



Leighton-Linslade and District
Citizens Advice Bureau

Annual Report
2007 – 2008

Company Number 5957866
Registered Charity Number 1117337

Leighton-Linslade Citizens Advice Bureau

Bossard House
West Street
Leighton Buzzard
LU7 1DA

Administration Line : 01525 374589

www.LeightonLinsladeCab.org.uk

Drop-In Callers

Monday, Tuesday, Thursday and Friday
10am – 1pm

Telephone Advice Line
01525 373878

Monday – Friday
10am – 1pm

Online Advice

www.LeightonLinsladeCab.org.uk

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The People

Our Volunteers

During 2007-2008 the following volunteers gave their services to the Bureau

Geoff Aitchison	Alison Harris	Ron Lane *
Stephen Alexander *	Melanie Harvey	Fran Mallord
Tony Bushell	Joan Heard	Jan Scobey
Diana Crook	Vernon Hince *	Sue Stott
Wallace Edwards *	Mary Holland	Mick Syme
Dawn Evans *	Angela Janes	Fiona Throssell
Lynn Graves	Angela Jeanes *	Edwina Turner
Pat Faulkner *	Norma Kempster *	

* Left during the year

Directors and Trustees

Chair (until June 2007)	Sue Pearson
Chair (from July 2007)	Paul Dickens
Vice Chair	Alan Knowles
Treasurer	Geoff Ball
Secretary	Amanda Smith
	Edith Griffith
	Jean Spier
	Jack Taylor
(until June 2007)	Carolyn Birch

Bureau Staff

Bureau Manager (until December 2007)	Barbara Brown
Bureau Manager (from January 2008)	David Wood
Deputy Manager (until September 2007)	Jane Dunn
Guidance Tutor	Ginny Hollas
Money Adviser (until August 2007)	Karen Banfield
Money Adviser (from September 2007)	Kate Cook
Money Adviser	Helen Ginty
Money Advice Administrator (until May 2007)	Sally Collins
Money Advice Administrator (from June 2007)	Mary Kemp

Directors' Report

Year Ending 31 March 2008

The directors present their report and accounts for the first 18 months of the company's existence, for the first six months of which it was dormant.

Status

Leighton Linslade and District Citizens Advice Bureau was incorporated on 5 October 2006 as a private company, limited by guarantee, and commenced operations on 1 April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and it is registered charity number 1117337.

The charitable company was established under a Memorandum of Association which established the objects and powers, and is governed under its Articles of Association. It is a member of the national association of citizens advice bureaux (Citizens Advice) and is subject to regular quality audits as part of its membership requirements

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity

The principal activity of the company in the period under review was that of carrying out the objects of the charity, being to promote any charitable purpose for the benefit of the community in Leighton Linslade and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report.

Mr G R Ball	Appointed 5 October 2006
Mrs S Pearson	Appointed 5 October 2006, Resigned 18 June 2007
Mrs E E Griffith	Appointed 2 April 2007
Mr A Knowles	Appointed 2 April 2007
Mr P M J Dickens	Appointed 2 April 2007
Mrs J Spier	Appointed 10 April 2007
Mr J Taylor	Appointed 10 April 2007
Mrs C J Birch	Appointed 11 April 2007, Resigned 18 June 2007
Miss A J Smith	Appointed 17 April 2007

Mrs S Pearson was chair of the company until her resignation from the board on 18 June 2007. Mr P M J Dickens was appointed chair on 12 July 2007.

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Bureau Manager, the Assistant Manager, and a representative of the volunteer work force. Management of day to day operations is vested in the Manager of the Bureau, who is assisted by a number of paid staff and volunteers. Mrs Barbara Brown was Manager of the Bureau until 31 December 2007. Mr David Wood was appointed Manager in January 2008.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31 March 2008 was 16.

Reporting Accountants : Everett Collins and Loosley
ECL House
Lake Street
Leighton Buzzard
Bedfordshire
LU7 1RT

Bankers : CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Review of Operations

On 1 April 2007 the bureau made a seamless transition from being an unincorporated charity to a company limited by guarantee, with trustees/directors, staff and volunteers continuing to serve the bureau and its clients in the Leighton Linlade and District area to the same exacting standards as before.

We have experienced a number of changes in all these areas during the year. Our Chair, Sue Pearson moved to Yorkshire, and her role was enthusiastically taken on by Paul Dickens. Barbara Brown who has managed the bureau with great skill and dedication for 18 years retired on 31 December 2007, and we were delighted to appoint David Wood to replace her. A number of other staff and volunteer changes have taken place during the year but our high quality service levels have been maintained through these changes.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills which they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting.

Financial Review

The accounts for the year ended 31 March 2008 are shown on pages 11-15.

