



Leighton-Linslade and District  
Citizens Advice Bureau

Annual Report  
2008 – 2009

Company Number 5957866  
Registered Charity Number 1117337

[www.LeightonLinsladeCab.org.uk](http://www.LeightonLinsladeCab.org.uk)

# Leighton-Linslade Citizens Advice Bureau

Bossard House  
West Street  
Leighton Buzzard  
LU7 1DA

Administration Line : 01525 374589

## Drop-In Callers

Monday – Friday  
10am – 1pm

Monday Only  
4.00pm – 6.30pm

## Telephone Advice Line 01525 373878

Monday – Friday  
10am – 1pm

Monday Only  
4.00pm – 6.30pm

## Online Advice

[www.LeightonLinsladeCab.org.uk](http://www.LeightonLinsladeCab.org.uk)

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# The People

## Our Volunteers

During 2008-2009 the following volunteers gave their services to the Bureau

Geoff Aitchison	Alison Harris *	Sue Stott
Cecilia Allen *	Melanie Harvey	Mick Syme
Claire Ball	Joan Heard	Patricia Thomas
Anna Botsford	Mary Holland	Fiona Throssell
Tony Bushell	Angela Janes	Janet Tipping
Laurence Cox-Smith *	Jill Latch	Rosemary Tolley
Diana Crook	Alison Lloyd	Tess Tunley
Trixie Dinn	Fran Mallord	Edwina Turner
Lynn Graves	Stephanie Nelkin	Barry Werner
David Gray	Jan Scobey	Susanna Winfield

\* Left during the year

## Directors and Trustees

Chair	Paul Dickens	
Vice Chair	Alan Knowles	
Treasurer	Geoff Ball	
Secretary	Amanda Smith	
Other Directors	Stephen Alexander	Jean Spier
	Wendy Cooper	Jack Taylor
	Edith Griffith	
In attendance (not Directors/Trustees)	Tony Bushell	(Volunteer Representative)
	Patricia Sadler	(LLTC)
	Brian Spurr	(SBDC)

## Bureau Staff

Bureau Manager	David Wood
Advice Services Manager	Karen Banfield
Guidance Tutor	Ginny Hollas
Money Adviser	Kate Cook
Money Adviser	Helen Ginty
Money Advice Administrator	Mary Kemp

**Independent Examiners :** ECL Howard Watson Smith LLP  
Chartered Accountants  
ECL House  
Lake Street  
Leighton Buzzard LU7 1RT

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

# Directors' Report

## Year Ending 31 March 2009

The directors present their report and accounts for the year ended 31 March 2009.

### Company 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 its objects and powers, and is governed under its Articles of Association. It is a member of the national association of citizens advice bureau (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 and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice Bureau in West Street, Leighton Buzzard. Citizens Advice Bureaux give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many, many such persons from Leighton Buzzard, Linslade and the surrounding villages receive such advice during the year and the company's activities are clearly to the public benefit.

We have appointed a Diversity Officer in order to help us monitor the service we give to the public and to ensure that everyone has equal access to our service.

More details of our activities and how they benefit the public are set out in other reports within this document.

### Directors and Trustees

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

Mr S P Alexander (Appointed 12 June 2008), Mr G R Ball, Mrs W J Cooper (Appointed 4 December 2008), Mr P M J Dickens, Mrs E E Griffith, Mr A Knowles, Miss A J Smith, Mrs J Spier, Mr J Taylor

## 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.

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 2009 was 22.

## 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.

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.

From 2009/2010 the Central Bedfordshire Local Authority will take over from South Beds and Mid Beds District Councils and will become the principal source of funding for the three Citizens Advice Bureaux which cover the area, Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three bureaux are working together to ensure that our services and our funding needs are well recognised by the new authority, who have undertaken to continue funding the three bureaux in 2009/2010 at the same level plus inflation as 2008/09.

Discussions have also taken place at board level between the three bureaux to examine whether a merger of the three bureaux would bring benefits in terms of service to the communities they serve. At this stage the Directors of Leighton Linlade CAB have determined that the interests of the clients and volunteers would be better served by the bureau remaining a separate entity, although sharing expertise and initiatives with the other bureaux remains a key part of our strategy.

