



### **What is it?**

Ely Citizens Advice Bureau (CAB) is just one of many rural bureaux<sup>1</sup> across England which receives funding from the Financial Inclusion Fund (FIF). FIF was introduced in 2004, creating £120 million for the 2004-07 spending period.

Monitored by the Financial Inclusion Task Force, FIF is used to prioritise spending on three target areas: access to banking, provision of affordable credit and free face-to-face money advice. A total of £45 million has been allocated to free face to face debt advice, and has been split into 16 projects, 10 of which are led by the Citizens Advice Bureau. This includes the introduction of a number of case workers to each rural bureau to provide free face to face debt advice to rural residents which started in April 2006.

### **How does it work?**

Three rural districts in Cambridgeshire (East Cambridgeshire, Fenland and Huntingdonshire) together successfully put forward a bid to receive funding over two years for case workers to provide face to face debt advice to be based in Ely and Wisbech CABs. These workers spend time across five outreach points across rural Cambridgeshire: Ramsey, St Ives, March, Ely and Wisbech. Prior to this, each of the areas had either little or no provision of face to face debt advice from an impartial service provider.

### **What are the key features?**

- Access points work slightly differently according to local needs; however each provides one to one appointments and drop in sessions to provide debt advice.
- Clients at all stages of financial discomfort are advised, from those with concerns over payments to clear a one off loan, to those on the verge of eviction.
- CAB's recognised reputable quality and the emphasis surrounding face to face advice, rather than telephone or online support has been a key determinant of the strength of relationships built with clients.
- Marketing is informative and persuasive, emphasising that debt problems are widespread regardless of age and status. Methods include: articles and an agony aunt column in the local paper, radio interviews, and talks at local mothers union and over 60 groups.
- A support network for the advisors themselves is vital, aiding them to assist clients with the necessary social distance without losing the key basis of trust and support.

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<sup>1</sup> A rural bureau has the majority of its population (i.e. over 50%) living in rural areas.