



Leighton-Linslade and District
Citizens Advice Bureau

Annual Report
2011 – 2012

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

1 April 2011 - 31 March 2012

Volunteers

Geoff Aitchison	Maggie Davidson	Jill Latch	Mick Syme
Naheen Ali	Trixie Dinn	Faisal Javed*	Ruth Thompson*
Dawn Arthur*	Tim Doody	Evgenia Leeming	Fiona Throssell
Joanne Austin	Carol Doyle*	Jane Luxton	Rosemary Tolley
Claire Ball	Cheryl Gibbs	Ann Lynch	Dave Tubb
Gill Bulmer*	Mary Gomm	Fran Mallord	Tess Tunley
Barbara Bunting*	Ezra Grace*	Stuart Martin	Edwina Turner
Tony Bushell	David Gray	Des McCarthy	Sharon Welch
Ian Carleton	Mark Harrison*	Andrew Middleton	Barry Werner
Liz Clinton	Melanie Harvey	Alice Miller*	Caroline Whitelegge
Dominic Cole	Joan Heard	Lynn Peverill	Ann Whitfield
Luke Corby-Owen	Mary Holland	Helen Pillatt	David Willingale*
Diana Crook	Ginny Hollas	Jan Scobey	Susanna Winfield
Karen Cursons	Ed Houghton	Sue Stott	Elizabeth Young

* 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 (until October 2011)
	Wendy Cooper (until March 2012)
	Edith Griffith
	Mark Lampard
	Neil Roberts
	Jean Spier
In attendance	David Bowater (Central Bedfordshire Council)
(not Directors/Trustees)	Rebecca Hayes-Stannard (Leighton-Linslade Town Council)
	Ginny Hollas (Volunteer Representative)
	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
Benefits Project Administrator	Melanie Harvey

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 2012

The directors present their report and accounts for the year ended 31 March 2012

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 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 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 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 (resigned 20 October 2011)
Mrs W J Cooper (resigned 22 March 2012)
Mr P M J Dickens - chair
Mrs E E Griffith
Mr A Knowles
Mr M B Lampard
Mr N A Roberts
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 2012 was 27.

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 that they might bring to the board. If accepted, their appointment is proposed and voted on at the next. Trustee Board meeting.

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 2009/10 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 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 decided to continue funding the three bureaux in 2010/11 at the same level as 2009/10. However this funding was reduced by 5% for the year 2011/12 and a further 5% reduction is anticipated for the coming year 2012/13. 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.

During the year the Bureau was requested by Central Bedfordshire to provide a series of Benefits Awareness courses for their staff and an ongoing help desk for them. The Bureau gained the contract to carry out this work for a year from September 2011. This has provided very welcome additional revenue for the Bureau and has made a significant contribution to our overheads. Leighton Linlade Town Council have also again been very generous in their support to the Bureau.

Financial Review

The accounts for the year ended 31 March 2012 are shown on the following pages.

For 2011/12 the Central Bedfordshire Council was the main source of our funding with a core funding cash grant of £64,521, which includes amounts to cover the rent of Bossard House and the provision of car parking space in the nearby public car park. The contract to provide the Benefits Awareness project is worth £39,700 and 50% of this has been taken into the 2011/12 accounts.

During the year, the local strategic partnership, Central Bedfordshire Together, offered to the Bureau a capital grant to replace our computer equipment. This was administered and paid for by Central Bedfordshire Council so that it has been treated in the accounts as a grant in kind to the value of the equipment supplied of £13,056. This grant will be released to the statement of financial activities over five years commencing in 2011/2012 to offset the depreciation charge on the equipment. The surplus equipment was given to other bureaux but this did result in an additional depreciation charge in 2011/2012 of £823.

Leighton-Linslade Town Council provided a grant of £22,322 to support the bureau. This included an additional once-off grant of £15,000 as stated in last year's report.

Some generous grants and donations added £7,705 to our funds and bank interest added a further £421. Excluding the donated computer equipment referred to above, total income for the year at £114,922 was up 32% on the previous year with the income from the Benefits Awareness project and the increased grant from LLTC more than offsetting the reduction in the CBC grant.

