By Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	43,402	-	43,402
Cash at Bank and in hand	319,298	-	319,298
Creditors	(140,745)	-	(140,745)
Net Assets	221,955	-	221,955

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	27,873	-	27,873
Cash at Bank and in hand	297,763	-	297,763
Creditors	(141,925)	-	(141,925)
Net Assets	183,711	-	183,711

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2024 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		2024 £	2023 £
Expiry date:	Up to one year	7,034	1,341
	Two to five years	6,207	-
	Over five years	-	-
		13,241	1,341

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

17. **Reconciliation of net expenditure to net cash flow from operating activities**

	2024	2023
	£	£
Net income for the year (as per the statement of financial activities)	38,244	1,251
Adjustments for:-		
Depreciation charges	-	-
(Increase)/Decrease in Debtors	(15,529)	428
Increase/(Decrease) in Creditors	(1,180)	64,027
Net cash used in operating activities	21,535	65,706

18. **Related party transactions**
There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does

not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
• the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report .

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
• the financial statements are not in agreement with the accounting records and returns; or
• certain disclosures of trustees' remuneration specified by law are not made; or
• we have not received all the information and explanations we require for our audit; or
• the trustees' were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to

going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:
https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street
Kings Lynn
Norfolk
PE30 1HJ

16/10/2024

RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1146277

Accounts



FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2023

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report and the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs
Charity registration no:	1146277
Company registration no:	7931354
Financial conduct authority registration no:	617718
Registered office:	Eastfield House, 5 Latham Road, Huntingdon PE29 6YG
Telephone:	01945 469787
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr. N Blencowe Deputy Chief Officer – Mrs. H Spriggs Chief Financial Officer – Mrs. K Drewry
Company secretary:	Mrs. P Firth *
Bankers:	Barclays Bank plc, Leicester LE87 2BB
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk. PE30 1HJ

The following people serve as Directors/Trustees of the Charity:

Directors /Trustees	Role	Appointed	Elected/Re-elected	Resigned
Mr N McKittrick	Chair		30/11/2022	
Mr. M Mealing	Trustee	03/05/2018	09/12/2021	
Mr P Finnigan	Trustee		30/11/2022	
Lucy Webb	Trustee	19/07/2023		
Mr. W Grieve	Treasurer	03/11/2020	26/11/2020	
Mr. L Barber	Trustee	27/09/2021	09/12/2021	

*Mrs. P Firth - Company Secretary (as a non-trustee)

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2023, the Charity had seventeen members (2022 sixteen members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent, and is one of three Citizens Advice local centres in Cambridgeshire and covers, Fenland and Huntingdonshire, serving a population of approximately 283,300 residents.

Recruitment and Appointment to Board of Trustees

Trustees, who are also Directors of the Charity, are recruited and elected from the local community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

In addition to the above Trustees, the following attend the Board Meetings as non-voting members:

- Mr. N Blencowe (Chief Officer)
- Mrs. H Spriggs (Deputy Chief Officer)
- Mrs. P Firth (Company Secretary)
- Mrs. K Drewry (Chief Financial Officer)
- Ms. R Ford (Minute taker)

Induction and Training of New Members of the Board

New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and are appointed a mentor from among the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making

The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least six times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and recorded in the minutes at the next Trustee Board meeting.

The Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

A Business Development Working Group, which meets at least every two months, exists to advise, review and support CARC's Business Development Strategy and tactical action plans, thus helping to ensure that CARC receives adequate funds from both existing funders and potential new funders to meet its business objectives.

A Finance Panel, which meets regularly, exists to review, discuss and support in all financial aspects of the business of CARC and reports to the Trustee Board.

The Business Development Working Group feeds into the Finance Panel meetings for reference ahead of any Trustee Board meetings.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

Relationships with Related Parties
The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the County and District Councils on behalf of clients. The Charity's principal sources of funds include National Citizens Advice negotiated contracts for the "Money and Pensions Service" and Energy Advice, and the District Councils of Fenland and Huntingdonshire during 2022/23.

Management Staff Remuneration Policy
The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the Senior Leadership Team is reviewed annually. The Trustees are able to benchmark this against pay levels in other local Citizens Advice centres of a similar size.

Major Risks
The Trustees have worked on a Risk Management Strategy and the Risk Register is monitored by a nominated trustee with the Chief Officer. In additional the financial section of the Risk Register is discussed and reviewed by the Finance Panel and the full register is agreed by the Trustee Board. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Any interruption to the service is managed by developing and implementing a successful recovery plan that involves, working with National 'Citizens Advice', staff and volunteers from neighbouring services and the Charity's partners.

Financial risk to the business which would result in a loss of significant funding is kept under review by the Finance Panel, which includes the Chief Officer, the Chief Financial Officer, and a member of the Trustee Board and is chaired by the Treasurer. The Finance Panel, working alongside the Business Development Working Group, looks at diversity of funding for the future, efficiency and other cost saving measures.

Objectives and Activities

Mission Statement
The Citizens Advice service gives people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem. Our advice is

free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision
Our Vision is to be the advice deliverer and strategic partner of choice in, rural Cambridgeshire by providing a high quality and sustainable service to people who need advice in the most efficient, accessible way as well as effective partnership for other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face to face' and information leaflets. It will include generalist advice, specialist advice and, in some instances, case work. Advice may be provided by CARC or an approved partner organisation with the relevant specialist knowledge or experience.

During the last year CARC continued to develop its services at the Digital Contact Centre, which is the heart of the business. CARC's aim is to continue to develop a hub and spoke service model around the successful Digital Contact Centre, to ensure we are best placed to meet client's needs, and allow us to offer both face to face, and telephone appointments ensuring the most appropriate channel for the client is provided.

Charitable Objects
The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, in particular, but without limitation, for the benefit of the community in rural Cambridgeshire and surrounding areas.

Main objectives for 2023/24 and 2024/25
Our primary focus for the next two years is to secure resilient services, across a range of channels, which provide the information, advice and support needed by local people. Secure additional funding to be able to continue developing our high performing Digital Contact Centre

Developing our service
- Re-introduce drop in service at Pathfinder House in Huntingdon and report findings to Trustee Board.
- Explore further outreach funding opportunities through Town Councils of larger market towns.
- Plan and implement a reduced timeline for face-to-face appointments, a target of seven days as maximum wait time.
- Improve use and guidance of technology for the benefit of staff, volunteers and clients.

Funding/Partnership
- Plan open days for funders and potential funders.
- Grow local links and relationships with housing associations, mental health services and District Council teams (housing and benefits especially).

- Identify ambassadors for the organisation from within our structure of staff and volunteers.

Advice Areas to develop

- Housing and Employment Specialist.
- Plan and explore training opportunities for existing staff to develop skills and knowledge – Housing and Health & Social Care highlighted as a priority.
- Update the local search tool for adviser use and develop a better referrals/signposting – identifying key contacts in organisations for better partnership working.

Strategies for Achieving Objectives for 2023/24

- Keep under constant review the service delivery model to ensure our clients are served in the most efficient and effective way possible with the funding limits we receive.
- Continued development and enhancement of the Digital Contact Centre capability.
- Focus on relationship management, communications, research and development aspects with principal funders and other partner organisations.
- Review and adapt our structures and processes to ensure they met the changing needs of our clients by formal 1:1's and appraisals with all staff and volunteers including Away Days
- Recruitment of staff and volunteers to ensure that we can meet the development and growth of the Digital Contact Centre.
- Maintain the standards of Governance.

The Board continues to review the future strategy of The Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances
- Identifying the continuing need for general funds to finance the day to day running of the Charity and of being able to fund important projects that respond to changing needs
- To obtaining the necessary funding to provide the additional services. Applications to be made to various local and national providers of community finance
- Advertisements to be placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remains the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through the Digital Contact Centre and local offices and community locations, e.g. Libraries across rural Cambridgeshire.

The majority of advice and support is provided through the Digital Contact Centre, however we do have a number of staff working remotely at home as well as through a hybrid working arrangement.

In addition to generalist advice, the following specialist advisory services were provided:

- Debt Advice by IMA (Institute of Money Advice) advisors.
- Financial Capability – support with budgeting and financial capability building client's confidence to manage their own money.
- Energy Advice
- Benefit Advice
- Employment Advice

All advisory services were provided through face-to-face consultations, telephone advice lines and outreach services at community hubs throughout rural Cambridgeshire.

Contribution of Volunteers

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance and administration.

Our volunteer pool of 35 volunteers, including the trustees, contributed approximately 11,960 (ONS Earnings ASHE) hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £234,346 (ONS Earnings ASHE) in respect of the current year.

Achievements and Performance

CARC is an independent general advice service within Fenland and Huntingdonshire, which is able to offer quality assured advice across a full range of issues. Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, immigration (OISC 1), health and education.

All our services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers, meeting the Advice Quality Standard (AQS).

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

2022/23 has been a challenging and tough year for many organisations, and we are very proud of the work CARC has achieved during this period.

Below are a few of our key highlights from the year:

- Continued expansion of face-to-face services at a number of locations across rural Cambridgeshire.
- Expanded our offer through telephone advice appointments.
- We helped 5,916 clients with 36,350 issues. A fantastic achievement thanks to all our staff and volunteers for their dedication.
- We achieved over £1.9m in income gains for our clients.
- We successfully secured funding through Cambridgeshire County Council to run an Income maximization project with Cambridgeshire and District Citizens Advice with set up of the project from January 2023 for delivery over the next financial year.
- Following on from the successful Ely Foodbank project, CARC has expanded reach to cover the whole of the geographical area working with Ely, Wisbech, Godmanchester and St Neots Foodbanks through Trussell Trust funding for a three year delivery programme.
- Through Cambridgeshire County Council funding a new project, Change, Grow, Live working with drug and alcohol addiction was set up working in partnership with Cambridge and District Citizens Advice.
- Wimblington Parish Council outreach service was restarted.
- Successfully delivering and exceeding the targets on the energy advice project, thereby securing enhanced future funding.
- The Business Development Working Group has been reformed to look at securing and developing funding to expand the service.
- Continued investment in paid staff to support the service including implementation of the National Living Wage for all staff.
- Expansion of CARC Staff Benefits Package to include access to an employment assistance programme for health and wellbeing.

Our Digital Contact Centre continues to be the heart of our advice service to clients, growing its offer and reach allowing greater access to CARC's services. Our local Adviceline, a free phone service, is open Monday – Friday 9.30am – 3.30pm, supported by our other offices, remote staff providing follow-on advice appointments (face to face or telephone) to clients with complex issues.

During the year we continued to recruit new staff and volunteers to support our service and our training team continues to develop our comprehensive training programme, currently being offered face-to-face or via Zoom. During the year, a number of our trained volunteers have secured paid employment within CARC through our funded projects.

2022/23 has shown that the hard work and dedication of our staff and volunteers has enabled us to deliver a high quality advice service to those who need it.

Our impact in 2022-23

provided through free independent, confidential and impartial advice.

We helped

5,916* people

*represents the total number of unique clients with one or more case notes in the period.

AND

22,112 people visited our Website for help

Via *

Phone	10,618
Email	7,332
In person	1,497
Webchat/Text	446
Letter	347

* This includes multiple activities per client

With 36,350 issues

Top 5 issues

Benefits & tax credits
Financial services & capability
Debt
Benefits Universal Credit
Utilities & communication

Some of the differences this made

£138,339
Grants administered direct to our clients. A 57% increase on the previous year

87%
of clients had their problem solved through debt advice

65%
of clients report finding it easier to manage everyday life

85%
of clients had their problem solved relating to benefit and tax credit issues

Factors Affecting the Achievement of Objectives
The Charity is well aware of the financial pressures experienced by its major funders, and in view of this is taking active measures to seek additional sources of funding for its services and looking at ways to deliver the service in a more cost effective way.

The Charity is working closely with Cambridge & District Citizens Advice delivering on the Income Maximisation project and the Change, Grow, Live project supporting those with addictions. Both projects are funded by Cambridgeshire County Council.

Complaints

The Charity complies with the formal complaints procedure as set out by the Citizens Advice membership standards.

