



Leighton-Linslade and District
Citizens Advice Bureau

Annual Report
2010 – 2011

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

Volunteers

Geoff Aitchison	Carol Doyle	Ginny Hollas	Patricia Thomas*
Naheen Ali	Jane Dunn*	Angela Janes*	Fiona Throssell
Joanne Austin	Monica Dyson*	Vitaliy Kharchenko*	Rosemary Tolley
Claire Ball	Cheryl Gibbs	Jill Latch	Dave Tubb
Gill Bulmer	Mary Gomm	Evgenia Leeming	Tess Tunley
Barbara Bunting	Ezra Grace	Ann Lynch	Edwina Turner
Tony Bushell	David Gray	Fran Mallord	Barry Werner
Ian Carleton	Mark Harrison	Andrew Middleton	Caroline Whitelegge
Liz Clinton	Melanie Harvey	Alice Miller	Ann Whitfield
Diana Crook	Joan Heard	Jan Scobey	Susanna Winfield
Trixie Dinn	Alex Hobbs*	Sue Stott	Maria Wright*
Tim Doody	Mary Holland	Mick Syme	

* Left during the year

Directors and Trustees

Chair	Paul Dickens
Vice Chair	Alan Knowles
Treasurer and Company Secretary	Geoff Ball
Other Directors	Stephen Alexander
	Sue Beckett
	Wendy Cooper
	Shané Francis-Myles (until June 2010)
	Edith Griffith
	Mark Lampard (from March 2011)
	Neil Roberts
	Amanda Smith (until July 2010)
	Jean Spier
In attendance (not Directors/Trustees)	Ginny Hollas (Volunteer Representative)
	Patricia Sadler (Leighton-Linslade Town Council)
	Peter Snelling (Central Bedfordshire Council)
	Brian Spurr (Central Bedfordshire Council)

Bureau Staff

Bureau Manager	David Wood
Advice Services Manager	Karen Banfield
Guidance Tutor	Lynn Graves
Money Adviser	Kate Cook
Money Adviser	Helen Ginty
Money Advice Administrator	Mary Kemp
Independent Examiner	D R Kerins FCCA, ECL Howard Watson Smith LLP 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 2011

The directors present their report and accounts for the year ended 31 March 2011.

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 a 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, Mrs W J Cooper, Mr P M J Dickens - Chair, Mrs S Francis-Myles (resigned 16 June 2010), Mrs E E Griffith, Mr A Knowles, Mr M B Lampard (appointed 18 March 2011), Mr N A Roberts, Miss A J Smith (resigned 15 July 2010), Mrs J Spier.

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. 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 2011 was 25.

Independent Examiner: D R Kerins FCCA, for ECL Howard Watson Smith LLP, 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

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 decided to continue funding the three Bureaux in 2010/11 at the same level as 2009/10. However this funding will be reduced by 5% in the year 2011/12. 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.

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 year ended 31 March 2011 are shown on the following pages.

For 2010/11 the Central Bedfordshire Council was the main source of our funding with a core funding cash grant of £67,917 which includes amounts to cover the rent of Bossard House and the provision of car parking spaces in the nearby public car park.

Leighton-Linslade Town Council again provided a grant of £7,000 to support the Bureau and have generously agreed to provide an additional one-off grant of £15,000 in the coming year to cover a forecast deficit arising from the cut in Central Bedfordshire Council funding and cost increases.

The National Citizens Advice also made a grant to the Bureau of £4,546 to cover additional hours' opening during the year. This was specifically used to enable the Bureau to open on Monday evenings and has been treated as a Restricted Fund. Although this funding has now ceased the trustees are keen to

continue this service to clients and the additional grant given by LLTC will enable this to be achieved.

Some generous grants and donations added a further £6,674 to our funds and our participation in training programmes resulted in income of £431, and bank interest added a further £376. Total income for the year at £86,944 was down on the previous year by £9,059 or 9.4%.

Expenditure in the year for the Bureau amounted to £91,489, a decrease of 3.9% on the previous year. Salary costs represent 78% of the Bureau's expenditure, and our salary costs reduced by 2.1% over the previous year. This was primarily because smaller grants were received in the year for additional hours compared with the previous year. All other expenses of running the Bureau came to £20,366, down 9.5% on the previous year.

This meant that we ended the year with an excess of expenditure over income on the General Fund for the year of £4,545. This level of reduction cannot be sustained and although as reported above LLTC have agreed the additional grant for 2011/12 which should enable us to break-even in the coming year, the trustees will continue to seek additional sources of funds to enable the service to be continued at least at the current levels in future years.

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 2011 our reserves of £38,606 represented approximately 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

23 May 2011

Manager's Report

By David Wood

After two years of significant growth we have seen a plateau in demand over the last few months. However our client and enquiry numbers remain 25% higher than three years ago.