For 2007-2008 the South Bedfordshire District Council was once more the main source of our funding with a core funding cash grant of £56,480 plus support in kind relating to our accommodation in Bossard House. We were very appreciative that we received an additional £10,000 to fund a potential shortfall in our budget.

Leighton-Linslade Town Council again provided a grant of £5,812 to support the Bureau. We also received a grant during the year of £5,000 from the Anglian Water Trust, the first year of a two year grant. We also had the benefit of the balance of £2,113 from the Bedfordshire Rural Communities Aspirations Fund grant given in the previous year to fund the training of people seeking to return to full employment.

Interest on our bank accounts and some generous donations added a further £6,950 to our funds and we also received £150 from HM Revenue and Customs for on-line filing of our PAYE returns and £100 for participating in a Citizens Advice survey. This additional income helped to offset the loss of the expired Community Fund grant (last year - £16,746) and meant that our total income for the year was down on the previous year by £8,979 or 8.4%

Expenditure in the year for the Bureau amounted to £90,429, a decrease of 4.9% on the previous year. The impact of salary inflation on our payroll costs was more than offset by a number of staff changes during the year which meant we were not fully staffed for a number of months. Our salary cost was therefore down by 7.6%. The net increase on all other expenses was less than 2%. This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £11,446. This was much better than we had originally forecast due to the additional grants and donations we received as noted above and has helped to put the charity in a stronger financial position in respect of its reserves but we still need to take action to address the reduced income and higher expenditure forecast for next year.

On 1 April 2007 the newly incorporated charity took over the assets and liabilities of the previous unincorporated charity. This was a General Fund of £29,339 a Capital Expenditure fund of £1,450, and the unspent portion of the Aspirations Fund at £2,113, giving a total of £32,902. Both the Capital Fund and the Aspirations Fund balances have been used up during the year and with an excess of income over expenditure during its first year of operations of £11,646, the General Fund at 31 March 2008 stood at £40,785, a much better position than had been forecast, due to the reasons outlined in the above report.

The outlook for the forthcoming year is less favourable. On the income side, at least £15,000 of the 2007-8 income represented once-off grants which are unlikely to be available in 2008-9. On the expenditure side we hope to be fully staffed for the whole of the year so that the savings in salaries made in 2007-8 should not be repeated. Therefore the Directors and management are exploring options to encourage regular charitable giving to the company to

help meet a forecast deficit for the year, as this would be much more preferable to reducing the scale of our activities.

The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2008 our reserves were on aim.

Our Reporting Accountants, Messrs. Everett Collins and Loosley, have kindly agreed to continue in office and we are indebted to them once again for their services which they have provided free of charge for many years.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

G R Ball
Hon. Treasurer

2 June 2008

Manager's Report

Year Ending 31 March 2008

This year saw considerable changes in the Bureau with a number of long-serving staff and volunteers leaving.

Barbara Brown retired as Manager in December and it is difficult to fully reflect the immense contribution she has made to the Bureau's development since its inception. After being part of the steering group in 1974 which established the Bureau, Barbara became an adviser in 1984 and Manager in 1989. Her enthusiasm, dedication and support have been critical to the Bureau's success.

Jane Dunn, Deputy Manager, moved on to new challenges providing money advice with another Bureau. Her knowledge and experience is missed.

Karen Banfield, our long-time money adviser, left in June but we are delighted that she will be returning to the Bureau in the new position of Advice Services Manager. Sally Collins, administrator for the Money Advice team, also left to take up a new position.

We welcomed Kate Cook, who had been a volunteer adviser, as our new Money Adviser and Mary Kemp as our new administrator. They joined Helen Ginty to continue the money advice service which in 2007-2008 took on 64 new multiple-debt clients as well as managing a large number of other on-going cases.