'How to make a complaint' posters and leaflets are clearly displayed in all the local offices.

CARC received 2 complaints during 2022/23 and all were dealt with and resolved in a timely and professional manner.

The Charity understands its duty to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate but does not currently fundraise from the public or use any internal fundraisers or external fundraising agencies for either telephone or face-to-face campaigns and received no fundraising complaints during the year.

Financial Review

Financial Position
Income during the year was £690,862 (2021/22 £657,209), of this £385,982 (2021/22 £310,223) related to restricted project activities.

A surplus was made for the year of £1,251 (2021/22 £69,148).
As at 31st March 2023, total reserves were £183,711 (2021/22 £182,460).

Reserves Policy
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs were the Charity to close.
- Two and a half months of normal operating expenditure.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2023 equate to £65,729. Two and a half months of budgeted operational expenditure for 2023/24 equates to £148,656.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

As at 31st March 2023 the total unrestricted reserves held amounted to £183,711. The charity is therefore currently exceeding its reserve policy levels and have budgeted a small deficit for 2023/24.

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

Principal Funding Sources

The Trustees extend their gratitude to Fenland District Council, Huntingdonshire District Council, Chatteris Town Council, St Ives Town Council, St Neots Town Council, Wisbech Town Council, Whittlesey Town Council, National Citizens Advice and the Town and Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from CHS Group and Cambridgeshire Acre, Robert Hall Charity and The Hudson Foundation, Asda through Trussell Trust.

Investment Policy

CARC has registered with the CAF Charity Deposit platform which allows access to numerous investment accounts with options for fixed term or fixed interest deposits from three months to five years. The platform was set up at the end of the financial year with investments being made during 2023/24. Surplus short term working cash is held in a bank deposit account.

The Future – Strategic Themes

Citizens Advice Rural Cambs, although a local charity aligns itself closely with and fully supports the principles of the National Citizens Advice, 'Future of Advice' strategy. Fully supporting and embracing the four focus areas which we will embed into our organisation over the next three years:

1) **Advice** – Protect and, where possible, increase the supply of 1-1 advice provision to enable more clients to access advice. Increase the effectiveness and efficiency of advice giving processes to enable advisers to support more clients, whilst still providing a quality service. Make our advice fit for the future by understanding, defining and developing our place in the wider advice ecosystem.
2) **Advocacy** – Test the idea that a stronger feedback loop between advice and advocacy will achieve greater impact for our clients. Further position ourselves as the leading organisation for bringing front-line insights into policy making.
3) **Inclusive Access** – Improve the accessibility of our service for marginalised clients. Improve the overall client experience for clients of colour. Increase the voice of clients in all our work to improve our ability to meet their needs.
4) **Organisational Health (system-wide)**. Improve the experience of colleagues in priority aspects of the employee lifecycle, increasing colleague attraction, satisfaction and retention. Build our understanding of system-wide financials and our strategic finance and funding options, prioritising our short and longer-term sustainability activities. Work collaboratively across the service to build common purpose around our key opportunities and challenges and work together to address them, progressively determining how to evolve our

system – and our strategic partnerships – with and for our clients. Focus on strengthening our organisation foundations in the national organisation: building the key capabilities, processes, systems and behaviours needed to support the effective performance of Citizens Advice.

Supporting and aiding the National organisation to achieve its vision for 2023/24:

- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These four strands fit with what we strive to achieve locally as an organisation and on a national scale.

STRATEGIC PRIORITIES

Introduction

There will always be a lot of major issues, initiatives and programmes underway at any one time and these will need to be prioritised and integrated to ensure that disruption of service to our clients is kept to a minimum and we actually deliver the desired outcomes.

Sustainability and Funding

Realistically, we have to assume that traditional Core Funding will continue to be a struggle and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based Funding opportunities where we have the capability and confidence to deliver.

Priorities for 2022-25

Our primary focus for the next 3 years is to secure resilient services, across a range of channels, which provide the information, advice and support needed by local people through a focus on:

- further developing our high performing Digital Contact Centre
- building effective strategic and operational partnerships and alliances to secure sustainable services
- remaining responsive, open and adaptive
- Advancing equity, diversity and inclusivity in the services that we provide to local communities.
- To further trial and develop drop in services in different locations, subject to funding

Statement of Trustees' Responsibilities

Small company provisions

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the board of trustees on 25th October 2023
and signed on its behalf by:

Mr N McKittrick
Chair of the Board of Trustees

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income					
Donations, Grants and Legacies	3	305,246	384,037	689,283	632,633
Charitable Activities	4	1,120	46	1,166	24,548
Investment Income	5	413	-	413	28
Total Income		306,779	384,083	690,862	657,209
Expenditure					
Charitable activities	6	303,629	385,982	689,611	588,061
Net Income for the year	7	3,150	(1,899)	1,251	69,148
Funds brought forward		182,460	-	182,460	113,312
Transfer between funds		(1,899)	1,899	-	-
Funds carried forward		183,711	-	183,711	182,460

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 19 to 34 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	27,873		28,301	
Cash at bank and in hand	10	297,763		232,057	
		325,636		260,358	
Creditors: Amounts falling due within one year	11	141,925		77,898	
Net Current Assets			183,711		182,460
Net Assets			183,711		182,460
Funds of the Charity					
Unrestricted Funds	12		183,711		182,460
Restricted Funds	13		-		-
Total Funds			183,711		182,460

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.
The financial statements were approved by the Board of Trustees on 25th October 2023 and signed on its behalf by:

Mr N McKittrick
Chair of the Board of Trustees

The notes on pages 19 to 34 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023	2022
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	65,706	21,971
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		65,706	21,971
Cash and cash equivalents at the beginning of the reporting period		232,057	210,086
Cash and cash equivalents at the end of the reporting period		297,763	232,057

The notes on pages 19 to 34 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

Interest receivable on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

d) Depreciation

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) Intangible Income

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) Funds held by the Charity

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) Pensions

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) Cash at bank and in hand

Cash at bank and cash in hand includes cash.

j) Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

l) Operating leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

m) Taxation

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently seventeen members (2022: sixteen members).

No one individual has control of the Charity.

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2023 Total	2022
	£	£	£	£
Donations	10,639	500	11,139	7,527
Restricted Grant Income				
Citizens Advice – MaPS *	-	100,316	100,316	106,683
Citizens Advice - Universal Support	-	2,370	2,370	138,321
Cambridgeshire County Council – Income Max	-	58,700	58,700	-
Cambridgeshire County Council -Change, Grow, Live	-	6,094	6,094	-
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD) *	-	20,482	20,482	26,000
Grant income for clients *	-	77,934	77,934	9,161
Foodbank Projects *	-	117,641	117,641	29,837
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	46,005	-	46,005	10,700
Citizens Advice – Carbon Monoxide Advice	-	-	-	5,475
Citizens Advice – Advice Line Phones	-	-	-	4,000
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Fenland District Council – Track & Trace	-	-	-	32,000
Whittlesey Town Council	6,800	-	6,800	6,350
St Neots Town Council	10,000	-	10,000	10,000
Chatteris Town Council	6,148	-	6,148	3,665
St Ives Town Council	2,103	-	2,103	2,056
Cambridgeshire Community Local Assistance Scheme (CLAS)	38,935	-	38,935	38,935
Clarion Futures	-	-	-	398
Robert Hall & Hudson Foundation	11,916	-	11,916	11,600
Arnold Clarke	-	-	-	599
Grant income received directly for clients	-	-	-	16,626
	294,607	383,537	678,144	625,106
Total Income for Donations, Grants and Legacies	305,246	384,037	689,283	632,633

*** Restricted Grant Income:** Grant figures include grant income received for clients of £21,044

3. Donations and Legacies – continued

Donations were received from our Clients, TaxAttack, Wisbech Town Council, Elm Parish Council, Parson Drove Parish Council, Christchurch Parish Council, Abbotsley Parish Council, Tydd St Giles Parish Council, Warboys Parish Council, Great Paxton Parish Council, Hail Weston Parish Council, Houghton & Wyton Parish Council.

In 2022, £310,002 of the total donations, grant and legacies income was restricted and the remainder of £322,631 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2023 Total	2022
	£	£	£	£
Other – Additional funds Huntingdon District Council	-	-	-	23,168
Other	1,120	46	1,166	1,380
	1,120	46	1,166	24,548

In 2022, £221 of income from charitable activities was restricted and the remainder of £24,327 unrestricted.

5. Investment Income

	Unrestricted	Restricted	2023 Total	2022
	£	£	£	£
Bank Interest	413	-	413	28

All investment income in 2022 relates to unrestricted funds.

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2023

					Restricted Funds			
	Cambridgeshire County Council - Income Max	Change, Grow, Live	Client Grants	Citizens Advice - MaPS	Citizens Advice - Universal Support	Cambridgeshire Acre -Wisbech CLLD	Foodbank Project	TOTAL
	£	£	£	£	£	£	£	£
Expenditure								
Staff Salaries & NI	4,246	2,684	750	55,665	-	11,266	68,228	142,839
Staff & Volunteer costs	156	-	-	422	-	-	1,828	2,406
Governance	-	-	-	-	-	-	-	-
Office	2,431	600	-	1,310	-	171	2,914	7,426
Premises	-	-	-	5,685	-	1,172	2,461	9,318
Other	50,000	-	80,681	1,030	-	4,713	15,300	151,724
Reallocation of Central & Contact Centre Costs	1,854	2,814	-	36,843	-	3,388	27,370	72,269
Total Expenditure	**58,687**	**6,098**	**81,431**	**100,955**	-	**20,710**	**118,101**	**385,982**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2023

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	107,610	134,630	25,649	5,692	13,724	24,241	311,546
Staff & Volunteer costs	5,477	3,724	226	-	-	3,124	12,551
Governance	5,512	-	-	-	-	-	5,512
Office	13,210	4,494	466	92	332	8,452	27,046
Premises	306	12,543	794	2,761	-	2,372	18,776
Other	350	-	-	-	117	-	467
Reallocation of Central & Contact Centre Costs	(132,465)	(155,391)	18,843	4,792	24,608	167,344	(72,269)
Total Expenditure	-	-	**45,978**	**13,337**	**38,781**	**205,533**	**303,629**

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2022

	Restricted Funds				
	Citizens Advice - MaPS	Citizens Advice - Universal Support	Cambridgeshire Acre - Wisbech CLLD	Foodbank Project	TOTAL
	£	£	£	£	£
Expenditure					
Staff Salaries & NI	68,502	79,910	19,403	24,785	192,600
Staff & Volunteer costs	759	411	-	2	1,172
Governance	-	-	-	-	-
Office	2,651	3,700	799	220	7,370
Premises	2,628	7,021	-	-	9,649
Other	-	-	8,562	-	8,562
Reallocation of Central & Contact Centre Costs	36,564	49,648	6,414	4,836	97,462
Total Expenditure	**111,104**	**140,690**	**35,178**	**29,843**	**316,815**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2022

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	127,633	53,218	9,721	5,576	19,157	64,642	279,947
Staff & Volunteer costs	2,634	2,906	49	-	6	1,613	7,208
Governance	5,229	-	-	-	-	-	5,229
Office	14,131	4,648	350	-	145	6,739	26,013
Premises	677	10,798	-	4,369	-	15,557	31,401
Other	1,195	-	-	-	96	17,619	18,910
Reallocation of Central & Contact Centre Costs	(151,499)	(71,570)	6,236	2,384	11,965	105,022	(97,462)
Total Expenditure	-	-	**16,356**	**12,329**	**31,369**	**211,192**	**271,246**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

7. Net Income for the year

This is stated after charging:	2023 £	2022 £
Depreciation	-	-
Trustees Expenses	724	679
Auditors Remuneration	4,500	4,502
Operating Lease Payments - Buildings		14,760

During the year two Trustees (2022 two Trustees) were reimbursed for travel expenses.