Expenditure in the year for the Bureau amounted to £106,381, an increase of 16% on the previous year. Salary costs represent 74% of the Bureau's expenditure, and our salary costs increased by 10.5% over the previous year. This was entirely due to the increase in paid hours needed to provide the benefits awareness project. Support costs also showed a large increase again primarily because of the additional costs associated with this project. This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £11,152.

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 2012 our reserves of £49,758 represented just over five months of planned 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

1 June 2012

Manager's Report

By David Wood

In a difficult financial climate it is pleasing that we have been able to maintain our service levels and take on new project work.

Our core general advice and specialist money advice services have continued to help almost 3,000 different people with around 10,000 different issues.

Our partnership with Bassett Road Surgery, where we offer fortnightly advice sessions, has allowed us to help vulnerable clients who might not otherwise have accessed our service. In some cases we have continued to work with the client over a period of time, helping with disability benefits.

During the year we started to offer appointments "on request" at the Sandhills Community House. Although there has only been a slow take-up, the first client we helped with a complaint subsequently received a compensation payment of £200 with which they were delighted.

A major new area for the Bureau has been our partnership with Children's Services at Central Bedfordshire Council. As part of their child poverty initiatives we are providing Benefits Awareness Training and Support to front-line staff across Central Bedfordshire. This project is being ably led by Karen Banfield and she explains more about the work on page 9.

Karen also provided training to debt advisers via the Bedfordshire Advice Forum. In partnership with the Voluntary & Community Action team at the Community House she has also started to offer benefits sessions for those returning to work.

Our volunteer team once again grew in numbers and Lynn Graves continues to expertly guide them through their training.

As always I would like to thank the volunteers, staff and Trustee Board for their dedication, hard work and support. It is a pleasure to work with all of them.

I would also like to congratulate Kate Cook who obtained her Certificate in Money Advice Practise, a qualification supported by the Institute of Money Advisers. This was a 12 week course covering all aspects of Money Advice including casework, client representation and social policy.

One objective that was not met in the past year was the introduction of the new Citizens Advice case management system, known as PETRA. We were due to go live in January but, during an earlier phase of the roll-out, other bureaux experienced various issues and the implementation was suspended until these problems could be resolved. We do not yet have a new implementation plan.

A further change in 2012 will be the re-location of the Job Centre into Bossard House. This will create a Community Hub with various agencies all located in the same place and allowing a better service to the public.

A Volunteer's View

By Sharon Welch

I began volunteering for CAB in September 2011. I was at a point in my life where I had spare time but not much to fill it. My responsibilities as a parent were changing as my son was attending pre-school for five mornings each week and I felt very much as though I was a wasted resource. Having tried to obtain a part time job to fit in with school hours, I chanced upon an article online which mentioned volunteering for the Citizens Advice Bureau. To be honest I was totally unaware of the role that volunteers have within Bureaux and had presumed that all staff were paid, so I was surprised to see that practically anyone could join CAB.

I had hoped by joining CAB that I would once again gain a sense of achievement that a job brings, whereby you feel that you have actually accomplished something and made a difference. To date I have worked with a fantastic team of people, all of whom have been very welcoming, which is such a refreshing change. The staff are both friendly and knowledgeable and I feel quite settled within the Bureau.

In terms of actually giving advice, there are such a wide range of clients and problems which need addressing that CAB is anything but dull. I have found the training to be comprehensive and the on-going support from David, Karen and Lynn has meant that I feel comfortable in seeking assistance where necessary.

I enjoy coming to the CAB to advise and assist clients in tackling their problems and I also like being a part of the great team we have here in Leighton-Linslade CAB. I just wish I had known about the role earlier!

Benefits Awareness Project

By Karen Banfield

We are very pleased to be working in partnership with the Children's Services team at Central Bedfordshire Council to address their mission of reducing child poverty.

It had been identified that many staff at the Council and those who worked in settings such as Children's Centres, dealt with families in need of advice about their benefit entitlement whether in or out of work. This information had not been readily available to these staff members and so we are delivering benefits training, introducing the system from scratch, through to illustrating what benefits could be available in particular situations.

