



Leighton-Linslade and District
Citizens Advice Bureau

Annual Report
2009 – 2010

Company Number 5957866
Registered Charity Number 1117337

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

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The People

Our Volunteers

During 2009-2010 the following volunteers gave their services to the Bureau

Geoff Aitchison	Cheryl Gibbs	Alison Lloyd *	Fiona Throssell
Mark Alexander *	David Gray	Paul Long *	Janet Tipping *
Claire Ball	Melanie Harvey	Fran Mallord	Rosemary Tolley
Anna Botsford *	Joan Heard	Andrew Middleton	Tess Tunley
Gill Bulmer	Alex Hobbs	Jill Latch	Edwina Turner
Tony Bushell	Mary Holland	Alice Miller	Barry Werner
Ian Carleton	Ginny Hollas	Stephanie Nelkin *	Ann Whitfield
Liz Clinton	Angela Janes	Jan Scobey	Jo-Ann Wilson *
Diana Crook	Vitaliy Kharchenko	Sue Stott	Susanna Winfield
Trixie Dinn	Charlotte Kirkham *	Mick Syme	Maria Wright
Jane Dunn	Evgenia Leeming	Patricia Thomas	

* Left during the year

Directors and Trustees

Chair
Vice Chair
Treasurer
Secretary
Other Directors

Paul Dickens
Alan Knowles
Geoff Ball
Amanda Smith
Stephen Alexander
Sue Beckett
Wendy Cooper
Shané Francis-Myles
Edith Griffith
Neil Roberts
Jean Spier
Jack Taylor (until June 2009)

In attendance
(not Directors/Trustees)

Tony Bushell (Volunteer Representative)
Patricia Sadler (Leighton-Linslade Town Council)
Peter Snelling (Central Bedfordshire Council)
Brian Spurr (Central Bedfordshire Council)

Bureau Staff

Bureau Manager
Advice Services Manager
Guidance Tutor
Money Adviser
Money Adviser
Money Advice Administrator

David Wood
Karen Banfield
Lynn Graves
Kate Cook
Helen Ginty
Mary Kemp

Independent Examiner

D R Kerins FCCA, ECL Howard Watson Smith LLP
ECL House, Lake Street, Leighton Buzzard, LU7 7RT

Bankers

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ

Directors' Report

Year Ending 31 March 2010

The directors present their report and accounts for the year ended 31 March 2010.

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 the 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, Mr G R Ball, Mrs S T Beckett (appointed 19 July 2009), Mrs W J Cooper, Mr P M J Dickens, Mrs S Francis-Myles (appointed 15 October 2009), Mrs E E Griffith, Mr A Knowles, Mr N A Roberts (appointed 14 January 2010), Miss A J Smith, Mrs J Spier, Mr J Taylor (resigned 14 June 2009).

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Bureau 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. Mr David Wood has been the Manager since 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 2010 was 25.

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 new Central Bedfordshire Local Authority took over from South Beds and Mid Beds District Councils and became the principal source of funding for the three Citizens Advice Bureaux which cover the area, Dunstable, Leighton-Linslade 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 decided to continue funding the three Bureaux in 2010/11 at the same level as 2009/10. Sharing expertise with the other Bureaux covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other Bureaux on joint projects and initiatives as appropriate.

Financial Review

The accounts for year ended 31 March 2010 are shown on the following pages.

For 2009/10 Central Bedfordshire Council was the main source of our funding with a core cash grant of £59,337 plus supplementary grants of £3,000 in recognition of the additional workload on the Bureau as a result of the recession, and £7,500 to cover the rent of Bossard House which had previously been provided by South Beds District Council as a benefit in kind but is now charged to the Bureau. Central Bedfordshire also provided a once-off grant of £1,080 for car parking passes as the number of free parking spots outside Bossard House available to Bureau staff has been reduced. In addition to these grants covering the core activities of the Bureau, Central Bedfordshire also provided a specific once-off grant of £3,975 to pay for additional hours of money advice work from September 2009 to March 2010.