We think it unlikely that there will be any decrease in the demand for our services and so the need to raise funds, as outlined in the Directors Report, becomes more important than ever. Despite our excellent relationship with both Central Bedfordshire Council and the town council, their financial situations will mean that reduction in our funding next year is almost inevitable. Based on our current expectations for 2012/13 it seems likely that we will have to find a further £20,000 from other sources if we are to avoid any reduction in the hours during which we can provide advice.

We continue to seek ways in which to extend our "reach". Over the past few months we have been running advice sessions in partnership with a local GP surgery, where the health professionals recommend our service where relevant to the client.

In the near future we also hope to begin a pilot project with advice sessions at the new "community house" that is opening on the Sandhills estate.

Both of these initiatives are initially running without new funding but we hope that if we can demonstrate their sustainability then additional monies may be forthcoming.

Our volunteer numbers have again increased during the year and the commitment and professionalism shown by them and all the other staff members is exceptional.

It was therefore very pleasing, shortly after the end of the financial year, to receive the results of our latest Citizens Advice Quality of Advice audit where we received an outright pass.

A further workload will fall on the team later this year when we implement the new national Citizens Advice case management system, used to document details of client visits etc. While we expect this new system to bring various benefits there will be a need to fit in additional training and implementation tasks without impacting the service we provide to our clients.

Social Policy

By Karen Banfield

Tackling injustice is a key aim of the CAB service and this is achieved through the work that Citizens Advice do with their campaigning and lobbying, using the information gathered by bureaux on client's situations. These case studies (EBefs) are reported anonymously to Citizens Advice who draw upon them as

evidence for why changes and improvements should be made. Bureaux also undertake social policy work at a local level.

At Leighton Linlade, as well as sending in EBefs, there have been two areas of local concern, that have been identified over the past few months. The first was the situation which occurred after a young person asked for help from the Council because they were homeless, but the appropriate assistance was not given. The Bureau spent a long time addressing the person's immediate needs and working with other local organisations to secure them access to money and accommodation. Meetings were then held with the local Council to try and identify where the processes had fallen down, with a view to trying to prevent future problems for individuals.

The second local area of work, was to look at the way that a firm of bailiffs were working, when collecting council tax arrears. For some time, Citizens Advice and the Local Government Association have worked together and developed a Collection of Council Tax Arrears Good Practice Protocol. Kate Cook, one of our Money Advisers, was involved in using this document to set up a meeting, not only with Central Bedfordshire Council, but including Mid Beds and Dunstable CABx and the bailiff firm acting for the Council. The meeting enabled the Council and the bailiffs to better understand the work of the CAB and vice versa. Agreement was reached about which goods should not be subjected to levying, as they were a basic household necessity, notably fridges and also that the Council would recall accounts from the bailiff, where clients were identified as vulnerable.

Money Advice

By Kate Cook

Unsurprisingly, it has been a particularly busy year for the Money Advice team.

Despite the range of self help tools available, there will always be clients who are unable to draw up financial statements and negotiate with creditors without our support. We are very fortunate to be able to help so many clients: this has come sharply into focus as we have seen other bureaux only take on clients where there is specific project funding available.

We continue to provide more self-help tools for those clients who are ready to deal with their creditors themselves. A handful of ex-clients have experienced further problems, which have led to the team intervening on their behalf, for example where interest applied to an account is more than the repayments made by the client.

The work of the Citizens Advice Creditor Liaison Officer has made corresponding with creditors a smoother task (albeit with some exceptions). His work has led to the provision of specific addresses and phone numbers for money advice agencies to use, and named contacts within some of the larger creditors for addressing complaints. Where communication with a creditor has broken down completely, we have provided detailed information for him so that he could follow up with the creditor concerned.

Debt Relief Orders (DROs) continue to be an attractive option for some clients, particularly those of retirement age or with long-term health problems. The issue of pension funds as an asset, which has prevented clients from applying for a DRO, has been resolved by legislation, and we are in the process of contacting those clients who can now apply.

We are seeing more referrals from the community mental health team at Crombie House, and hope to build on our relationship with them in the coming year.

The Insolvency Service have again increased the cost of bankruptcy, and court fees have increased again this year, making it even less affordable for those on low incomes to resolve their debt problems.

Training

By Lynn Graves

We are committed to equality of opportunity in recruitment and training and offer a warm welcome to every volunteer whatever their background. We are very fortunate that the supply of volunteers has continued unabated during the year

All our volunteer advisers train to certificate level. The CAB certificate in generalist advice work is equivalent to NVQ level 3 and takes about 250 hours to complete. Training consists of a combination of learning from written materials, training courses, eLearning and working alongside qualified advisers.

Citizens Advice fund and run courses for trainee and qualified advisers at various locations around the country, with our nearest centre being in Dunstable. Due to economic pressures this year, courses have been offered less frequently and even those that have been offered have not always run because of low numbers. This has resulted in our volunteers having to wait longer for courses and even have a booked place on a course cancelled. Some of our trainees have travelled to London or Cambridge in order to secure the training they need, resulting in increased expenses being incurred.

We have continued to liaise with Training Supervisors in other Bedfordshire Bureaux. Where we have identified a common need for further training for our advisers, we have organised and shared funding for its provision.