With the help of Kate Cook a one day course was written, with exercises and examples to bring the information to life. Some of our own new trainees kindly acted as 'guinea pigs' to hear the first run of the course and give feedback.

We have now run 12 courses in various locations, including Dunstable, Bedford, Sandy and Leighton Buzzard, with more scheduled. They have been very well received and the feedback has shown how much this knowledge will help them engage better with families, ensuring they are getting their full benefit entitlements.

We are also providing on-going support to those who have attended the training by the provision of follow-up advice on our dedicated helpline. This is manned Monday to Friday 10am – 3pm and we can not only help with general questions, but do detailed calculations for a particular set of circumstances.

Having this facility not only helps provide the answer to a particular question, but also gives staff the confidence to engage in conversations with families, without the fear that they will be asked complex questions they cannot answer.

The most notable calculation done so far, was for a single parent with two children, who had previously been unaware that she was entitled to over £400 per month in tax credits.

Money Advice

By Kate Cook

The Money Advice team's aim is to support our most vulnerable clients who find themselves unable to cope with their debts. We negotiate with creditors to agree affordable repayment plans, advise on insolvency options, help clients to apply for charitable trust grants, process Debt Relief Orders on their behalf and, where resources allow, support clients in court for rent and mortgage arrears.

The past year has seen an increasing number of options available for clients seeking debt advice. Housing associations, mental health organisations and a variety of charities such as Age UK also offer debt advice. Add to this the resources now available for people to help themselves, such as the Citizens Advice 'AdviceGuide' website, CASHFLOW and the newly re-launched Money Advice Service, then there is a wealth of advice and support available.

This is a really positive development; however the drive to get people to seek help via internet or telephone services risks creating 'digital exclusion' for people who do not have the necessary confidence, skills, or resources to access these services. This means that the service we provide is crucial, for those vulnerable people who would otherwise fall through the net without the option of face to face debt advice.

42% of clients we have taken on this year declare themselves to have health problems. Money Advice clients with mental health difficulties often face the biggest challenges, trying to cope with their situation while struggling on benefit income, low wages and pressure from creditors. Their health problems are not always considered serious enough to warrant claiming additional benefits. They also find themselves unable to find suitable work.

Whilst the bureau continues to see many clients struggling with mortgage payments, clients who receive help from the Money Advice team are more likely to be in rent arrears (99% of Money Advice team clients are in rented accommodation). This reflects the fall in repossessions across the country. However, the Council of Mortgage Lenders expects repossessions to rise substantially this year, due to worsening unemployment and continuing pressures on the cost of living. As a third of our clients report their debt problems are due to unemployment and reduced hours, we may well see an increase in mortgage problems over the coming year.

The number of clients seeking Debt Relief Orders (DROs) continues to rise, however in some cases we have to seek alternative options as it becomes apparent that clients either do not meet the strict eligibility criteria, or cannot raise the £90 fee. We continue to take referrals for DROs from Dunstable and Mid-Beds bureaux.

We have set up a local Money Advice Working Together group for bureaux within Bedfordshire, which will provide us with an opportunity to share ideas, experiences and suggestions for best practice, and to share Social Policy concerns.

Training

By Lynn Graves

We are very fortunate to have had yet another year in which we have welcomed a steady intake of volunteers prepared to undertake the rigorous training that leads to a certificate as a qualified General Adviser.

Initial training consists of a combination of individual study, attendance on courses and observation of experienced advisers. It generally takes about a year to complete. Further courses provide a more in depth knowledge of the main enquiry areas.