Staff Costs and Numbers	2023 £	2022 £
Wages & Salaries	414,555	432,774
Social Security Costs	31,979	32,032
Pension Costs	7,849	7,741
Total Emoluments Paid	454,383	472,547

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer, Deputy Chief Officer and Chief Financial Officer. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £117,385 (2022: £112,704).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2023	2022
Management and Administration	4	6
Charitable Activities	19	20
	23	26

8. Tangible Fixed Assets

	FF & Equip £	Computer Equip £	Total 2023 £
Cost			
As at 1 April 2022 & As at 31 March 2023	5,767	32,417	38,184
Depreciation			
As at 1 April 2022	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2023	5,767	32,417	38,184
Net Book Value			
As at 31 March 2023	-	-	-
As at 31 March 2022	-	-	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

9. Debtors

	2023	2022
	£	£
Other Debtors	27,647	23,856
Prepayments	226	4,445
	27,873	28,301

10. Cash at bank and in hand

	2023	2022
	£	£
Cash at bank	297,487	231,884
Cash in Hand	276	173
	297,763	232,057

11. Creditors

	2023	2022
	£	£
Trade Creditors	4,571	4,572
Accruals	48,510	28,333
Social Security and Other Taxes	10,580	9,196
Income received in advance	78,264	35,797
	141,925	77,898

12. Unrestricted Funds: movement in the year

	Balance at 1 April 22	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 23
	£	£	£	£	£
Unrestricted Funds	182,460	306,779	(303,629)	(1,899)	183,711

	Balance at 1 April 21	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 22
	£	£	£	£	£
Unrestricted Funds	113,312	346,986	(271,246)	(6,592)	182,460

13. Restricted Funds: movement in the year

	Balance at 1 April 22 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 23 £
Citizens Advice - MaPS	-	100,362	(100,955)	593	-
Citizens Advice - Universal Support	-	2,370	-	(2,370)	-
Cambridgeshire County Council – Income Maximisation	-	58,700	(58,687)	(13)	-
Cambridgeshire County Council - Change, Grow, Live	-	6,094	(6,098)	4	-
Cambridgeshire Acre - Wisbech CLLD	-	20,482	(20,710)	228	-
Foodbank Projects	-	117,641	(118,101)	460	-
Client grant funds	-	78,434	(81,431)	2,997	
	-	384,083	(385,982)	1,899	-

	Balance at 1 April 21 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 22 £
Citizens Advice - MaPS	-	106,904	(111,104)	4,200	-
Citizens Advice – Universal Support	-	138,321	(140,690)	2,369	-
Cambridgeshire Acre – Wisbech CLLD	-	35,161	(35,178)	17	-
Foodbank Project	-	29,837	(29,843)	6	-
	-	310,223	(316,815)	6,592	-

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPS)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice - Universal Support
The Help to Claim service supports clients in the early stages of a Universal Credit claim, from application through to first claim. The advisors can help clients for example, to gather evidence for their application or help them to prepare for their first Jobcentre interview.

Cambridgeshire County Council – Change Grow Live (CGL)
CGL is voluntary sector organisation specialising in substance misuse, and through this project CARC provides face to face support in CGL offices in Huntingdon and Wisbech, working directly with their clients with any additional support that we are able to provide, which they require.

Cambridgeshire County Council - Income Maximisation
Delivering an income maximisation service to residents in East Cambridgeshire, Fenland and Huntingdonshire aged over 18 and not already in receipt of income maximisation support. This includes:

- tailored income maximisation advice, including support with budgeting
- practical income maximisation, including benefit checks and advising on other opportunities for increasing income and/or reducing expenditure, either by making an application on clients' behalf or providing resources for the client to do it themselves.

Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)
This project ended half way through the financial year. It provided help into work support for clients helping them to move closer to a working environment by breaking down some of the barriers that have prevented them from seeking employment, training and education.

Foodbank Projects
Projects with three local foodbanks (Ely, Godmanchester, St Neots and Wisbech). CARC is working in partnership with these Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support at foodbank locations across Cambridgeshire and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives.

14. Net Assets By Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	27,873	-	27,873
Cash at Bank and in hand	297,763	-	297,763
Creditors	(141,925)	-	(141,925)
Net Assets	183,711	-	183,711

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	28,301	-	28,301
Cash at Bank and in hand	232,057	-	232,057
Creditors	(77,898)	-	(77,898)
Net Assets	182,460	-	182,460

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2023 the charity had future minimum lease payments under non-cancellable operating leases as follows:

Land & Buildings		2023 £	2022 £
Expiry date:	Up to one year	1,341	1,793
	Two to five years	-	-
	Over five years	-	-
		1,341	1,793

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

17. Reconciliation of net expenditure to net cash flow from operating activities

	2023	2022
	£	£
Net income for the year (as per the statement of financial activities)	1,251	69,148
Adjustments for:-		
Depreciation charges	-	-
(Increase)/Decrease in Debtors	428	(14,930)
Increase/(Decrease) in Creditors	64,027	(32,247)
Net cash used in operating activities	65,706	21,971

18. Related party transactions

There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does

not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
• the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report .

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
• the financial statements are not in agreement with the accounting records and returns; or
• certain disclosures of trustees' remuneration specified by law are not made; or
• we have not received all the information and explanations we require for our audit; or
• the trustees' were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to

going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:
https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street
Kings Lynn
Norfolk
PE30 1HJ

25 October 2023

RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1146277

Accounts

citizens advice Rural Cambs

FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2022

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report and the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs
Charity registration no:	1146277
Company registration no:	7931354
Financial conduct authority registration no:	617718
Registered office:	Eastfield House, 5 Latham Road, Huntingdon PE29 6YG
Telephone:	01945 469787
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr. N Blencowe Deputy Chief Officer – Mrs. H Spriggs Chief Financial Officer – Mrs. K Drewry
Company secretary:	Mrs. P Firth *
Bankers:	Barclays Bank plc, Leicester LE87 2BB
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk. PE30 1HJ

The following people serve as Directors/Trustees of the Charity:

Directors /Trustees	Role	Appointed	Elected/Re-elected	Resigned
Mrs. J D Wilson	Trustee		12/12/2018	31/07/2021
Mr. M Mealing	Chair	03/05/2018 Appointed Chair 11/06/2019	09/12/2021	
Mr. K J Woodward	Trustee	01/02/2020	26/11/2020	09/12/2021
Mr. C Palmer	Deputy Chair	02/04/2020	26/11/2020	07/06/2022
Mr. W Grieve	Treasurer	03/11/2020	26/11/2020	
Mr. L Barber	Trustee	27/09/2021	09/12/2021	

*Mrs. P Firth - Company Secretary (as a non-trustee)

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2022, the Charity had sixteen members (2021 twenty-one members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent, and is one of three Citizens Advice local centres in Cambridgeshire and covers, Fenland and Huntingdonshire, serving a population of approximately 279,000 residents.

Recruitment and Appointment to Board of Trustees

Trustees, who are also Directors of the Charity, are recruited and elected from the local community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

In addition to the above Trustees, the following attend the Board Meetings as non-voting members:

- Mr. N Blencowe (Chief Officer)
- Mrs. H Spriggs (Deputy Chief Officer)
- Mrs. P Firth (Company Secretary)
- Mrs. K Drewry (Chief Financial Officer)
- Ms. R Ford (Minute taker)

Induction and Training of New Members of the Board

New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and are appointed a mentor from among the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making

The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least six times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and Minuted at its next meeting.

The Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

A Finance Panel, which meets regularly, is responsible for helping the Chief Officer to resource new funding and scrutinising service level agreements, contracts and bids and risk.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

Relationships with Related Parties
The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the County and District Councils on behalf of clients. The Charity's principal sources of funds include National Citizens Advice negotiated contracts for "Help to Claim" (contract ended 31st March 2022) and the "Money and Pensions Service" and the District Councils of Fenland and Huntingdonshire during 2021/22.

Management Staff Remuneration Policy
The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the Senior Leadership Team is reviewed annually. The Trustees are able to benchmark this against pay levels in other local Citizens Advice centres of a similar size.

Major Risks
The Trustees have worked on a Risk Management Strategy and a Risk Register was agreed by the Board. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Any interruption to the service is managed by developing and implementing a successful recovery plan that involves, working with National 'Citizens Advice', staff and volunteers from neighbouring services and the Charity's partners.

Financial risk to the business which would result in a loss of significant funding is kept under review by the Finance Panel, which includes the Chief Officer, the Chief Financial Officer, a member of the Trustee Board and is chaired by the Chair of Trustees or the Treasurer. The panel looks at diversity of funding for the future, efficiency and other cost saving measures.

Objectives and Activities

Mission Statement
The Citizens Advice service gives people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision
Our Vision is to be the advice deliverer and strategic partner of choice in, rural Cambridgeshire by providing a high quality and sustainable service to people who need advice in the most efficient, accessible way as well as effective partnership for other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face to face' and information leaflets. It will include generalist advice, specialist advice and, in some instances, case work. Advice may be provided by us or an approved partner organisation with the relevant specialist knowledge or experience.

During the last year CARC developed its service at the Digital Contact Centre, which is now the heart of our business. We will continue to develop a hub and spoke service around our Digital Contact Centre to ensure we are able to meet a client's needs, and allow us to offer both face to face, and telephone appointments ensuring the most appropriate channel for the clients is provided.

Charitable Objects
The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, in particular, but without limitation, for the benefit of the community in Cambridgeshire and surrounding areas.

Main objectives for 2022/23
Our primary focus for the next 3 years is to secure resilient services, across a range of channels, which provide the information, advice and support needed by local people through a focus on:

- Secure additional funding to be able to continue providing high quality services to the Rural Cambs communities
- further developing our high performing Digital Contact Centre
- building effective strategic and operational partnerships and alliances to secure sustainable services
- remaining responsive, open and adaptive
- Advancing equity, diversity and inclusivity in the services that we provide to local communities.

Strategies for Achieving Objectives for 2022/23

- Keep under constant review the service delivery model to ensure our clients are served in the most efficient and effective way possible with the funding limits we receive.
- Continued development and enhancement of the CARC Contact Centre capability.
- Focus on relationship management, communications, research and development aspects with principal funders and other partner organisations.

- Review and adapt our structures and processes to ensure they met the changing needs of our clients by formal 1:1's and appraisals with all staff and volunteers including Away Days
- Recruitment of staff and volunteers to ensure that we can meet the development and growth of the Digital Contact Centre.
- Maintain the standards of Governance

The Board continues to review the future strategy of The Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances
- Identifying the continuing need for general funds to finance the day to day running of the Charity and of being able to fund important projects that respond to changing needs
- To obtaining the necessary funding to provide the additional services. Applications to be made to various local and national providers of community finance
- Advertisements to be placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

Public Benefit Required

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remains the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through the Digital Contact Centre and local offices and community locations, eg Libraries across rural Cambridgeshire

The majority of advice and support is provided through the Digital Contact Centre, however we do have a number of staff and volunteers working remotely at home as well as through a hybrid working arrangement.

In addition to generalist advice, the following specialist advisory services were provided:

- Debt Advice by IMA (Institute of Money Advice) advisors.
- Financial Capability – support with budgeting and financial capability building client's confidence to manage their own money.
- Energy Advice
- Benefit Advice

- Employment

All advisory services were provided through face-to-face consultations, telephone advice lines and outreach services at community hubs throughout the area.

Contribution of Volunteers
The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance and administration.

Our volunteer pool of 42 volunteers, including the trustees, contributed approximately 14,102 (ONS Earnings ASHE) hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £265,875 (ONS Earnings ASHE) in respect of the current year.

Achievements and Performance

CARC is an independent general advice service within Fenland and Huntingdonshire, which is able to offer quality assured advice across a full range of issues. Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

All our services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers, meeting the Advice Quality Standard (AQS).

2021/22 has been a challenging and tough year for many organisations, and we are very proud of the work CARC has achieved during this period.