Leighton-Linslade Town Council again provided a grant of £7,700 to support the Bureau. 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 the balance of £600 was spent in the current financial year. National Citizens Advice have also agreed to make a grant to the Bureau of £6,250 to cover additional hours' opening between February 2009 and the end of March 2010. £683 of this was spent in the year ending 31 March 2009 and the balance of £5,567 was spent in the current year. Both these grants have been treated as Restricted Funds. National Citizens Advice have granted a further £3,800 to enable these additional hours of opening (on Monday evenings) to continue until November 2010.

Some generous grants and donations added a further £6,969 to our funds and our participation in training programmes and surveys also resulted in income of £1,560. We also received £75 from HM Revenue and Customs for on-line filing of our PAYE returns. Total income for the year at £97,514 was up on the previous year by £2,486 or 2.6%.

Expenditure in the year for the Bureau amounted to £95,170, an increase of 1.8% on the previous year. Salary costs represent 76% of the Bureau's expenditure, and our salary costs increased by 11% over the previous year. This was primarily because of the additional hours worked as a result of the additional funding received from Bedfordshire County Council and National Citizens Advice referred to above. The rent and service charge previously covered by benefit and kind has been replaced by cash expenditure on rent only of £7,500, for which, as reported above, Central Bedfordshire in 2009/10 gave the bureau a cash grant. All other expenses of running the Bureau came to £15,009, up 8% on the previous year, again reflecting increased opening hours and workload.

This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £2,344. This was a much better outcome than we had originally forecast due to the additional grants and donations we received as noted above. This 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. However the situation will be kept under review and if further income cannot be achieved in the early part of the coming year, action will need to be taken to cut costs, which can only be achieved by reducing the Bureau's opening hours.

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 2010 our reserves of £43,151 represented just over five months of expenditure.

Our Independent Examiners, 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 15 of the Companies Act 2006 relating to small companies.

P M J Dickens
Chairman

G R Ball
Hon. Treasurer

28 May 2010

Manager's Report

Year Ending 31 March 2010

By David Wood

Once again the demand for our services increased. We saw a 15% year on year increase in enquiries which followed a 20% increase in the previous year. About half of all enquiries relate to benefit issues and/or debt.

The Government funded Citizens Advice "Additional Hours of Advice" project allowed us to maintain our Monday evening slot and we exceeded our client number targets by 15%. The project has now been extended until the end of November 2010.

Our volunteer numbers again increased and, although funding prevented any further extension of our opening hours, we are able to have more advisers available during each session.

During the year we were one of a small number of Bureaux who participated in a pilot project called "Cashflow" which is designed to facilitate "self-help" for clients with debt issues.

Many creditors are reluctant to negotiate with clients who have not obtained help from an advice agency even though the client may be perfectly capable of preparing a financial statement and explaining their circumstances. With the "Cashflow" system the advice agency validates the client's financial statement but the client then deals directly with their creditors, who in turn agree to treat repayment offers made via "Cashflow" in the same way as if the offer had been made by the advice agency.

This empowers the client and also releases more time within our Bureau to handle cases where the client does not feel able to manage their own finances. The initial pilot has been a success and is now being rolled out nationally.

In addition to the Bureau advice sessions we have made a number of presentations to community groups, societies and employers about issues relevant to the particular group such as benefits. We have also distributed leaflets designed to highlight the fact that we are a Charity and that we depend on grants and donations.

Social Policy

By Karen Banfield

Issues of social injustice continue to be an area that the Bureau is interested in gathering information on and confronting if appropriate. The main mechanism for collecting data on client's experiences that are unlawful or unreasonable, is an Electronic Bureau Evidence Form (EBef) which is completed by the adviser.

The information is sent anonymously to Citizens Advice, who collate this with those sent from Bureaux across the country in order to challenge decision makers about policies and campaign for change. We have identified many

issues and submitted 51 EBefs, most frequently on actions creditors are taking that breach guidelines and are poor practice.

Money Adviser Kate Cook submitted an evidence form regarding Tax Credits, which was selected by Citizens Advice as "EBef of the month" in the monthly Social Policy Bulletin, as an excellent example of how to present the information as to what the issues were and how improvements could be made. Other EBef submissions also featured within the Social Policy Bulletin throughout the year.

Benefit claimants are often poorly treated and subject to maladministration. The Employment and Support Allowance benefit is available for those unable to work through illness or disability. The government's intention was for less people to be eligible to claim this money, compared to its predecessor Incapacity Benefit.