This year has seen changes to employment law and a number of important changes to the benefits system, particularly housing benefit. Advisers need to be kept updated about these changes and this has been achieved in a variety of ways, including online training and regular staff meetings. In addition we have invited outside speakers to come and tell us about their work. This year we have welcomed:

- The Manager of Leighton Linlade Homeless Service, who also runs the local food bank
- The Manager of Kilgour Court, an accommodation facility owned by the charity 'Mayday Trust'
- A Senior Enforcement Officer for Central Bedfordshire Trading Standards

Social Policy

By Karen Banfield

As well as helping clients with their particular problems, the CAB service also aims to influence policymakers and organisations, to prevent injustice. Collecting information about the experiences our clients have, allow all bureaux to send anonymised details to Citizens Advice, who centrally collate this. They can see patterns of problems developing on a national scale and then have the evidence to challenge bad practices. There has been concern regarding the medical assessments being carried out for claimants of the benefit for those unable to work through illness or disability, Employment and Support Allowance (ESA). A new benefit for disabled people is planned for next year and will also involve assessments. Because of the feedback on problems with those currently done for ESA, the government have stated they will try and ensure they are not repeated when the new benefit is introduced. As well as our bureau submitting this kind of evidence, we also deal with matters on a local level.

Following the meeting that took place last year with Central Bedfordshire Council and their council tax department, there have been improvements to the way their appointed bailiffs, deal with debt collection. They have now ceased listing items that should not have been included for possible seizure, including fridge and freezers.

Since January 2012, the rules, allowing for payments to those requiring help with their rent from a private landlord, have changed for single people without children, under the age of 35. Previously, the starting point of the calculation for how much help a person could receive from housing benefit, was an allowance for a one bedroom property. This has now been reduced to an allowance for sharing a house with others. This means that a single person of that age will get much less help, even if their income is very low. Some help can be available from a fund held by the local authority for Discretionary Housing Payments to help in limited situations. A meeting is planned with Central Bedfordshire Council to discuss how these payments are allocated and also what help they can provide to support those looking for alternative private properties.

As members of the Herts and Beds social policy group, we participated in a survey covering both counties. Each bureau asked all the letting agents in the area they covered, a set of standard questions, aimed at exploring what properties they had available within the allowances set for someone needing help through housing benefit. We also asked what fees and deposits were involved as well as whether private landlords were willing to take on a tenant with a poor credit rating. The feedback across the whole area showed high fees required by the letting agents to assess applicants and a general unwillingness to let to someone in financial difficulty or needing to claim benefit. The only concession that the survey revealed, was that they would be willing to take on such tenants if a guarantor was available. The results of the survey were shared with Central Bedfordshire Council.

The Client's View

The Bureau regularly seeks feedback from our clients about the service they have received.

Some of the results from our latest survey showed that:

- 100% of clients using our general advice service were very happy or happy with the overall service they received.
- 100% of these clients would use the service again and 99% would recommend us to others.
- 27% of these clients would like us to open on a Saturday although 35% said that additional opening times would be of no benefit to them.
- 83% of our money advice case work clients said they are now able to better budget their spending.

Among the specific comments that clients made were:

- "Excellent service. Pleasant and reassuring advisers. Could not have got through my present problems without the help I have received."
- "I cannot think of any way you might improve your service. I was very pleased with the way you sorted out my problems."
- "The adviser was very understanding about my financial problems, and helped me sort out all the paperwork, even spoke/wrote to creditors for me. Furthermore, besides disability living allowance, I was also told I was entitled to ESA which I would not have known about if the adviser hadn't told me. All in all the service was exemplary."
- "CAB have been so kind and so helpful and so un-judgemental and efficient and practical. I suffer from Chronic Fatigue Syndrome and they have given me back my self-confidence, hope and courage. They are just so kind and nice! For the first time in my life I am really beginning to be able to budget and know how to deal with money. They are truly an amazing service. Without them my illness would be so much worse. I am now looking for part time work!"

Among the comments made by attendees on our Benefits Awareness Courses were:

- "Fantastic information given I will use it daily with parents."
- "I will be able to support distressed families who are struggling"

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2012**

		<u>Unrestricted</u> <u>General</u>	<u>Funds</u> <u>Capital</u>	<u>TOTAL</u>	<u>2011</u>
		£	£	£	£
Note					
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds :					
	4	106,693	13,056	119,749	79,463
		7,705	-	7,705	6,674
		114,398	13,056	127,454	86,137
		421	-	421	376
	4	103	-	103	431
Total incoming resources		114,922	13,056	127,978	86,944
Resources Expended					
Charitable activities					
	5	78,562	-	78,562	71,123
	5	24,926	2,611	27,537	19,920
		103,488	2,611	106,099	91,043
		-	-	-	94
		282	-	282	352
Total resources expended		103,770	2,611	106,381	91,489
Net Income/(Expenditure) for the Year		11,152	10,445	21,597	(4,545)
		38,606	-	38,606	43,151
Balances carried forward at 31 March 2012		49,758	10,445	60,203	38,606