Below are a few of our key highlights from the year:

- Successfully re-opened face-to-face services at a number of locations across rural Cambridgeshire.
- Expanded our offer through telephone advice appointments
- We helped 7,939 clients with 38,734 issues, which is only slightly less than the previous year which included clients from East Cambridgeshire (who decided to insource advice and ceased funding CARC). A fantastic achievement, and thank all our staff and volunteers for their dedication.
- We achieved over £5.2m in income gains for our clients.
- We successfully secured funding through Chatteris Town Council to provide a weekly face-to-face service for Chatteris residents
- Contributed £69k to rebuild our reserves and to re-invest in our service in 2022/23
- Instigated a rolling replacement program for IT equipment
- Investment in the recruitment of paid staff following the loss of volunteers due to the pandemic.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

- Successfully exceeding and delivering on the energy advice project, securing enhanced future funding
- Following the re-tendering of the Cambridgeshire Local Assistance Scheme Contract we yet again became a trusted partner, to provide information and advice under the scheme and to support clients with household essentials and emergency support for an additional 3 years.
- We successfully relocated our Wisbech office, due to the Lease expiring on our Church Mews premises, to the Queen Mary Centre, a local community centre in the heart of Wisbech.

Our Digital Contact Centre has continued to provide the backbone of our advice service to clients, growing its offer and reach allowing greater access to CARC's services. Our local Adviceline, a free phone service, is open Monday – Friday 9.30am – 3.30pm, supported by our other offices, remote staff and volunteers providing follow-on advice appointments (face to face or telephone) to clients with complex issues.

Our Universal Credit Help to Claim project came to a close due to a change of funding, our involvement in this project was highly successful and we remain a support to the national Universal Credit Help to Claim service.

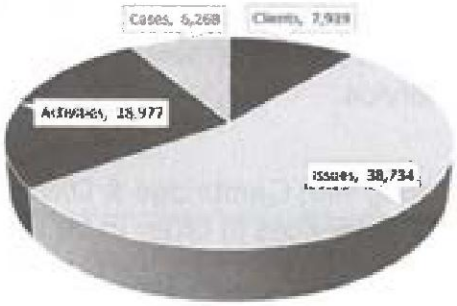
During the year we continued to recruit new staff and volunteers to support our service and our training team spent time developing the training programme so they were able to interview and deliver the training via Zoom. This proved to be a successful way of training and allowed CARC to continue to contribute to the local economy by providing training opportunities for volunteers. During the year, a number of our trained volunteers have secured paid employment within CARC through our funded projects.

The Foodbank Project has built strong partnerships with Trussell Trust and local foodbanks leading to ongoing conversations about expanding and enhancing our current provision. This project enables us to support both the food banks and clients in need.

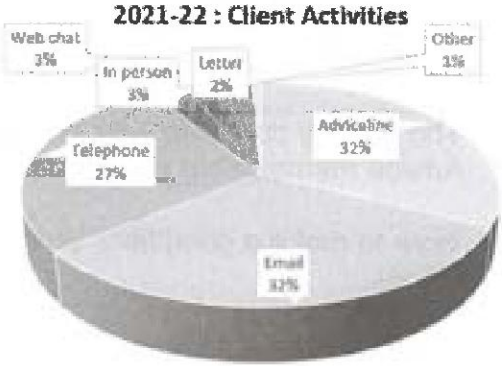
The project through our partnership with Cambridgeshire Acre supported extremely vulnerable and disengaged individuals living in Wisbech. This project has achieved many milestones including moving disengaged hard to reach clients to employment, training, improving their confidence enabling them to become a valued member in society

2021/22 has shown us that with the hard work and dedication of our staff and volunteers has enabled us to deliver a high quality advice service to those who need it during these unprecedented times.

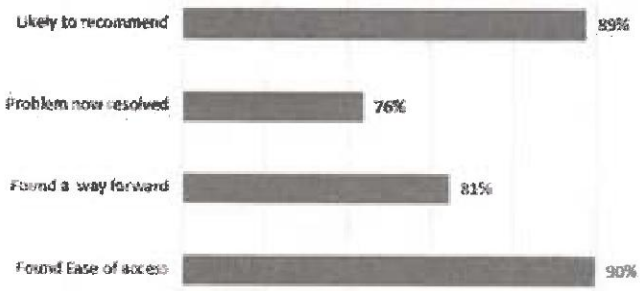
2021-22 : Key Stats Summary



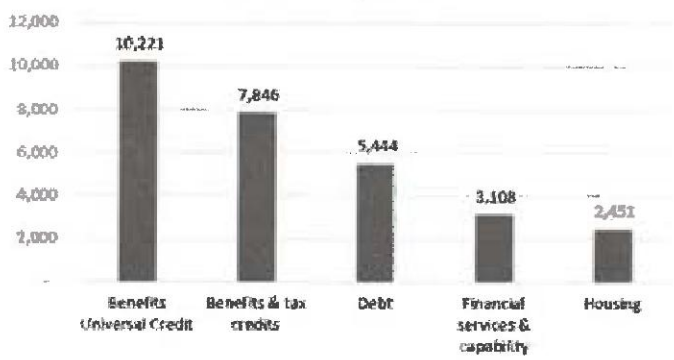
2021-22 : Client Activities



2021-22 Client Satisfaction Survey



2021-22 : Top 5 issues



Factors Affecting the Achievement of Objectives
The Charity is well aware of the financial pressures experienced by its major funders, and in view of this is taking active measures to seek additional sources of funding for its services and looking at ways to deliver the service.

The Charity wishes to secure effective joint working with Cambridge & District Citizens Advice and Citizens Advice Peterborough services in order to be in a positon of sustainability and successful transition for the emerging local authority and public service changes which could include new commissioning opportunities under the combined mayoral authority.

Complaints

The Charity complies with the formal complaints procedure as set out by the Citizens Advice membership standards.

'How to make a complaint' posters and leaflets are clearly displayed in all the local offices.

CARC received 2 complaints during the 2021/22 and all were dealt with and resolved in a timely and professional manner.

The Charity understands its duty to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate but does not currently fundraise from the public or use any internal fundraisers or external fundraising agencies for either telephone or face-to-face campaigns and received no fundraising complaints during the year.

Financial Review

Financial Position
Income during the year was £657,209 (2020/21 £620,256), of this £310,223 (2020/21 £295,486) related to restricted project activities.

A surplus was made for the year of £69,148 (2020/21 £23,904).
As at 31st March 2022, total reserves were £182,460 (2020/21 £113,312).

Reserves Policy
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs were the Charity to close.
- Two and a half months of normal operating expenditure.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2022 equate to £70,294. Two and a half months of budgeted operational expenditure for 2022/23 equates to £99,912.

As at 31st March 2022 the total unrestricted reserves held amounted to £182,460. The charity is therefore currently exceeding its reserve policy levels however with the loss of funding from the Help to Claim Project, we are expecting to operate at a deficit in 2022/23 as we downsize and reallocate our resources going forward.

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

Principal Funding Sources

The Trustees extend their gratitude to Fenland District Council, Huntingdonshire District Council, Chatteris Town Council, St Ives Town Council, St Neots Town Council, Wisbech Town Council, Whittlesey Town Council, National Citizens Advice and the Town and Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from CHS Group and Cambridgeshire Acre, Clarion Futures, Arnold Clarke, Robert Hall Charity and The Hudson Foundation, Asda through Trussell Trust.

Investment Policy

The Charity does not currently hold material investments. Cash not required in the short term is held in a bank deposit account, which is considered by the Board to be the most suitable investment vehicle in which to safeguard funds.

The Future

Citizens Advice Rural Cambs, although a local charity aligns itself closely with and fully supports the principles of the National Citizens Advice, 'Future of Advice' strategy. Fully supporting and embracing the 5 focus areas which we will embed into our organisation over the next 3 years:

1) **Advice** – Continue to improve people's experience of our service, so that everyone leaves us with the knowledge and confidence they need to find a way forward.
2) **Advocacy** – Be an even stronger voice on issues that matter most to people who need our help.
3) **Technology** – Use technology to enable a positive experience for everyone, and free up resources to meet more demand.
4) **Sustainability** – Underpin our future as a service by ensuring we take a collaborative, proactive approach and commercial approach to securing and maintaining funding.
5) **Culture** – Be a collaborative, innovative and high-performing service that challenges discrimination and promotes equality, diversity and inclusion.

Supporting and aiding the National organisation to achieve its vision for 2022-23:

- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These five strands fit with what we strive to achieve locally as an organisation and on a national scale.

STRATEGIC PRIORITIES

Introduction

There will always be a lot of major issues, initiatives and programmes underway at any one time and these will need to be prioritised and integrated to ensure that disruption of service to our clients is kept to a minimum and we actually deliver the desired outcomes.

Sustainability and Funding

Realistically, we have to assume that traditional Core Funding will continue to be a struggle and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based Funding opportunities where we have the capability and confidence to deliver.

Priorities for 2022-25

Our primary focus for the next 3 years is to secure resilient services, across a range of channels, which provide the information, advice and support needed by local people through a focus on:

- further developing our high performing Digital Contact Centre
- building effective strategic and operational partnerships and alliances to secure sustainable services
- remaining responsive, open and adaptive
- Advancing equity, diversity and inclusivity in the services that we provide to local communities.

Statement of Trustees' Responsibilities

Small company provisions
This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the board of trustees on 28/09/22
and signed on its behalf by:

M Mealing
Chair of the Board of Trustees

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income					
Donations, Grants and Legacies	3	322,631	310,002	632,633	619,727
Charitable Activities	4	24,327	221	24,548	302
Investment Income	5	28	-	28	227
Total Income		346,986	310,223	657,209	620,256
Expenditure					
Charitable activities	6	271,246	316,815	588,061	596,352
Net Income for the year	7	75,740	(6,592)	69,148	23,904
Funds brought forward		113,312	-	113,312	89,408
Transfer between funds		(6,592)	6,592	-	-
Funds carried forward		182,460	-	182,460	113,312

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 19 to 34 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	28,301		13,371	
Cash at bank and in hand	10	232,057		210,086	
		260,358		223,457	
Creditors: Amounts falling due within one year	11	77,898		110,145	
Net Current Assets			182,460		113,312
Net Assets			182,460		113,312
Funds of the Charity					
Unrestricted Funds	12		182,460		113,312
Restricted Funds	13		-		-
Total Funds			182,460		113,312

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime. 28/09/2022
The financial statements were approved by the Board of Trustees on and signed on its behalf by:

M Mealing
Chair of the Board of Trustees

The notes on pages 19 to 34 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022	2021
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	21,971	73,947
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		21,971	73,947
Cash and cash equivalents at the beginning of the reporting period		210,086	136,139
Cash and cash equivalents at the end of the reporting period		232,057	210,086

The notes on pages 19 to 34 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

Interest receivable on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) **Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

d) **Depreciation**

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) **Intangible Income**

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) **Funds held by the Charity**

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) **Pensions**
The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) **Debtors**
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) **Cash at bank and in hand**
Cash at bank and cash in hand includes cash.

j) **Creditors**
Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

k) **Financial Instruments**
The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

l) **Operating leases**
Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

m) **Taxation**
The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently sixteen members (2021: twenty-one members).

No one individual has control of the Charity.

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2022 Total	2021
	£	£	£	£
Donations	7,527	-	7,527	8,636
Restricted Grant Income				
Citizens Advice - MaPS	-	106,683	106,683	109,078
Citizens Advice - Universal Support	-	138,321	138,321	157,650
CHS Group - Building Better Opportunities (BBO)	-	-	-	(27)
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	-	26,000	26,000	2,377
CLLD Grant income for clients	-	9,161	9,161	-
Foodbank Project	-	29,837	29,837	18,020
National Lottery Community Fund – Coronavirus Debt Support	-	-	-	8,388
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	10,700	-	10,360	6,360
Citizens Advice – Carbon Monoxide Advice	5,475	-	5,475	-
Citizens Advice – Advice Line Phones	4,000	-	4,000	2,000
Citizens Advice – BEIS Remote Working	-	-	-	4,640
Citizens Advice – BEIS Soft Phones	-		-	1,300
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Fenland District Council – Track & Trace	32,000	-	32,000	8,000
Whittlesey Town Council	6,350	-	6,350	5,610
St Neots Town Council	10,000	-	10,000	10,000
Chatteris Town Council	3,665	-	3,665	-
St Ives Town Council	2,056	-	2,056	2,034
Cambridgeshire Community Local Assistance Scheme (CLAS)	38,935	-	38,935	51,147
Clarion Futures	398	-	398	6,000
Robert Hall & Hudson Foundation	11,600	-	11,600	8,700
HMRC Job Retention Scheme grant	-	-	-	443
Arnold Clarke	599	-	599	-
Grant income received directly for clients	16,626	-	16,626	36,671
	315,104	310,002	625,106	611,091
Total Income for Donations, Grants and Legacies	322,631	310,002	632,633	619,727

3. Donations and Legacies – continued

Donations were received from our Clients, TaxAttack, Wisbech Town Council, Abbotsley Parish Council and Tydd St Giles Parish Council.