## **Financial Review**

The accounts for the year ended 31 March 2009 are shown on the following pages.

For 2008/2009 South Bedfordshire District Council was once more the main source of our funding with a core funding cash grant of £57,890 plus support in

kind relating to our accommodation in Bossard House.

Leighton-Linslade Town Council again provided a grant of £7,000 to support the bureau. We also received a grant during the year of £5,150 from the Anglian Water Trust, the final year of a two year restricted fund grant.

Bedfordshire County Council made a grant of £2,500 to the Bureau to enable it to give additional money advice to clients in the first quarter of 2009 in view of the difficult economic circumstances. This project was late in starting and by the end of March £1,900 of the grant had been spent, and the balance was spent in April 2009. The National Citizens Advice have also agreed to make a grant to the Bureau of £6,253 to cover additional hours' opening between February 2009 and the end of March 2010. £1,594 of this grant was paid to the Bureau in February to cover the period to the end of May and £683 of this was spent in the year ending 31 March 2009. Both these grants have been treated as Restricted Funds.

Interest on our bank accounts and some generous donations added a further £6,544 to our funds and we also received £100 from HM Revenue and Customs for on-line filing of our PAYE returns. Total income for the year was down on the previous year by £3,284 or 3.3%

Expenditure in the year for the Bureau amounted to £93,495, an increase of 7.6% on the previous year. Salary costs represent 70% of the Bureau's expenditure, and these costs increased by 9.5% over the previous year. This was partly the impact of wage inflation but mainly as a result of the additional hours worked because of the additional funding received from Bedfordshire County Council and National Citizens Advice referred to above. The net increase on all other expenses was 3.4% largely due to inflation.

This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £22. This was much better than we had originally forecast due to the additional grants and donations we received as noted above and has helped the charity to maintain a reasonably strong financial position in respect of its reserves. We are however forecasting a deficit for the coming year and the trustees are taking action to find additional sources of funds to enable the bureau to maintain its current high level of service to the community.

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 2009 the level of our reserves was within the limits set by this policy.

Our Reporting Accountants, ECL Howard Watson Smith LLP, 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.

P M J Dickens  
Chairman

G R Ball  
Hon. Treasurer

28 May 2009

# Manager's Report

## Year Ending 31 March 2009

By David Wood

It has been a year of increases. More volunteers, longer opening hours and definitely more clients!

Year on year we saw the number of client enquiries increase by almost 20% but the rate of increase has been more dramatic recently as the effects of the economic climate begin to bite. In the last four months of the financial year our workload increased by about 45% compared to the same period in the previous year.

We have been fortunate that the number of volunteers has also grown during the year and this has allowed us to expand our opening hours. First we restored full five day a week opening for drop-in callers. Then, thanks to a grant from the Government funded Citizens Advice "Additional Hours of Advice (AHA) project, we were able to establish a late afternoon/early evening slot once per week.

This "out of working hours" approach and the growing use of our email advice service means we are becoming more accessible to more people. However we would like to ensure that all sections of the community can use our services and, subject to funding, we plan to undertake some work in the coming months to review the local community profile against our current client profile and identify any areas we appear not to be reaching.

The phrase "subject to funding" applies across all areas of our operation and we have been grateful for new funding to help address the impact of the economic downturn. This has included the AHA initiative mentioned above and money from Bedfordshire County Council.

However, as mentioned in the Directors' Report, we have also lost some funding and still face financial challenges in the coming year. We continue to seek new sources of funding.

The one aspect of the Bureau that does not diminish is the commitment and professionalism of our staff and volunteers. We have welcomed many new volunteers throughout the year and they have all become assets to the team.

Ginny Hollas, who has been our Guidance Tutor for the past five years, decided to step down from the role at the end of the financial year. Ginny has been responsible for the successful mentoring of a large number of volunteers from their first day until they receive their general adviser competence certificate. She has been an invaluable member of the management team. Her skills and knowledge are not being lost because she is remaining with the Bureau as a volunteer adviser.

Lynn Graves takes over the role of Guidance Tutor from 1 April. Lynn has had a career in education and has been a volunteer adviser at the Bureau for a number of years.

# Social Policy

By Karen Banfield

One of the key aims of the service is that of preventing future problems by highlighting injustices that have occurred in the past. Citizens Advice collects evidence of Bureau clients' issues and uses this to campaign for changes in national and local policies and services.