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2012**

	Notes	31 March 12		31 March 11	
		£	£	£	£
FIXED ASSETS					
Tangible assets	7		10,445		791
CURRENT ASSETS					
Debtors	8	2,690		2,875	
Cash at bank and in hand		<u>72,301</u>		<u>35,040</u>	
		74,991		37,915	
CREDITORS					
Amounts falling due within one year	9	<u>25,233</u>		<u>100</u>	
NET CURRENT ASSETS			<u>49,758</u>		<u>37,815</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>60,203</u>		<u>38,606</u>
RESERVES					
Unrestricted funds :					
General reserve	10		49,758		38,606
Capital assets	10		10,445		-
			<u>60,203</u>		<u>38,606</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2012.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2012 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 1 June 2012 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 2012

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

Equipment passed to other bureaux during the year were fully depreciated to reflect the completion of their useful life to the Bureau. For other 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/(DEFICIT)

The operating surplus (2011 – operating deficit) 31 March 12 31 March 11
is stated after charging:

	£	£
Depreciation – owned assets	3,820	595
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 12	31 March 11
	£	£
Central Bedfordshire Council – cash grant aid	64,521	67,917
Central Bedfordshire Council – Benefits Awareness Project	19,850	-
Central Bedfordshire Together - Computers	13,056	-
Citizens Advice – additional hours funding	-	4,546
Leighton Linlade Town Council	22,322	7,000
	<u>119,749</u>	<u>79,463</u>

Funding has been received for the Benefits Awareness Project for 12 months ending 31 August 2012; funding for the period after 1 April 2012 has been treated as deferred income.

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

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Period Ended 31 March 2012**

5. CHARITABLE ACTIVITIES

31 March 12 31 March 11

(A) Staff Costs

	£	£
Salaries	73,668	66,682
Social security costs	4,894	4,441
	<u>78,562</u>	<u>71,123</u>

The average monthly number of employees during the period was seven.
(2011: six).

No employee earned in excess of £60,000 in the year.

(B) Support Costs

	£	£
Rent	7,500	5,770
Travel, training, telephone and information	9,250	7,854
Insurance, stationery, office expenses	9,676	4,885
Other overheads	1,111	1,411
	<u>27,537</u>	<u>19,920</u>

6. OTHER COSTS

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

7. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
At 1 April 2011	10,978	10,978
Additions	13,474	13,474
Disposals	(8,287)	(8,287)
At 31 March 2012	<u>16,165</u>	<u>16,165</u>
DEPRECIATION		
At 1 April 2011	10,187	10,187
Charge for year	3,820	3,820
Written back on disposals	(8,287)	(8,287)
At 31 March 2012	<u>5,720</u>	<u>5,720</u>
NET BOOK VALUE		
At 31 March 2012	<u>10,445</u>	<u>10,445</u>
At 31 March 2011	<u>791</u>	<u>791</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Period Ended 31 March 2012**

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 12	31 March 11
	£	£
Prepayments	2,690	2,875

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 12	31 March 11
	£	£
Deferred income grant	19,850	-
Creditors and accrued charges	185	100
Taxation and social security	5,198	-
	<u>25,233</u>	<u>100</u>

10. RESERVES

	General Reserve	Capital Asset Fund	Totals
	£	£	£
Balance brought forward	38,606	-	38,606
Surplus for period	11,152	10,445	21,597
At 31 March 2012	<u>49,758</u>	<u>10,445</u>	<u>60,203</u>
Represented by:			
Fixed assets	-	10,445	10,445
Net current assets	49,758	-	49,758
	<u>49,758</u>	<u>10,445</u>	<u>60,203</u>

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 2012 which are set out on pages 14 to 18.

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 144(2) of the Charities Act 2011 (the 2011 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 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act; 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

7 June 2012

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