In 2021, £295,486 of the total donations, grant and legacies income was restricted and the remainder of £324,241 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2022 Total	2021
	£	£	£	£
Other – Additional funds Huntingdon District Council	23,168	-	23,168	-
Other	1,159	221	1,380	302
	24,327	221	24,548	302

All income from charitable activities in 2021 relates to unrestricted funds.

5. Investment Income

	Unrestricted	Restricted	2022 Total	2021
	£	£	£	£
Bank Interest	28	-	28	227

All investment income in 2021 relates to unrestricted funds.

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2022

	Restricted Funds				
	Citizens Advice - MaPS	Citizens Advice - Universal Support	Cambridgeshire Acre - Wisbech CLLD	Foodbank Project	TOTAL
	£	£	£	£	£
Expenditure					
Staff Salaries & NI	68,502	79,910	19,403	24,785	192,600
Staff & Volunteer costs	759	411	-	2	1,172
Governance	-	-	-	-	-
Office	2,651	3,700	799	220	7,370
Premises	2,628	7,021	-	-	9,649
Other	-	-	8,562	-	8,562
Reallocation of Central & Contact Centre Costs	36,564	49,648	6,414	4,836	97,462
Total Expenditure	**111,104**	**140,690**	**35,178**	**29,843**	**316,815**

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2022

	Unrestricted Funds						
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	Robert Hall & Hudson Foundation	CLAS	General Advice	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	127,633	53,218	9,721	5,576	19,157	64,642	279,947
Staff & Volunteer costs	2,634	2,906	49	-	6	1,613	7,208
Governance	5,229	-	-	-	-	-	5,229
Office	14,131	4,648	350	-	145	6,739	26,013
Premises	677	10,798	-	4,369	-	15,557	31,401
Other	1,195	-	-	-	96	17,619	18,910
Reallocation of Central & Contact Centre Costs	(151,499)	(71,570)	6,236	2,384	11,965	105,022	(97,462)
Total Expenditure	-	-	**16,356**	**12,329**	**31,369**	**211,192**	**271,246**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

6 Analysis of Expenditure on Charitable Activities

Year Ended 31 March 2021

		Restricted Funds				
	Citizens Advice - MaPS	Citizens Advice - Universal Support	Cambridgeshire Acre - Wisbech CLLD	Foodbank Project	National Lottery Community Fund	TOTAL
	£	£	£	£	£	£
Expenditure						
Staff Salaries & NI	73,786	118,535	1,880	15,222	6,350	215,773
Staff & Volunteer costs	745	275	-	-	-	1,020
Governance	-	-	-	-	-	-
Office	2,682	5,924	-	644	1,086	10,336
Premises	9,540	19,103	-	-	-	28,643
Other	-	-	-	-	-	-
Reallocation of Central & Contact Centre Costs	22,377	14,081	497	2,432	953	40,340
Total Expenditure	**109,130**	**157,918**	**2,377**	**18,298**	**8,389**	**296,112**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2021

	Unrestricted Funds					
	CENTRAL	Digital Contact Centre & Training	Energy Advice Programme	CLAS	General Advice	TOTAL
	£	£	£	£	£	£
Expenditure						
Staff Salaries & NI	53,360	37,941	3,989	31,218	92,421	218,929
Staff & Volunteer costs	1,220	2,096	-	69	2,101	5,486
Governance	4,534	-	-	- -		4,534
Office	17,185	11,481	1,189	772	11,926	42,553
Premises	-	5,755	770	-	26,287	32,812
Other	131	-	-	55	36,080	36,266
Reallocation of Central & Contact Centre Costs	(76,430)	(57,273)	411	11,332	81,620	(40,340)
Total Expenditure	-	-	6,359	43,446	250,435	300,240

7. Net Income for the year

This is stated after charging:	2022 £	2021 £
Depreciation	-	-
Trustees Expenses	679	198
Auditors Remuneration	4,502	4,288
Operating Lease Payments - Buildings	14,760	46,188

During the year two Trustees (2021 two Trustees) were reimbursed for travel expenses.

Staff Costs and Numbers	2022 £	2021 £
Wages & Salaries	432,774	400,970
Social Security Costs	32,032	26,072
Pension Costs	7,741	7,660
Total Emoluments Paid	472,547	434,702

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer, Deputy Chief Officer and Chief Financial Officer. The new post of Deputy Chief Officer was introduced from 1st April 2021. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £112,704 (2021: £77,672).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2022	2021
Management and Administration	6	8
Charitable Activities	20	17
	26	25

8. Tangible Fixed Assets

	FF & Equip £	Computer Equip £	Total 2022 £
Cost			
As at 1 April 2021 & As at 31 March 2022	5,767	32,417	38,184
Depreciation			
As at 1 April 2021	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2022	5,767	32,417	38,184
Net Book Value			
As at 31 March 2022	-	-	-
As at 31 March 2021	-	-	-

9. Debtors

	2022	2021
	£	£
Other Debtors	23,856	9,106
Prepayments	4,445	4,265
	28,301	13,371

10. Cash at bank and in hand

	2022	2021
	£	£
Cash at bank	231,884	209,416
Cash in Hand	173	670
	232,057	210,086

11. Creditors

	2022	2021
	£	£
Trade Creditors	4,572	1,123
Accruals	28,333	74,906
Social Security and Other Taxes	9,196	9,907
Income received in advance	35,797	24,209
	77,898	110,145

12. Unrestricted Funds: movement in the year

	Balance at 1 April 21	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 22
	£	£	£	£	£
Unrestricted Funds	113,312	346,986	271,246	(6,592)	182,460

	Balance at 1 April 20	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 21
	£	£	£	£	£
Unrestricted Funds	89,408	324,770	(300,240)	(626)	113,312

13. **Restricted Funds: movement in the year**

	Balance at 1 April 21 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 22 £
Citizens Advice - MaPS	-	106,904	(111,104)	4,200	-
Citizens Advice - Universal Support	-	138,321	(140,690)	2,369	-
Cambridgeshire Acre - Wisbech CLLD	-	35,161	(35,178)	17	-
Foodbank Project	-	29,837	(29,843)	6	-
	-	310,223	(316,815)	6,592	-

	Balance at 1 April 20 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 21 £
Citizens Advice - MaPS	-	109,078	(109,130)	52	-
Citizens Advice – Universal Support	-	157,650	(157,918)	268	-
CHS Group –Building Better Opportunities	-	(27)	-	27	-
Foodbank Project	-	18,020	(18,298)	278	-
National Lottery Community Fund – Coronavirus Debt Support	-	8,388	(8,389)	1	-
Cambridgeshire Acre - Wisbech CLLD	-	2,377	(2,377)	-	-
	-	295,486	(296,112)	626	-

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPS)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice - Universal Support
The Help to Claim service supports clients in the early stages of a Universal Credit claim, from application through to first claim. The advisors can help clients for example, to gather evidence for their application or help them to prepare for their first Jobcentre interview.

Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)
Help into Work Project to support clients to move closer to a working environment by breaking down some of the barriers that have prevented them from seeking employment, training and education.

Foodbank Project
This two-year project is funded through Trussell Trust by Asda. CARC is working in partnership with Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives. We work across Cambridgeshire supporting beneficiaries of the foodbanks in Ely, March, Chatteris, Godmanchester, Ramsey and St Neots.

CHS Group - Building Better Opportunities (BBO)
Funded by the Lottery and the European Social Fund (ESF), this is a partnership project to build better opportunities for disadvantaged people across the Fenland area to deliver coaching and mentoring services to enable people to overcome financial issues, get on in life, and move towards the world of work.

National Lottery Community Fund – Coronavirus Debt Support
The Coronavirus pandemic has resulted in an increased number of clients becoming financially disadvantaged and in urgent need of help and support in particular with regards to debt and potential rent arrears. The project is an extension of our current offer of debt advice and support. The project provided and additional debt specialist worker for 15 hours per week for a period of six months.

14. Net Assets By Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	28,301	-	28,301
Cash at Bank and in hand	232,057	-	232,057
Creditors	(77,898)	-	(77,898)
Net Assets	182,460	-	182,460

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	13,371	-	13,371
Cash at Bank and in hand	210,086	-	210,086
Creditors	(110,145)	-	(110,145)
Net Assets	113,312	-	113,312

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2022 the charity had future minimum lease payments under non-cancellable operating leases as follows:

Land & Buildings		2022 £	2021 £
Expiry date:	Up to one year	10,630	10,630
	Two to five years	-	-
	Over five years	-	-
		10,630	10,630

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

17. Reconciliation of net expenditure to net cash flow from operating activities

	2022	2021
	£	£
Net income for the year (as per the statement of financial activities)	69,148	23,904
Adjustments for:-		
Depreciation charges	-	-
(Increase)/Decrease in Debtors	(14,930)	4,260
Increase/(Decrease) in Creditors	(32,247)	45,783
Net cash used in operating activities	21,971	73,947

18. Related party transactions

There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
• the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report .

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
• the financial statements are not in agreement with the accounting records and returns; or
• certain disclosures of trustees' remuneration specified by law are not made; or
• we have not received all the information and explanations we require for our audit; or
• the trustees' were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:
https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street
Kings Lynn
Norfolk
PE30 1HJ

28/09/2022

RURAL CAMBS CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1146277

Accounts



FINANCIAL STATEMENTS
FOR YEAR ENDED 31st MARCH 2021

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REPORT OF THE DIRECTORS AND TRUSTEES

The Trustees, who are also the Directors for the purpose of Company Law, present their annual report and the audited financial statements for Rural Cambs Citizens Advice Bureau Ltd ("the Charity") for the year ended 31st March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2019).

Reference and Administration Details

Charity name:	**Rural Cambs Citizens Advice Bureau Ltd**
Operating name:	Citizens Advice Rural Cambs
Charity registration no:	1146277
Company registration no:	7931354
Financial conduct authority registration no:	617718
Registered office:	9 Church Mews, Wisbech, Cambridgeshire PE13 1HL
Telephone:	01945 469787
Email:	admin@ruralcambscab.org.uk
Website:	www.citizensadviceruralcambs.org.uk
Key management personnel:	Chief Officer – Mr N Blencowe Deputy Chief Officer – Mrs H Spriggs Chief Financial Officer – Mrs K Drewry
Company secretary:	Mrs M Coaster *
Bankers:	Barclays Bank plc, Leicester LE87 2BB
Auditors:	Stephenson Smart (East Anglia) Limited 22-26 King Street, King's Lynn, Norfolk. PE30 1HJ

The following people serve as Directors/Trustees of the Charity:

Directors /Trustees	Role	Appointed	Elected/Re-elected	Resigned
Mrs J D Wilson	Trustee		12/12/2018	31/07/2021
Mrs J Darroch	Treasurer	01/04/2018	12/12/2018	03/11/2020
Mr M Mealing	Chair	03/05/2018 Appointed Chair 11/06/2019	12/12/2018	
Mr S Wilson	Trustee	06/08/2019	15/11/2019	03/11/2020
Mr K J Woodward	Trustee	01/02/2020	26/11/2020	
Mr C Palmer	Deputy Chair	02/04/2020	26/11/2020	
Mr W Grieve	Treasurer	03/11/2020	26/11/2020	

*Mrs M Coaster - Company Secretary (as a non-trustee)

Structure, Governance and Management

Governing Document and Constitution

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Company Limited by Guarantee. The maximum liability of each member is limited to £1. At 31st March 2021, the Charity had twenty-one members (2020 twenty-one members).