Once again, our thanks go to our experienced advisers who so willingly and ably support our trainees and share their expertise with them.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2011**

		Unrestricted Funds	Restricted Funds	TOTAL	<i>2010</i>
		£	£	£	£
Note					
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds :					
	4	74,917	4,546	79,463	87,248
		6,674	-	6,674	6,969
		81,591	4,546	86,137	94,217
		376	-	376	151
	4	431	-	431	1,635
Total incoming resources		82,398	4,546	86,944	96,003
Resources Expended					
Charitable activities					
	5	67,595	3,528	71,123	72,661
	5	18,902	1,018	19,920	22,087
		86,497	4,546	91,043	94,748
		94	-	94	-
		352	-	352	422
Total resources expended		86,943	4,546	91,489	95,170
Net Income for the Year		(4,545)	-	(4,545)	833
Balance brought forward		43,151	-	43,151	42,318
Balances carried forward at 31 March 2011		38,606	-	38,606	43,151

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2011**

	Notes	31 March 11		31 March 10	
		£	£	£	£
FIXED ASSETS					
Tangible assets	7		791		891
CURRENT ASSETS					
Debtors	8	2,875		1,106	
Cash at bank and in hand		<u>35,040</u>		<u>41,219</u>	
		37,915		42,325	
CREDITORS					
Amounts falling due within one year	9	100		65	
NET CURRENT ASSETS			<u>37,815</u>		<u>42,260</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>38,606</u>		<u>43,151</u>
RESERVES					
Unrestricted funds :					
General reserve	10		38,606		43,151
Restricted funds	10		-		-
			<u>38,606</u>		<u>43,151</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2011.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2011 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 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 in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 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 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 23 May 2011 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 Year Ended 31 March 2011

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 April 2008) and the Statement of Recommended Practice for Charities (revised 2005) and the Companies Act 2006.

Recognition of income and expenditure

Where amounts received or expenditure incurred covers a particular period, the income or expenditure has been spread over that period. Other income and expenditure is accounted for as received.

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 (DEFICIT)/SURPLUS

The operating deficit (2010 – operating surplus) is stated after charging:

	31 March 11	31 March 10
	£	£
Depreciation – owned assets	595	671
Director’s emoluments and other benefits etc	-	-
No trustee received any emoluments, benefits or expenses during the year		

3. TAXATION

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

4. INCOMING RESOURCES

Grants	31 March 11	31 March 10
	£	£
Central Bedfordshire Council – cash grant aid	67,917	62,337
Central Bedfordshire Council – supplementary grants	-	8,580
Central Bedfordshire Council – special grant for additional money advice	-	3,975
Citizens Advice – additional hours funding	4,546	4,656
Leighton Linslade Town Council	7,000	7,700
	<u>79,463</u>	<u>87,248</u>

Funding 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.

Donations include £4,000 from Wixamtree Trust. Other incoming resources relate to participation in training programmes.

5. CHARITABLE ACTIVITIES

31 March 11 31 March 10

(A) Staff Costs

	£	£
Salaries	66,682	68,149
Social security costs	4,441	4,512
	<u>71,123</u>	<u>72,661</u>

The average monthly number of employees during the period was six. (2010: six).

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Period Ended 31 March 2011**

CHARITABLE ACTIVITIES

31 March 11 31 March 10

(B) Support Costs

	£	£
Rent	5,770	7,500
Travel, training, telephone and information	7,854	7,803
Insurance, stationery, office expenses	4,885	5,364
Other overheads	1,411	1,420
	<hr/>	<hr/>
	19,920	22,087

6. OTHER COSTS

Governance costs include AGM costs, trustee indemnity insurance, trustee training expenses and Companies House filing fee.

7. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
At 1 April 2010	11,832	11,832
Additions	495	495
Disposals	(1,349)	(1,349)
At 31 March 2011	<hr/>	<hr/>
	10,978	10,978
DEPRECIATION		
At 1 April 2010	10,941	10,941
Charge for year	595	595
Written back on disposals	(1,349)	(1,349)
At 31 March 2011	<hr/>	<hr/>
	10,187	10,187
NET BOOK VALUE		
At 31 March 2011	<hr/>	<hr/>
	791	791
At 31 March 2010	<hr/>	<hr/>
	891	891

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 11	31 March 10
	£	£
Prepayments	<hr/>	<hr/>
	2,875	1,106

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 11	31 March 10
	£	£
Accrued charges	<hr/>	<hr/>
	100	65

10. RESERVES

	General Reserve £	Restricted Funds £	Totals £
Balance brought forward	43,151	-	43,151
Deficit for period	(4,545)	-	(4,545)
At 31 March 2011	<hr/>	<hr/>	<hr/>
	38,606	-	38,606

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

I report on the accounts for the period ending 31 March 2011 which are 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 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.

Having satisfied myself that the charity is not subject to an audit under 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 you as 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 Practice: 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 2011

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 practices that affect people's lives