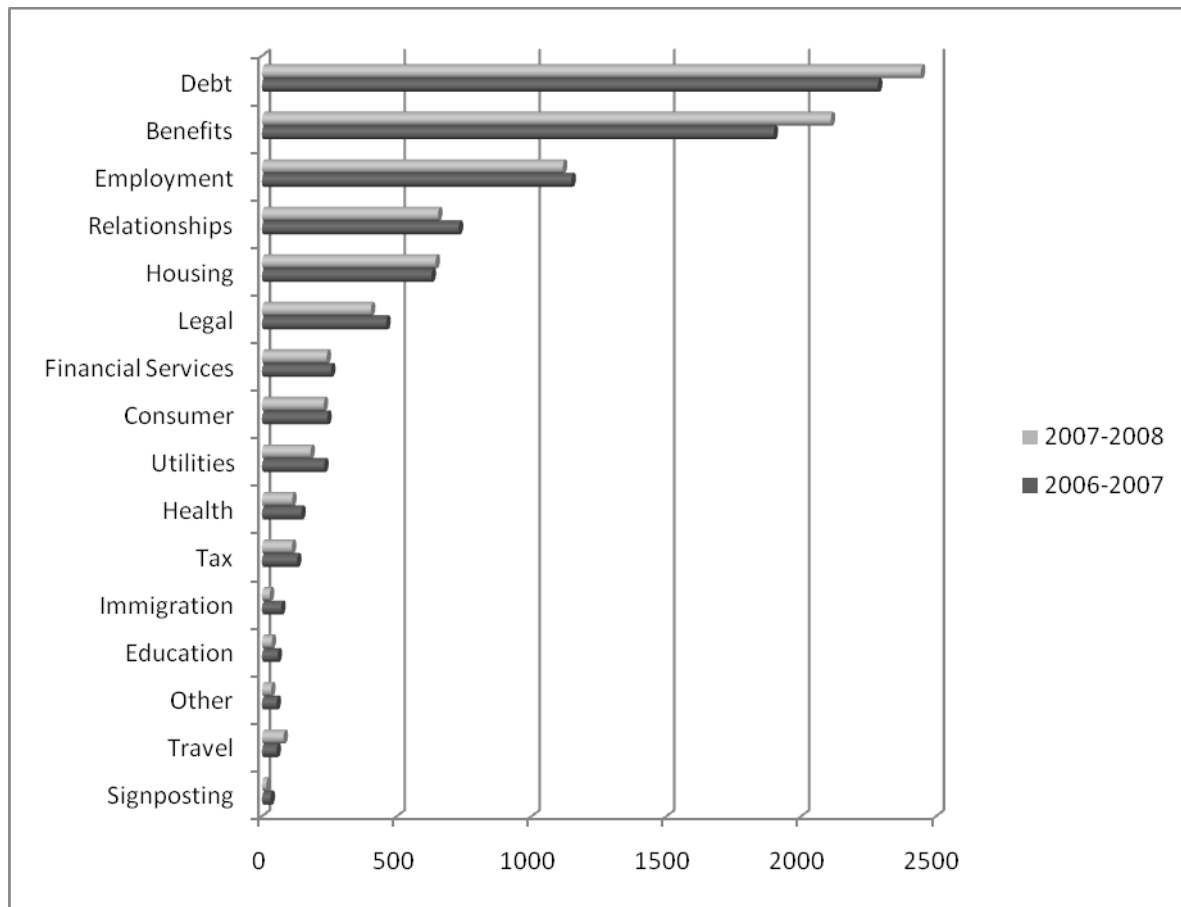
From the volunteer team, Angela Jeanes moved to start a new life in France and Wallace Edwards retired. Angela had championed Social Policy work within the Bureau and with her support we raised over 220 separate pieces of social policy evidence to Citizens Advice during the year. This achievement was described as "commendable" in our recent Citizens Advice audit.

The Bureau operations depend on the commitment of our volunteers and we have welcomed many new faces during the year who are now at various stages of their training. A recent "Open Day" has also attracted further volunteers who will be joining in the coming weeks.

The task of mentoring these volunteers through their training rests with our Guidance Tutor, Ginny Hollas. Her commitment and abilities were rightly reflected in the Citizens Advice audit which commented favourably on "the highly developed systems for initial and ongoing training".

The "ongoing" training is critical for all volunteers and staff. The Citizens Advice service is increasingly using eLearning facilities rather than classroom training and, while this offers more flexibility in its use, not everyone finds this a comfortable learning method. So we have partnered with the four other Bedfordshire Bureaux to develop and offer locally-based training courses in subject areas where there is a common demand.

Issues Handled by Social Policy Area



In terms of client issues handled during the year we saw a small increase in numbers with debt once again the largest. See chart above.

This year saw the launch of our website (www.LeightonLinsladeCab.org.uk) which offers clients the ability to submit an enquiry and receive a reply by email. This new communication channel means many people who are not able to come into the Bureau during our normal opening hours (eg because they are at work) are able to fully utilise our services and thus increases our overall accessibility. As our volunteer numbers increase then we hope to expand our drop-in and, particularly, our telephone service which has not been consistently available during the year.

As mentioned in the Directors' Report the coming year offers a number of financial challenges but the enthusiasm, commitment and loyalty of everyone involved with the Bureau gives a strong platform from which to face those challenges.