The Charity was incorporated as a Company Limited by Guarantee on 1st February 2012 and registered as a charity on 7th March 2012.

The Charity was incorporated under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. Each principal member of the organisation is, therefore, a member of the Charity and has a right to attend and vote at company general meetings. Members support the organisation by volunteering their services free.

The Charity is independent, and is one of three Citizens Advice local centres in Cambridgeshire and covers, Fenland and Huntingdonshire, serving a population of approximately 279,000 residents.

Recruitment and Appointment to Board of Trustees

Trustees, who are also Directors of the Charity, are recruited and elected from the local community. In maintaining its independence, the Trustee Board ("Board") is responsible for ensuring no other persons or external organisations are entitled to appoint persons to the Board.

The maximum number of Trustees is fifteen and the minimum number is three. All elected Trustees shall retire from office at the third Annual General Meeting following their election or appointment respectively but may be re-elected for a further three-year term, with a six-year restriction applying only to the post of Chair, Vice-Chair and Treasurer. Board members are elected for their knowledge and/or expertise and each has a specific executive responsibility.

In addition to the above Trustees, the following attend the Board Meetings as non-voting members:

- Mr N Blencowe (Chief Officer)
- Mrs H Spriggs (Deputy Chief Officer)
- Mrs M Coaster (Company Secretary/Minute Taker)
- Mrs K Drewry (Chief Financial Officer).

Induction and Training of New Members of the Board

New members of the Board are provided with information about the service's governance, the responsibilities of company directors and charity trustees, an invitation to a Citizens Advice Trustee Induction Day and are appointed a mentor from among the Board. As a part of the induction, new Trustees are required to sign a code of conduct in carrying out their responsibilities in the best interests of the Charity. It is generally the case that new members are already aware of the activities and aims of the service.

Organisational Structure and Decision Making

The Charity is governed by its Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. The Board carry the ultimate responsibility for the conduct of the Charity and for ensuring the Charity satisfies its legal and contractual obligations.

The Board meets at least six times a year. In between meetings, matters requiring the Board's authorisation are dealt with by email and/or telephone and then ratified and Minuted at its next meeting.

The Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

A Finance Panel, which meets regularly, is responsible for helping the Chief Officer to resource new funding and scrutinising service level agreements, contracts and bids and risk.

The organisation's Chief Officer, Mr N Blencowe is responsible to the Board for:

- Management, development and strategic planning
- Vision and leadership in the continuing development of the Charity
- Serving and advising the Board in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

Relationships with Related Parties
The Charity is a member of 'National Citizens Advice', the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board in order to fulfil its charitable objects and comply with the national membership requirements.

The Charity also co-operates and liaises with a number of other advisory services, local charities and the County and District Councils on behalf of clients. The Charity's principal sources of funds include National Citizens Advice negotiated contracts for "Help to Claim" and the "Money and Pensions Service" and the District Councils of Fenland and Huntingdonshire during 2020/21.

Management Staff Remuneration Policy
The Trustees consider the Board and the Senior Leadership Team are the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All Trustees give their time freely and no Trustee receives any remuneration in the year. Details of Trustees expenses are disclosed in note 7 of the accounts.

The pay of the Senior Leadership Team is reviewed annually. The Trustees are able to benchmark this against pay levels in other local Citizens Advice centres of a similar size.

Major Risks
The Trustees have worked on a Risk Management Strategy and a Risk Register was agreed by the Board. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and policies, procedures and systems put in place to mitigate those risks.

Any interruption to the service is managed by developing and implementing a successful recovery plan that involves, working with National 'Citizens Advice', staff and volunteers from neighbouring services and the Charity's partners.

Financial risk to the business which would result in a loss of significant funding is kept under review by the Finance Panel, which includes the Chief Officer, the Chief Financial Officer, a member of the Trustee Board and is chaired by the Chair of Trustees or the Treasurer. The panel looks at diversity of funding for the future, efficiency and other cost saving measures.

Objectives and Activities

Mission Statement
The Citizens Advice service gives people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem. Our advice is free, independent, confidential and impartial. We value diversity, promote equality and challenge discrimination.

The Charity's Vision
Our Vision is to be the advice deliverer and strategic partner of choice in, rural Cambridgeshire by providing a high quality and sustainable service to people who need advice in the most efficient, accessible way as well as effective partnership for other stakeholders.

Advice will be provided in a number of ways including digital media, telephone, 'face to face' and information leaflet. It will include generalist advice, specialist advice and, in some instances, case work. Advice may be provided by us or an approved partner organisation with the relevant specialist knowledge or experience.

Face to face advice services were suspended during the last few days of March 2020. During the last year CARC has moved almost exclusively to a new operating model without the availability of face-to-face interactions with clients and only limited staff contact. The benefits of the online world coupled with the Huntingdon Digital Contact Centre being the first point of contact for clients has enabled CARC to meet the growing needs for advice and support throughout 2020 and into 2021 with the prospect of all future client face-to-face engagements being on an appointment basis only.

Charitable Objects
The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress, in particular, but without limitation, for the benefit of the community in Cambridgeshire and surrounding areas.

Main objectives for 2021/22

- To keep under constant review the service delivery model to ensure our clients are served in the most efficient and effective way possible ensuring the safety of all our staff and volunteers during this pandemic. Reintroduce face to face meetings where necessary and safe to do so.
- Development and enhancement of the CARC Contact Centre capability, building on the successful on line and telephony service implemented from March 2020.
- Skills for Life – to improve debt management knowledge for young people in secondary schools, as a way to avoid debt issues arising in future years. Scheme involves paid / volunteers staff visiting once a year to each of the eight secondary schools within the CARC catchment area.
- Advancing equity, diversity and inclusivity in the services that we provide to local communities.
- To provide additional management and resilience capacity as part of an overall restructuring of the management team. Focusing on the relationship management, communications, research and development aspects with principal funders and other partner organisations.

Strategies for Achieving Objectives for 2021/22
The Charity continued to:

- Work closely and in collaboration/partnership with our funders, County, District, Town and Parish Councils, voluntary sector peers, housing associations, children centers, library and community hubs to ensure the best service
- Monitor and check the advice and service we gave to ensure its quality by the use of satisfaction surveys
- Review and adapt our structures and processes to ensure they met the changing needs of our clients by formal 1:1's and appraisals with all staff and volunteers
- Maintain the standards of Governance.

The Board continued to review the future strategy of The Charity:

- Financial budgeting is in place with the production of quarterly management accounts and monthly review meetings enabling the Board to monitor and manage its resources and fund balances
- It has identified the continuing need for general funds to finance the day to day running of the Charity and of being able to fund important projects that respond to changing needs
- To obtain the necessary funding to provide the additional services applications were made to various local and national providers of community finance
- Advertisements were placed in the local press for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills were not pre-existing.

Public Benefit Required
The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of the Charity remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided through three local offices in Huntingdon, St Neots and Wisbech and a Digital Contact Centre in Huntingdon. In 2019/20 the majority of advice was provided remotely from the Digital Contact Centre and staff & volunteers working remotely at home or in the offices where possible. In addition to generalist advice, the following specialist advisory services were provided:

- Debt Advice by IMA (Institute of Money Advice) advisors.
- Financial Capability – support with budgeting and financial capability building client's confidence to manage their own money.

All advisory services were provided through face-to-face consultations, telephone advice lines and outreach services at community hubs throughout the area.

Contribution of Volunteers

The Charity relies on volunteers to achieve its aims and objectives and to work under the supervision of its paid staff. Volunteers are involved in the provision of advice, fundraising, marketing, finance, governance and administration.

Despite the majority of the year being spent in lockdown and our face-to-face service suspended, a pool of 23 volunteers, including the trustees, contributed approximately 5,795 (ONS Earnings ASHE) hours of work to the local community through the Charity during the year.

We estimate the value of this help to be approximately £107,180 (ONS Earnings ASHE) in respect of the current year.

Achievements and Performance

CARC is an independent general advice service within Fenland and Huntingdonshire, which is able to offer quality assured advice across a full range of issues. Our scope covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

All our services are provided by our fully trained and dedicated volunteers, staff and specialist caseworkers, meeting the Advice Quality Standard (AQS).

There is no doubt that 2020/21 has been a demanding and tough year for many organisations, and we are very proud of the work CARC has achieved during this period.

Below are a few of our key highlights from the year:

- Successfully and swiftly moved to a phone-based service.
- We helped 9,201 clients with 41,804 issues, which is only slightly less than the previous year which included clients living in East Cambridgeshire. An amazing achievement, taking into account this was only through our digital service with no drop-in services.
- We achieved over £8m in income gains for our clients.
- Contributed £23k to rebuild our depleted reserves.
- We invested in new IT equipment at the Digital Contact Centre to help expand the service and improve the infrastructure required to operate a fully digital service, including being able to offer video appointments to clients.

- Purchased additional laptops to support our staff working from home and purchased the necessary internet phone licenses to enable them to make and receive work related calls
- Recruited a Deputy Chief Officer to support our external communications and operations.
- Started training new volunteers via Zoom.
- Recruited and trained advisers into projects including Universal Credit and the Food Bank

Our Digital Contact Centre based in Huntingdon has continued to provide the backbone of our advice service to clients, growing its offer and reach allowing greater access to CARC's services. Our local Adviceline, which is now a free phone service, is open Monday – Friday 9.30am – 3.30pm, supported by our other offices, remote staff and volunteers providing follow-on advice appointments to clients with complex issues.

On 23rd March 2020, the start of the first lockdown CARC quickly and efficiently mobilised its team to offer a digital service remotely. This was set up without too much disruption to our service, therefore providing the residents of Fenland and Huntingdonshire a seamless support service.

Our Universal Credit Help to Claim project was our first fully digital team, delivered by staff working from home instantly. This was paramount in supporting the massive wave of clients affected by the Governments restrictions.

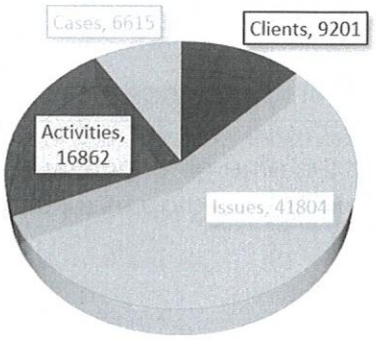
During the year we continued to recruit new staff and volunteers to support our service and our training team spent time developing the training programme so they were able to interview and deliver the training via Zoom. This proved to be a successful way of training and allowed CARC to continue to contribute to the local economy by providing training opportunities for volunteers. During the year, a number of our trained volunteers have secured paid employment within CARC through our funded projects.

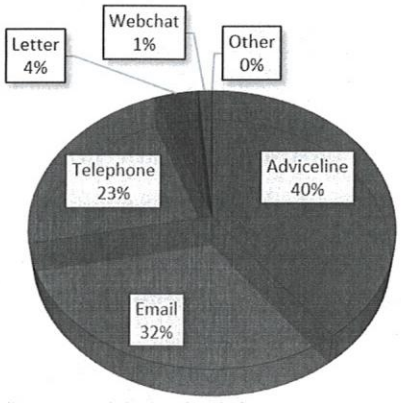
Our Money Advice team funded by the Money and Pensions Service (MaPS), also recruited and trained an adviser to deliver debt advice, this service like all others moved successfully to offer advice via phone and email

Another funded project to deliver advice to clients using local foodbanks was initially placed on hold but due to the overwhelming need we devised a successful referral and advice service to enable us to support both the food banks and clients in need.