With the more stringent criteria, less people have been awarded the benefit than even the government expected, demonstrating that the assessment of individuals needs to be changed as too few are qualifying, despite being unfit to work. Advisers are already helping many clients appeal against decisions declining them benefit but are also now looking for the extra detail to submit EBefs.

We continue to attend the Herts and Beds Social Policy group meetings, where ideas are shared about how to be as effective as possible within the local area.

Money Advice

By Kate Cook

With more funding for additional hours from September 2009 to March 2010, and Jane Dunn's volunteer hours, we have been able to provide an extra 14 hours per week of advice for the last 6 months. This has had a positive impact on the amount of clients we have been able to take on and the breadth and depth of advice we have been able to provide to them.

We continue to see many self-employed clients who cannot find work, with many single clients struggling to survive on Job Seekers Allowance. This poses particular problems for those who rely on their car or van to find and attend work; they cannot afford to run a car, but without one they have difficulty finding work and cannot travel to work when it is offered to them.

We have recently started to see a worrying trend where clients have been sold inappropriate bank accounts with monthly fees, even when their sole income is benefits. We also continue to see creditors charging interest when clients are only able to afford to make token payments, with the result that their debt increases beyond their control.

Bankruptcy costs have just increased, pushing this form of debt relief out of reach of even more clients. However, the cheaper alternative of Debt Relief Orders (DROs) has proved to be a good option for some of our clients. We have now submitted 9 DROs, with more in the pipeline. One unexpected issue has been that clients who have a pension fund of more than £300 are ineligible for a DRO as it is classed as a realisable asset. This has prevented many clients

from applying, some of whom will not be able to benefit from their fund for many years. We have submitted detailed social policy evidence on this and are hopeful that the issue will be resolved by legislation early in the new session of parliament.

As a result of the increased number of clients, we need to ensure we are empowering existing clients effectively so that they do not need to return to the money advice team or the general advisers for further help.

We are therefore being more pro-active in providing clients with the tools they need to correspond with their creditors independently, on a long term basis. We are now signposting clients to other sources of help such as the AdviceGuide website, which has a financial statement generator and sample letters, and providing sample letters and statements to those who find using the internet difficult.

Training

By Lynn Graves

We continue to welcome volunteers from all walks of life and no specific skills or experience are required. However, volunteers need to be open-minded, non-judgemental and able to listen, learn and work in a team. This year we have been fortunate to have an increased number of very suitable applicants.

Training has been through the Certificate programme that was introduced by Citizens Advice in 2000 and offers a structured learning route to enable volunteers to achieve competence as a generalist adviser. The programme usually takes between 6 and 12 months to complete. We then offer further training as necessary in order to maintain a high quality service for our clients.

Since then the Citizens Advice service has evolved and, in order to respond to changes in the way bureaux are currently delivering the service, a new modular learning and development framework was introduced in April 2010.

The framework provides training routes for four distinct roles: generalist advisers, gateway assessors, receptionists and information assistants. This offers bureaux greater flexibility in the way they organise themselves to meet the needs of clients in their own locality.

We have decided to offer training in the dual role of gateway assessor and generalist adviser so that all our volunteers have the full range of skills to offer our clients. We believe this is the best way to meet the needs of our clients.

The training route consists of observation of qualified advisers, working through self-study packs, eLearning, a 3 day course run by Citizens Advice and further training courses.

Although trainees are supported by a Guidance Tutor, some of the most valuable learning takes place when they work alongside our more experienced volunteers. We are very grateful for the continued willingness of our volunteers, not only to take on this extra role, but to do it so enthusiastically and so well.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Period Ended 31 March 2010**

		Unrestricted Funds	Restricted Funds	TOTAL	<i>2009</i>
		£	£	£	£
Note					
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds :					
	4	78,617	8,631	87,248	88,384
		6,969	-	6,969	3,823
		85,586	8,631	94,217	92,207
		151	-	151	2,721
	4	1,635	-	1,635	100
Total incoming resources		87,372	8,631	96,003	95,028
Resources Expended					
Charitable activities					
	5	64,141	8,520	72,661	65,366
	5	20,887	1,622	22,509	28,129
		85,028	10,142	95,170	93,495
Total resources expended		85,028	10,142	95,170	93,495
Net Income for the Year		2,344	(1,511)	833	1,533
Balance brought forward		40,807	1,511	42,318	40,785
Balances carried forward at 31 March 2010		43,151	-	43,151	42,318