Our Bureau is part of the Herts and Beds Social Policy Group, which meets regularly to co-ordinate campaigns. It is currently gathering information on the extent of rent arrears and possession action from social landlords, throughout the two counties. This will then be used as the basis for a report to highlight good practices implemented in some areas, to lobby for change where others are dealing unfairly with their tenants.

The advisers within the Bureau gather evidence, using the EBef (Electronic Bureau Evidence Form) system, to report to Citizens Advice areas of unreasonable behaviour or practices their clients encounter.

We submitted 56 EBefs during the year.

On a local level, clients were unhappy with the system of claiming for a crisis loan. These small loans are available when someone's resources are completely depleted and money for food and utilities was needed. These situations often arise when clients were waiting for their main benefit claim (eg Jobseekers Allowance) to be finalised.

After ringing to make a claim it was no longer possible to collect the money locally but clients needed to visit both the Dunstable JobCentre and a Dunstable Post Office. Although the client could collect a travel warrant for a bus journey to Dunstable the whole process was complicated and very time-consuming for someone who was in desperate need of cash. It often meant it was not possible to get the money on the same day and particularly disadvantaged vulnerable people.

A meeting was held with the Manager of the local JobCentre. He agreed that the situation, which had arisen through staffing problems, was unsatisfactory. Once staff have been recruited and trained, he agreed to try to make crisis loan payments from the Leighton Buzzard JobCentre.

# Money Advice

By Kate Cook

A very busy year for the Money Advice team!

Government initiatives have recently kept us on our toes, and keeping up with legislation has been a challenge. Kate became an approved intermediary for Debt Relief Orders, which became available in April 2009. We have identified a number of clients who may be eligible for this new form of debt relief and have successfully processed the first application.

In January we received funding for additional hours for a three month period up to the end of the financial year which allowed us to handle a larger number of new clients.

We are hoping to maintain at least some of these extra hours thanks to Jane Dunn who returns to the Bureau from April as a volunteer money adviser. Jane, of course, worked at the Bureau for many years and, and more recently, has been a money adviser at Luton CAB.

Our clients' profile reflects the overall situation in the economy with loss of employment and cuts in working hours a familiar story. Self-employed clients in the building and related trades have been hit hard and many are taking on unfamiliar work in order to provide for their families.

The number of clients with mortgage and secured loan arrears has increased, with many on 'interest only' mortgages with no means of repaying the capital. Delays and confusion in processing applications for Jobseeker's Allowance and help with mortgage interest has been extremely worrying for clients and has involved a lot of follow up work by the team.

We currently have 105 "active" clients who are being handled by the Money Advice team, although that will have increased by the time you read this!

**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
for the Period Ended 31 March 2009**

		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>TOTAL</b>	<i>2008</i>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Note</b>					
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Incoming resources from generated funds :					
	4	79,140	9,244	88,384	<i>91,112</i>
		3,823	-	3,823	<i>4,121</i>
		82,963	9,244	92,207	<i>95,233</i>
		2,721	-	2,721	<i>2,829</i>
	4	100	-	100	<i>250</i>
<b>Total incoming resources</b>		<b>85,784</b>	<b>9,244</b>	<b>95,028</b>	<b><i>98,312</i></b>
<b>Resources Expended</b>					
Charitable activities					
	5	58,571	6,795	65,366	<i>61,779</i>
	5	27,191	938	28,129	<i>28,650</i>
		85,762	7,733	93,495	<i>90,429</i>
<b>Total resources expended</b>		<b>85,762</b>	<b>7,733</b>	<b>93,495</b>	<b><i>90,429</i></b>
<b>Net Income for the Year</b>		<b>22</b>	<b>1,511</b>	<b>1,533</b>	<b><i>7,883</i></b>
Balance brought forward		40,785	-	40,785	<i>32,902</i>
<b>Balances carried forward at 31 March 2009</b>		<b>40,807</b>	<b>1,511</b>	<b>42,318</b>	<b><i>40,785</i></b>