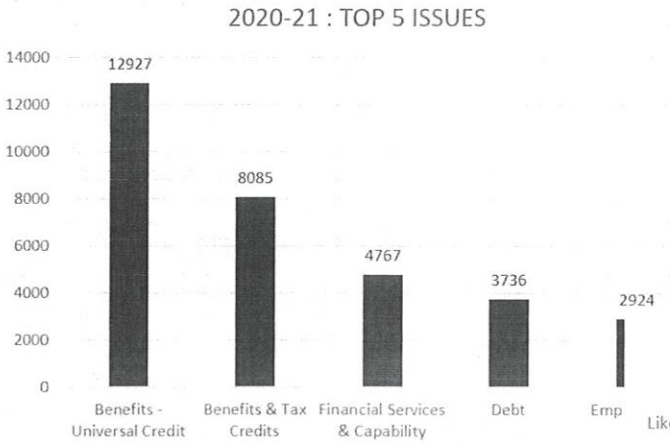
2020/21 has shown us that with the hard work and dedication of our staff and volunteers we have been able to adapt and deliver a high quality advice service to local and national people during these unprecedented times.

2020-21 : KEY STATS SUMMARY





2020-21 : CLIENT ACTIVITIES BY CHANNEL





Factors Affecting the Achievement of Objectives
The Charity is well aware of the financial pressures experienced by its major funders, and in view of this is taking active measures to seek additional sources of funding for its services and looking at ways to deliver the service within

The Charity wishes to secure effective joint working with Cambridge & District Citizens Advice and Citizens Advice Peterborough services in order to be in a positon of sustainability and successful transition for the emerging local authority and public service changes which could include new commissioning opportunities under the combined mayoral authority.

Complaints

The Charity complies with the formal complaints procedure as set out by the Citizens Advice membership standards.

'How to make a complaint' posters and leaflets are clearly displayed in all the local offices.

CARC received 3 complaints during the 2020/21 and all were dealt with and resolved in a timely and professional manner.

The Charity understands its duty to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate but does not currently fundraise from the public or use any internal fundraisers or external fundraising agencies for either telephone or face-to-face campaigns and received no fundraising complaints during the year.

Financial Review

Financial Position

Income during the year was £620,256 (2019/20 £604,441), of this £295,486 (2019/20 £260,752) related to restricted project activities.
A surplus was made for the year of £23,904 (2019/20 £33,044).
As at 31st March 2021, total reserves were £113,312 (2019/20 £89,408).

Reserves Policy
The Trustees Reserves policy is to aim to hold unrestricted reserves equivalent to the higher of:

- The Charities operating lease commitments and contingent liabilities, which amount to the redundancy costs were the Charity to close.
- Two and a half months of normal operating expenditure.

The Charity's operating lease commitments and contingent liabilities as at 31st March 2021 equate to £88,945. Two and a half months of budgeted operational expenditure for 2021/22 equates to £124,646.

REPORT OF THE DIRECTORS AND TRUSTEES - Continued

As at 31st March 2021 the total unrestricted reserves held amounted to £113,312. Whilst this is clearly outside the target of reserves, the Board of Trustees are of the view that by careful budgeting and identifying new sources of funds, the Charity will be able to restore its reserve levels to meet the policy, within one to two years at a level of approximately £10,000 per annum .

The Board reviews the financial position of the Charity at each Board meeting to ensure it can operate effectively within the level of reserves currently held.

Principal Funding Sources

The Trustees extend their gratitude to Fenland District Council, Huntingdonshire District Council, St Ives Town Council, St Neots Town Council, Whittlesey Town Council, National Citizens Advice and the Town and Parish Councils who continue to support the core operating capacity of the Charity. In addition, project specific funding was received from Clarion Housing, CHS Group and Cambridgeshire Acre, Robert Hall Charity and The Hudson Foundation, National Lottery Community Fund, Asda through Trussell Trust.

Investment Policy

The Charity does not currently hold material investments. Cash not required in the short term is held in a bank deposit account, which is considered by the Board to be the most suitable investment vehicle in which to safeguard funds.

The Future

Citizens Advice Rural Cambs, although a local charity aligns itself closely with and fully supports the principles of the National Citizens Advice, 'Future of Advice' strategy. Fully supporting and embracing the 5 focus areas which we will embed into our organisation over the next 3 years:

1) **Advice** – Continue to improve people's experience of our service, so that everyone leaves us with the knowledge and confidence they need to find a way forward.
2) **Advocacy** – Be an even stronger voice on issues that matter most to people who need our help.
3) **Technology** – Use technology to enable a positive experience for everyone, and free up resources to meet more demand.
4) **Sustainability** – Underpin our future as a service by ensuring we take a collaborative, proactive approach and commercial approach to securing and maintaining funding.
5) **Culture** – Be a collaborative, innovative and high-performing service that challenges discrimination and promotes equality, diversity and inclusion.

Supporting and aiding the National organisation to achieve its vision for 2022:

- You won't ever struggle to get help from us
- Our service will be joined up
- We'll help you find a way forward, whatever your problem
- You'll get the level of support you need
- You know that we'll speak up for you

These five strands fit with what we strive to achieve locally as an organisation and on a national scale.

STRATEGIC PRIORITIES

Introduction

There will always be a lot of major issues, initiatives and programmes underway at any one time and these will need to be prioritised and integrated to ensure that disruption of service to our clients is kept to a minimum and we actually deliver the desired outcomes.

Sustainability and Funding

Realistically, we have to assume that traditional Core Funding will continue to be a struggle and thus we must sustain our strong relationships with our existing Public Sector Funders. In addition, we will try to develop wider support from non-traditional sources and continue to cultivate other project and service contract-based Funding opportunities where we have the capability and confidence to deliver.

Priorities for 2020-23

1. **Financial:** To ensure effective use of resources, secure continued support from existing funders and increase our unrestricted funding and reserves, while actively seeking additional project-based funding to complement our existing service.
2. **Workforce:** To develop a high performing, diverse and flexible workforce.
3. **Partners:** To increase our partnership working with selected associates and collaboration with Cambridge and Peterborough LCAs.
4. **Network:** To engage with and ensure effective implementation of new Citizens Advice initiatives.
5. **Access:** To improve client access to services.

Statement of Trustees' Responsibilities

Small company provisions

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The trustees (who are also the directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to operate.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Approved by order of the board of trustees on 30th September 2021
and signed on its behalf by:

M Mealing
Chair of the Board of Trustees

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income					
Donations, Grants and Legacies	3	324,241	295,486	619,727	595,401
Charitable Activities	4	302	-	302	8,725
Investment Income	5	227	-	227	315
Total Income		324,770	295,486	620,256	604,441
Expenditure					
Charitable activities	6	300,240	296,112	596,352	571,397
Net Income for the year	7	24,530	(626)	23,904	33,044
Funds brought forward		89,408	-	89,408	56,364
Transfer between funds		(626)	626	-	-
Funds carried forward		113,312	-	113,312	89,408

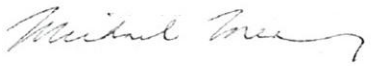
The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 19 to 34 form part of these financial statements

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets	8		-		-
Current Assets					
Debtors	9	13,371		17,631	
Cash at bank and in hand	10	210,086		136,139	
		223,457		153,770	
Creditors: Amounts falling due within one year	11	110,145		64,362	
Net Current Assets			113,312		89,408
Net Assets			113,312		89,408
Funds of the Charity					
Unrestricted Funds	12		113,312		89,408
Restricted Funds	13		-		-
Total Funds			113,312		89,408

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.
The financial statements were approved by the Board of Trustees on and signed on its behalf by:



M Mealing
Chair of the Board of Trustees

The notes on pages 19 to 34 form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021	2020
		£	£
Cash Flows from Operating Activities			
Net cash provided by/used in operating activities	17	73,947	55,836
Cash Flows from Investing Activities			
Purchase of property, plant and equipment		-	-
Change in cash and cash equivalents in the reporting period		73,947	55,836
Cash and cash equivalents at the beginning of the reporting period		136,139	80,303
Cash and cash equivalents at the end of the reporting period		210,086	136,139

The notes on pages 19 to 34 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) General information and basis of preparation

Rural Cambs Citizens Advice Bureau Ltd is a Registered Charity and a Limited Liability Company incorporated in England & Wales.

Registered Office: see page 2 Reference and Administration Details

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in pounds sterling, which is the functional currency of the Charity.

b) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, and it is probable that the income will be received and the amount can be measured reliably.

Grant income, whether 'capital' grants or 'revenue' grants, are recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donations and other income are included at the point of confirmation of the income.

Interest receivable on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

When income has related expenditure (as with fund raising or contract income), the income and related expenditure are reported gross in the Statement of Financial Activities.

c) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

d) Depreciation

All assets are capitalised at their historical cost when purchased.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

- Fixtures, Fittings & Equipment - over 4 years
- Computer Equipment - over 3 years

Assets are reviewed for any indications of impairment at each Balance Sheet date.

e) Intangible Income

No income is recognised for the services of volunteers in these accounts, except in the dialogue in the 'significant achievements' within the Trustees report.

f) Funds held by the Charity

The Charity's restricted funds relate to its specific projects, separately funded. Restrictions arise when specified by the grant issuing body or donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of the costs of overall direction and administration of the Charity.

Where the donor does not specify a particular fund, donations are included in unrestricted funds which are used in accordance with the charitable objects at the discretion of the Board of Trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each fund is set out in the notes to the financial statements.

g) Pensions

The charities auto-enrolment date was 1 April 2018 and from that date the Charity has set up a defined contribution pension scheme operated by NEST for the staff.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Pre-payments are valued at the amount pre-paid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the Balance Sheet date.

i) Cash at bank and in hand

Cash at bank and cash in hand includes cash.

j) Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Financial Instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

l) Operating leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

m) Taxation

The company is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2. Status

The Charity has no share capital being a Company Limited by Guarantee and is a Registered Charity. Each member in the event of a winding up guarantees to contribute a sum not exceeding £1. There are currently twenty-one members (2020: twenty-one members).

No one individual has control of the Charity.

3. Donations, Grants and Legacies

	Unrestricted	Restricted	2021 Total	2020
	£	£	£	£
Donations	8,636	-	8,636	9,510
Restricted Grant Income				
Citizens Advice - MaPS	-	109,078	109,078	104,252
Citizens Advice - Universal Support	-	157,650	157,650	153,723
CHS Group - Building Better Opportunities (BBO)	-	(27)	(27)	1,451
Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)	-	2,377	2,377	1,326
Foodbank	-	18,020	18,020	-
National Lottery Community Fund – Coronavirus Debt Support	-	8,388	8,388	-
Unrestricted Grant Income				
Citizens Advice – Energy Advice Programme	6,360	-	6,360	7,015
Citizens Advice – Advice Line Phones	2,000	-	2,000	-
Citizens Advice – BEIS Remote Working	4,640	-	4,640	-
Citizens Advice – BEIS Soft Phones	1,300	-	1,300	-
Huntingdon District Council	115,700	-	115,700	115,700
Fenland District Council	57,000	-	57,000	57,000
Fenland District Council – Track & Trace	8,000	-	8,000	-
East Cambs District Council	-	-	-	47,347
Whittlesey Town Council	5,610	-	5,610	5,610
St Neots Town Council	10,000	-	10,000	17,000
St Ives Town Council	2,034	-	2,034	2,000
Cambridgeshire Community Local Assistance Scheme (CLAS)	51,147	-	51,147	38,360
Clarion Futures	6,000	-	6,000	12,000
Robert Hall & Hudson Foundation	8,700	-	8,700	11,600
HMRC Job Retention Scheme grant	443	-	443	-
Grant income received directly for clients	36,671	-	36,671	11,507
	315,605	295,486	611,091	585,891
Total Income for Donations, Grants and Legacies	324,241	295,486	619,727	595,401

3. Donations and Legacies – continued

Donations were received from our Clients, BGL Group in Peterborough, Wisbech Town Council, Warboys Parish Council, Christchurch Parish Council, Newton Parish Council, Parson Drove Parish Council, Benwick Parish Council, Abbotsley Parish Council, Houghton & Wyton Parish Council, Holywell Cum Needingworth Parish Council, Hail Weston Parish Council and Perry Parish Council.

In 2020, £260,752 of the total grant income was restricted and the remainder of £334,649 was unrestricted.

4. Income from Charitable Activities

	Unrestricted	Restricted	2021 Total	2020
	£	£	£	£
Other	302	-	302	4,648
Room Hire	-	-	-	4,077
	302	-	302	8,725

All income from charitable activities in 2020 relates to unrestricted funds.