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2010**

	Notes	31 March 10		31 March 09	
		£	£	£	£
FIXED ASSETS					
Tangible assets	6		891		1,081
CURRENT ASSETS					
Debtors	7	1,106		1,093	
Cash at bank and in hand		<u>41,219</u>		<u>40,204</u>	
		42,325		41,297	
CREDITORS					
Amounts falling due within one year	8		65		60
NET CURRENT ASSETS			<u>42,260</u>		<u>41,237</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>43,151</u>		<u>42,318</u>
RESERVES					
Unrestricted funds :					
General reserve	9		43,151		40,807
Restricted funds	9		-		1,511
			<u>43,151</u>		<u>42,318</u>

For the year ended 31 March 2010 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with Section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Directors on 28 May 2010 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 2010

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 10	31 March 09
	£	£
Depreciation – owned assets	671	715
Director’s emoluments and other benefits etc	-	-
	<u> </u>	<u> </u>

3. TAXATION

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

4. INCOMING RESOURCES

Grants	31 March 10	31 March 09
	£	£
Central Bedfordshire Council (2009: South Beds DC)	62,337	57,890
Central Bedfordshire Council – supplementary grants	8,580	14,250
Central Bedfordshire Council – special grant for additional money advice	3,975	-
Beds County Council – extra hours money advice	-	2,500
Citizens Advice – additional hours funding	4,656	1,594
Leighton Linslade Town Council	7,700	7,000
Anglian Water Trust	-	5,150
	<u>87,248</u>	<u>88,384</u>

Funding from Central Bedfordshire Council for additional hours of money advice and from Citizens Advice 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 participation in training programmes and surveys and to the Inland Revenue online filing rebate.

5. CHARITABLE ACTIVITIES

31 March 10 31 March 09

(A) Staff Costs

	£	£
Salaries	68,149	61,386
Social security costs	4,512	3,980
	<u>72,661</u>	<u>65,366</u>

The average monthly number of employees during the period was six. (2009 : six).

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Period Ended 31 March 2010**

CHARITABLE ACTIVITIES

31 March 10 31 March 09

(B) Support Costs

	£	£
Rents (covered by additional grant)	7,500	14,250
Travel, training, telephone and information	7,803	7,406
Insurance, stationery, office expenses	5,482	5,134
Other overheads	1,724	1,339
	<hr/>	<hr/>
	22,509	28,129

6. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
At 1 April 2009	11,716	11,716
Additions	481	481
Disposals	(366)	(366)
At 31 March 2010	<hr/>	<hr/>
	11,831	11,831
DEPRECIATION		
At 1 April 2009	10,635	10,635
Charge for year	671	671
Written back on disposals	(366)	(366)
At 31 March 2010	<hr/>	<hr/>
	10,940	10,940
NET BOOK VALUE		
At 31 March 2010	<hr/>	<hr/>
	891	891
At 31 March 2009	<hr/>	<hr/>
	1,081	1,081

7. DEBTORS : AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 10	31 March 09
	£	£
Prepayments	<hr/>	<hr/>
	1,106	1,093

8. CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 10	31 March 09
	£	£
Accrued charges	<hr/>	<hr/>
	65	60

9. RESERVES

	General Reserve £	Restricted Funds £	Totals £
Balance brought forward	40,807	1,511	42,318
Retained surplus for period	2,344	(1,511)	833
At 31 March 2010	<hr/>	<hr/>	<hr/>
	43,151	-	43,151

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

We report on the accounts for the period ending 31 March 2010, set out on pages 11 to 14.

Respective responsibilities of trustees and examiner

The trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustee 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.

Having satisfied myself that the charity is not subject to an audit company law and is eligible for independent examination it is my responsibility to

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

Basis of independent examiner's statement

My examination was carried out 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 examiner's statement

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

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

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practise: Accounting and Reporting by Charities

have not been met; or

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

D R Kerins FCCA for and on behalf of
ECL Howard Watson Smith LLP
Chartered Accountants
ECL House
Lake Street
Leighton Buzzard
LU7 1RT

1 June 2010

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