**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**BALANCE SHEET  
31 March 2009**

	Notes	31 March 09		31 March 08	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	6		1,081		1,796
<b>CURRENT ASSETS</b>					
Debtors	7	1,093		1,090	
Cash at bank and in hand		<u>40,204</u>		<u>37,949</u>	
		41,297		39,039	
<b>CREDITORS</b>					
Amounts falling due within one year	8	<u>60</u>		<u>50</u>	
<b>NET CURRENT ASSETS</b>			<u>41,237</u>		<u>38,989</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>42,318</u>		<u>40,785</u>
<b>RESERVES</b>					
Unrestricted funds :					
General reserve	9		40,807		40,785
Restricted funds	9		1,511		-
			<u>42,318</u>		<u>40,785</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31 March 2009.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2009 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 28 May 2009 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) and the Companies Act 2006.

#### 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 :	31 March 09	31 March 08
	£	£
Depreciation – owned assets	715	2,074
Director’s emoluments and other benefits etc	-	-

### 3. TAXATION

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

### 4. INCOMING RESOURCES

<b>Grants</b>	31 March 09	31 March 08
	£	£
South Bedfordshire District Council	57,890	66,480
South Bedfordshire District Council – grant in kind	14,250	13,820
Beds County Council – extra hours	2,500	-
Citizens Advice – additional hours funding	1,594	-
Leighton Linslade Town Council	7,000	5,812
Anglian Water Trust	5,150	5,000
	<u>88,384</u>	<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.

Funding from the Anglian Water Trust for money advice plus funding for additional opening hours, are restricted as to purpose and are kept in a Restricted Fund, covering related salary costs and overheads.

Other incoming resources relate to Inland Revenue online filing rebate.

### 5. CHARITABLE ACTIVITIES

31 March 09 31 March 08

#### (A) Staff Costs

	£	£
Salaries	61,386	57,972
Social security costs	3,980	3,807
	<u>65,366</u>	<u>61,779</u>

The average monthly number of employees during the period was six. (2008 : six).

**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Period Ended 31 March 2009**

**CHARITABLE ACTIVITIES**

31 March 09    31 March 08

**(B) Support Costs**

	£	£
Rents and service charges (covered by grant in kind)	14,250	13,820
Travel, training, telephone and information	7,406	5,926
Insurance, stationery, office expenses	5,134	6,513
Other overheads	1,339	2,391
	<u>28,129</u>	<u>28,650</u>

**6. TANGIBLE FIXED ASSETS**

	Office furniture and equipment £	Totals £
<b>COST</b>		
At 1 April 2008	11,716	11,716
At 31 March 2009	<u>11,716</u>	<u>11,716</u>
<b>DEPRECIATION</b>		
At 1 April 2008	9,920	9,920
Charge for year	715	715
At 31 March 2009	<u>10,635</u>	<u>10,635</u>
<b>NET BOOK VALUE</b>		
At 31 March 2009	<u>1,081</u>	<u>1,081</u>
At 31 March 2008	<u>1,796</u>	<u>1,796</u>

**7. DEBTORS : AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31 March 09 £	31 March 08 £
Prepayments	<u>1,093</u>	<u>1,090</u>

**8. CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31 March 09 £	31 March 08 £
Accrued charges	<u>60</u>	<u>50</u>

**9. RESERVES**

	General Reserve £	Restricted Funds £	Totals £
Balance brought forward	40,785	-	40,785
Retained surplus for period	22	1,511	1,533
At 31 March 2009	<u>40,807</u>	<u>1,511</u>	<u>42,318</u>

## **REPORT OF THE INDEPENDENT EXAMINERS TO THE MEMBERS OF LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

We report on the accounts for the period ending 31 March 2009, set out on pages 11 to 14.

### **Respective responsibilities of directors and independent examiners**

As described on page 12 the company's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is our responsibility:

- to examine the accounts under Section 43 of the 1993 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act) and
- to state whether particular matters have come to our attention.

### **Basis of opinion**

Our examination was conducted in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

### **Independent examiners' statement**

In connection with our examination, no matter has come to our attention

1. which gives us reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

2. to which, in our opinion, attention should be drawn in order to obtain a proper understanding of the accounts to be reached.

ECL Howard Watson Smith LLP  
Chartered Accountants  
ECL House  
Lake Street  
Leighton Buzzard  
LU7 1RT

28 May 2009

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