5. Investment Income

	Unrestricted	Restricted	2021 Total	2020
	£	£	£	£
Bank Interest	227	-	227	315

All investment income in 2020 relates to unrestricted funds.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

6 Analysis of Expenditure on Charitable Activities Year Ended 31 March 2021

	Restricted Funds						
	MaPS	Universal Support	BBO	Wisbech CLLD	Foodbank	National Lottery	TOTAL
	£	£	£	£	£	£	£
Expenditure							
Staff Salaries & NI	73,786	118,535	-	1,880	15,222	6,350	215,773
Staff & Volunteer costs	745	275	-	-	-	-	1,020
Governance	-	-	-	-	-	-	-
Office	2,682	5,924	-	-	644	1,086	10,336
Premises	9,540	19,103	-	-	-	-	28,643
Other	-	-	-	-	-	-	-
Cross Charges	10,424	14,081	-	497	2,432	953	28,387
Reallocation of Contact Centre	11,953		-	-	-	-	11,953
Total Expenditure	**109,130**	**157,918**	-	**2,377**	**18,298**	**8,389**	**296,112**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2021

	Unrestricted Funds												
	CENTRAL	Energy Advice Programme	Advice Line Phones	BEIS Remote Working & Softphones	CLAS	Clarion	Client Grant Funds	Contact Centre	Fenland General Fund	DISH	Huntingdon General Fund	St Neots General Fund	TOTAL
	£	£	£	£	£	£	£	£	£	£	£	£	£
Expenditure													
Staff Salaries & NI	53,360	3,989	1,800	-	31,218	675	441	37,941	35,705	-	24,243	29,557	**218,929**
Staff & Volunteer costs	1,220	-	-	-	69	-	-	2,096	840	-	813	448	**5,486**
Governance	4,534	-	-	-	-	-	-	-	-	-	-	-	**4,534**
Office	17,185	1,189	-	5,940	772	-	93	11,481	1,388	2,236	1,098	1,171	**42,553**
Premises	-	770	-	-	-	-	-	5,755	11,348	-	10,320	4,619	**32,812**
Other	131	-	-	-	55	-	36,080	-	-	-	-	-	**36,266**
Cross Charges	-76,430	411	204	-	4,208	50	55	13,963	14,927	-	6,914	7,311	**(28,387)**
Reallocation of Contact Centre	-	-	-	-	7,124	-	-	(71,236)	21,093	-	23,230	7,836	**(11,953)**
Total Expenditure	-	**6,359**	**2,004**	**5,940**	**43,446**	**725**	**36,669**	-	**85,301**	**2,236**	**66,618**	**50,942**	**300,240**
								300,240					

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2020

	Restricted Funds				
	MaPS	Universal Support	BBO	Wisbech CLLD	TOTAL
	£	£	£	£	£
Expenditure					
Staff Salaries & NI	68,350	115,706	905	817	185,778
Staff & Volunteer costs	4,605	5,503	27	24	10,159
Governance	-	-	-	-	0
Office	5,680	2,527		284	8,491
Premises	6,072	17,620	-		23,692
Other	-	-	104	-	104
Cross Charges	8,953	12,386	67	201	21,607
Reallocation of Contact Centre	10,650	-	-	-	10,650
Total Expenditure	**104,310**	**153,742**	**1,103**	**1,326**	**260,481**

6 Analysis of Expenditure on Charitable Activities
Year Ended 31 March 2020

	Unrestricted Funds									
	CENTRAL	CLAS	Clarion	Energy Advice Programme	Contact Centre	Ely General Fund	Fenland General Fund	Huntingdon General Fund	St Neots General Fund	TOTAL
	£	£	£	£	£	£	£	£	£	£
Expenditure										
Staff Salaries & NI	46,915	22,068	5,544	6,091	37,935	25,401	32,414	22,153	28,148	**226,669**
Staff & Volunteer costs	1,700	391	1	145	4,187	3,123	3,692	4,681	3,321	**21,241**
Governance	6,059	-	-	-	-	-	-	-	-	**6,059**
Office	15,651	5	-	-	2,905	3,633	3,206	7,709	7,498	**40,607**
Premises	35	-	816	-	6,288	3,174	14,341	5,881	6,299	**36,834**
Other	142	114	-	-	-	2,140	5,301	2,456	1,610	**11,763**
Cross Charges	(70,502)	2,130	681	645	12,130	8,552	12,613	5,699	6,445	**(21,607)**
Reallocation of Contact Centre	-	6,264	1,567	-	(62,645)	7,204	14,408	16,914	5,638	**(10,650)**
Total Expenditure	**-**	**30,972**	**8,609**	**6,881**	**800**	**53,227**	**85,975**	**65,493**	**58,959**	**310,916**
					310,916					

7. Net Income for the year	2021	2020
This is stated after charging:	£	£
Depreciation	-	200
Trustees Expenses	198	804
Auditors Remuneration	4,288	4,410
Operating Lease Payments - Buildings	46,188	46,086

During the year two Trustees (2020 two Trustees) were reimbursed for travel expenses.

Staff Costs and Numbers	2021	2020
	£	£
Wages & Salaries	400,970	380,001
Social Security Costs	26.072	25,273
Pension Costs	7,660	7,173
Total Emoluments Paid	434,702	412,447

The key management personnel of Rural Cambs Citizens Advice Bureau Ltd are the Trustees, Chief Officer and Chief Financial Officer for both financial years. The aggregate employment benefits, including employer's national insurance and pension contributions of the key management personnel of the charity were £77,672 (2020: £76,923).

No employee received remuneration in excess of £60,000.
The average monthly number of employees during the year analysed by function was as follows:

	2021	2020
Management and Administration	8	8
Charitable Activities	17	18
	25	26

8. Tangible Fixed Assets	FF & Equip	Computer Equip	Total 2021
	£	£	£
Cost			
As at 1 April 2020 & As at 31 March 2021	5,767	32,417	38,184
Depreciation			
As at 1 April 2020	5,767	32,417	38,184
Charge for the year	-	-	-
As at 31 March 2021	5,767	32,417	38,184
Net Book Value			
As at 31 March 2021	-	-	-
As at 31 March 2020	-	-	-

9.

	2021	2020
	£	£
Other Debtors	9,106	12,791
Prepayments	4,265	4,840
	13,371	17,631

10. **Cash at bank and in hand**

	2021	2020
	£	£
Cash at bank	209,416	134,230
Cash in Hand	670	1,909
	210,086	136,139

11. **Creditors**

	2021	2020
	£	£
Trade Creditors	1,123	2,913
Accruals	74,906	41,995
Social Security and Other Taxes	9,907	8,627
Income received in advance	24,209	10,827
	110,145	64,362

12. **Unrestricted Funds: movement in the year**

	Balance at 1 April 20	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 21
	£	£	£	£	£
Unrestricted Funds	89,408	324,770	(300,240)	(626)	113,312

	Balance at 1 April 19	Income	Expenditure	Transfers (to)/from Other Funds	Balance at 31 March 20
	£	£	£	£	£
Unrestricted Funds	56,364	343,689	(310,916)	271	89,408

13. Restricted Funds: movement in the year

	Balance at 1 April 20 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 21 £
Citizens Advice - MaPS	-	109,078	(109,130)	52	-
Citizens Advice _ Universal Support	-	157,650	(157,918)	268	-
CHS Group – Building Better Opportunities	-	(27)	-	27	-
Cambridgeshire Acre - Wisbech CLLD	-	2,377	(2,377)	-	-
Foodbank Project	-	18,020	(18,298)	278	-
National Lottery Community Fund – Coronavirus Debt Support	-	8,388	(8,389)	1	-
	-	295,486	(296,112)	626	

	Balance at 1 April 19 £	Income £	Expenditure £	Transfers (to)/from Other Funds £	Balance at 31 March 20 £
Citizens Advice - MaPS	-	104,252	(104,310	58	-
Citizens Advice – Universal Support	-	153,723	(153,742)	19	-
CHS Group –Building Better Opportunities	-	1,451	(1,103)	(348)	-
Cambridgeshire Acre - Wisbech CLLD	-	1,326	(1,326)	-	-
	-	260,752	(260,481)	(271)	-

13. Restricted Funds: movement in the year – Continued

Purpose of Restricted Funds

Citizens Advice - Money and Pensions Service (MaPs)
Money advice service works with partners to make debt advice easier and quicker to access and to improve standards and quality across the sector.

Citizens Advice - Universal Support
The Help to Claim service supports clients in the early stages of a Universal Credit claim, from application through to first claim. The advisors can help clients for example, to gather evidence for their application or help them to prepare for their first Jobcentre interview.

CHS Group - Building Better Opportunities (BBO)
Funded by the Lottery and the European Social Fund (ESF), this is a partnership project to build better opportunities for disadvantaged people across the Fenland area to deliver coaching and mentoring services to enable people to overcome financial issues, get on in life, and move towards the world of work.

Cambridgeshire Acre - Wisbech Community Led Local Development (CLLD)
Help into Work Project to support clients to move closer to a working environment by breaking down some of the barriers that have prevented them from seeking employment, training and education.

Foodbank Project
This two-year project is funded through Trussell Trust by Asda. CARC is working in partnership with Cambridgeshire foodbanks to tackle underlying causes of poverty by providing advice, casework and budgeting support for people accessing foodbanks. Our advisers provide intensive support and make a real difference to the lives of people accessing foodbanks – successfully reducing their need for foodbank support and developing resilience in their lives. We work across Cambridgeshire supporting beneficiaries of the foodbanks in Ely, March, Chatteris, Godmanchester, Ramsey and St Neots.

National Lottery Community Fund – Coronavirus Debt Support
The Coronavirus pandemic has resulted in an increased number of clients becoming financially disadvantaged and in urgent need of help and support in particular with regards to debt and potential rent arrears. The project is an extension of our current offer of debt advice and support. The project provided and additional debt specialist worker for 15 hours per week for a period of six months.

14. Net Assets By Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	13,371	-	13,371
Cash at Bank and in hand	210,086	-	210,086
Creditors	(110,145)	-	(110,145)
Net Assets	113,312	-	113,312

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible Fixed Assets	-	-	-
Debtors	17,631	-	17,631
Cash at Bank and in hand	136,139	-	136,139
Creditors	(64,362)	-	(64,362)
Net Assets	89,408	-	89,408

15. Post Balance Sheet Events

No post balance sheet events materially affect these financial statements.

16. Financial Commitments

At 31 March 2021 the charity had future minimum lease payments under non-cancellable operating leases as follows:

		2021	2020
Land & Buildings		£	£
Expiry date:	Up to one year	10,630	28,953
	Two to five years	-	9,797
	Over five years	-	-
		10,630	38,750

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

17. Reconciliation of net expenditure to net cash flow from operating activities

	2021	2020
	£	£
Net income for the year (as per the statement of financial activities)	23,904	33,044
Adjustments for:-		
Depreciation charges	-	200
(Increase)/Decrease in Debtors	4,260	1,963
Increase/(Decrease) in Creditors	45,783	20,629
Net cash used in operating activities	73,947	55,836

18. **Related party transactions**
There were no related party transactions during the year.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

Opinion

We have audited the financial statements of Rural Cambs Citizens Advice Bureau Ltd (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, Balance Sheet Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
• the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
• the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

• adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
• the financial statements are not in agreement with the accounting records and returns; or
• certain disclosures of trustees' remuneration specified by law are not made; or
• we have not received all the information and explanations we require for our audit; or
• the trustees' were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied

that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following: the nature of the industry and sector, control environment and business performance including the key drivers for remuneration; the Charity's own assessment of the risks that irregularities may occur either as a result of fraud or error; results of our enquiries of management; any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance; detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud.

In common with all audits under ISAs (UK) we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF RURAL CAMBS CITIZENS ADVICE BUREAU LTD

determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and tax legislation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Christopher Goad FCA (Senior Statutory Auditor)

For and on behalf of Stephenson Smart (East Anglia) Limited, Statutory Auditor
22-26 King Street

Kings Lynn
Norfolk
PE30 1HJ

30/09/2024.