D M Wood
May 2008

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Period Ended 31 March 2008**

		<u>Unrestricted Funds</u>		<u>Restricted</u>	
		<u>General Reserve</u>	<u>Designated Capital</u>	<u>Aspirations Fund</u>	<u>TOTAL</u>
		£	£	£	£
Note					
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds :					
Grants	4	91,112			91,112
Donations		4,121			4,121
Voluntary Income Total		95,233			95,233
Investment income		2,829			2,829
Other incoming resources	4	250			250
Total incoming resources		98,312	-	-	98,312
Resources Expended					
Charitable activities					
Payroll	5	59,666		2,113	61,779
Support costs	4	27,200	1,450		28,650
Charitable activities total		86,866	1,450		90,429
Total resources expended		86,866	1,450		90,429
Net Incoming/(Outgoing) Resources		11,446	(1,450)	(2,113)	7,883
Transfer from unincorporated association		29,339	1,450	2,113	32,902
Balances carried forward at 31 March 2008		40,785	-	-	40,785

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET 31 March 2008

	Notes	£	£
FIXED ASSETS			
Tangible assets	6		1,796
CURRENT ASSETS			
Debtors	7	1,090	
Cash at bank and in hand		<u>37,949</u>	
		39,039	
CREDITORS			
Amounts falling due within one year	8	<u>50</u>	
NET CURRENT ASSETS			<u>38,989</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>40,785</u>
RESERVES			
Unrestricted funds :			
General reserve	9		40,785
Capital	9		-
Restricted funds	9		-
			<u>40,785</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the period ended 31 March 2008.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2008 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985

and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2007).

The financial statements were approved by the Board of Directors on 2 June 2008 and were signed on its behalf by:

P M J Dickens

G R Ball

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS for the Period Ended 31 March 2008

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007) and the Statement of Recommended Practice for Charities (revised 2005).

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office furniture and equipment -20% on cost

2. OPERATING SURPLUS

The operating surplus is stated after charging :

Depreciation – owned assets	£ 2,074
Director’s emoluments and other benefits etc	<u>-</u>

3. TAXATION

The company is a registered charity and is exempt from corporation tax.

4. INCOMING RESOURCES

Grants

South Bedfordshire District Council	£ 66,480
South Bedfordshire District Council – grant in kind	13,820
Leighton Linlade Town Council	5,812
Anglian Water Trust	5,000
	<u>91,112</u>

Rents and service charges are included in support costs and are covered by a grant in kind as part of the assistance from South Bedfordshire District Council.

Other incoming resources relate to Inland Revenue online filing rebate and to a payment for participation in a Citizens Advice survey.

5. STAFF COSTS

Salaries	£ 57,972
Social security costs	3,807
	<u>61,779</u>

The average monthly number of employees during the period was six.
No trustee received any remuneration or expenses during the period.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Period Ended 31 March 2008**

6. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
Transfer from unincorporated charity	15,477	15,477
Additions	535	535
Disposals	(4,296)	(4,296)
At 31 March 2008	<u>11,716</u>	<u>11,716</u>
DEPRECIATION		
Transfer from unincorporated charity	12,142	12,142
Charge for year	2,074	2,074
Eliminated on disposal	(4,296)	(4,296)
At 31 March 2008	<u>9,920</u>	<u>9,920</u>

7. DEBTORS : AMOUNTS FALLING DUE WITHIN ONE YEAR

Prepayments	<u>£ 1,090</u>
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8. CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR

Accrued charges	<u>£ 50</u>
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9. RESERVES

	General Reserve £	Capital Fund £	Restricted Fund £	Totals £
Transfer from unincorporated charity	29,339	1,450	2,113	32,902
Retained surplus (deficit) for period	11,446	(1,450)	(2,113)	7,883
At 31 March 2008	<u>40,785</u>	<u>-</u>	<u>-</u>	<u>40,785</u>

REPORT OF THE ACCOUNTANTS TO THE MEMBERS OF LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

We report on the accounts for the period ending 31 March 2008, set out on pages 11 to 14.

Respective responsibilities of directors and reporting accountants

As described on page 12 the company's directors are responsible for the preparation of the accounts, and they consider that the company is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

Basis of opinion

Our work was conducted in accordance with the Statement of Standards for Reporting Accountants, and so our procedures consisted of comparing the accounts with the accounting records kept by the company, and making such limited enquiries of the officers of the company as we considered necessary for the purpose of this report. These procedures provide only the assurance expressed in our opinion.

Opinion

In our opinion:

- the accounts are in agreement with the accounting records kept by the company under section 221 of the Companies Act 1985;
- having regard only to, and on the basis of, the information contained in those accounting records:
 - (i) the accounts have been drawn up in a manner consistent with the accounting requirements specified in section 249C(6) of the Act; and
 - (ii) the company satisfied the conditions for exemption from an audit of the accounts for the period specified in section 249A(4) of the Act as modified by section 249A(5) and did not, at any time within that year, fall within any of the categories of companies not entitled to the exemption specified in section 249B(1).

Everett Collins & Loosley
Chartered Accountants
ECL House
Lake Street
Leighton Buzzard
Bedfordshire
LU7 1RT

4 June 2008

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims :

- to provide the advice people need for the problems they face
- to improve the policies and practises that affect people's lives

