



Leighton-Linslade and District Citizens Advice Bureau



Annual Report 2012 – 2013

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

10am – 1pm and 4pm – 6.30pm

Tuesday, Wednesday, Thursday

10am – 1pm and 2pm – 4pm

Friday

10am – 1pm

Telephone Advice Line

01525 373878

Available during “drop-in” hours above

Online Advice

www.LeightonLinsladeCab.org.uk

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The People

1 April 2012 - 31 March 2013

Volunteers

Geoff Aitchison	Julian Durrant	Joanna Majdecka	Fiona Throssell*
Naheen Ali*	Lesley Galloway	Fran Mallord	Anita Tiwari
Joanne Austin	Cheryl Gibbs	Stuart Martin	Rosemary Tolley
Claire Ball*	Mary Gomm	Des McCarthy	Dave Tubb
Tony Bushell*	David Gray	Andrew Middleton	Tess Tunley*
Ian Carleton	Melanie Harvey	Mary Muchiri	Edwina Turner
Liz Clinton	Joan Heard*	Alan Partridge	Nicola Waghorn
Dominic Cole	Mary Holland	Cheryl Partridge	Sharon Welch*
Luke Corby-Owen*	Ginny Hollas	Lynn Peverill*	Barry Werner
Rachel Cox	Ed Houghton*	Helen Pillatt	Caroline Whitelegge
Diana Crook	Mahmoud Kanayah	Jan Scobey	Ann Whitfield
Karen Cursons*	Jill Latch	Nigel Stockman	Lindsey Wilkins
Maggie Davidson	Evgenia Leeming*	Sue Stott	Susanna Winfield
Trixie Dinn	Jane Luxton	Mick Syme*	Elizabeth Young*
Tim Doody*	Ann Lynch	Laura Taylor	

* Left during the year

Directors and Trustees

Chair	Paul Dickens
Vice Chair	Alan Knowles
Treasurer and Company Secretary	Geoff Ball
Other Directors	Josephine Burt
	Edith Griffith
	Angus Murchie
	Lynda Murchie
	Banke Odunaike
	Neil Roberts
In attendance	David Bowater (Central Bedfordshire Council)
(not Directors/Trustees)	Ken Sharer (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 2013

The directors present their report and accounts for the year ended 31 March 2013.

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 (resigned 19 July 2012)

Mr G R Ball

Mrs J M Burt (appointed 19 July 2012)
Mr P M J Dickens - chair
Mrs E E Griffith
Mr A Knowles
Mr M B Lampard (resigned 10 January 2013)
Mr A R Murchie (appointed 18 October 2012)
Mrs L J E Murchie (appointed 18 October 2012)
Mrs O A Odunaike (appointed 19 July 2012)
Mr N A Roberts
Mrs J Spier (resigned 21 June 2012)

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Bureau Manager, representatives of local Councils and 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 2013 was 33.

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

Central Bedfordshire Council continues to be 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 Council. This funding was reduced by 5% in each of the years 2011/12 and 2012/13 but the Council has agreed to maintain the 2013/14 funding at the same level as 2012/13 for which the three bureaux are very grateful. 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.

Linslade Town Council has also again been very generous in their support to the Bureau and have filled the gap left by the reductions in the Central Bedfordshire grant.

During 2011 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 initially for a year from September 2011. This contract has subsequently been extended to the end of March 2014 and had provided very welcome additional revenue for the Bureau and has made a significant contribution to our overheads.

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. Training and familiarisation with the workings of the Bureau for new trustees is provided by a combination of meetings with the Manager and his staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the national Citizens Advice organisation.

Financial Review

The accounts for the year ended 31 March 2013 are shown on the following pages.

For 2012/13 the Central Bedfordshire Council was the main source of our funding with a core funding cash grant of £61,295, 5% lower than the previous year, which includes amounts to cover the rent of Bossard House and the provision of car parking space in the nearby public car park. The grant for 2013/14 has been agreed at the same figure. The contract to provide the Benefits Awareness project is worth £43,010 for this financial year and will also contribute £51,950 in 2013/14, which has been paid in advance.

Leighton-Linslade Town Council provided a grant of £15,000 to support the bureau and this grant will be repeated in 2013/14. Some generous grants and donations and other income added £8,094 to our funds and bank interest added a further £808.

Expenditure in the year for the Bureau amounted to £108,340, an increase of 2% on the previous year. Salary costs represent 77% of the Bureau's expenditure, and our salary costs increased by 6% over the previous year. This was primarily due to the increase in paid hours needed to provide the benefits awareness project. Support costs however fell by 10% helped by reduction in depreciation, insurance and office costs. This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £27,484.

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 2013 our reserves of £77,242 represented just over eight months of planned expenditure. Although this healthy position should be maintained through 2013/14 mainly due to the Benefits Awareness project, once this project is completed we will be operating at a deficit of at least £15,000 per annum unless alternative sources of income can be obtained.

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 2013

Manager's Report

By David Wood

Another year brought another increase in clients seen and helped. Benefits and debt continue to be the largest area of our work.

We do however deal with a wide range of issues and our client profile in the past year included people aged from 16 to 87; only 20% were unemployed.

During the year we were pleased to start new partnerships with two firms of solicitors, A.S.K. Legal LLP and Osborne, Morris and Morgan, who are offering pro-bono sessions to our clients on Family Law, Personal Injury and Medical Negligence.

The coming months will bring new challenges for local residents and our Bureau team. Widespread changes to the welfare benefits system have created a far greater complexity than ever before and a significant percentage of the local population will have less money than in the past. This is already causing a further increase in demand for our services.

We are therefore pleased that additional funding from Central Bedfordshire Council to help people deal with the impact of these changes will allow us to extend our opening times from June.

We are also working in partnership with other advice agencies in Central Bedfordshire to develop new ways of working together and make it simpler for residents to access the help and information they need.

This partnership, led by the Disability Resource Centre in Dunstable, has recently been successful in winning funds from the Advice Service Transition Fund. Over the next few months we will be part of a joint team developing new telephone and web access facilities together with improved referral processes.

As always, I end by thanking the dedicated team of volunteers, trustees and staff who make the Bureau both successful and a great place to work.

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 it, support clients in court for rent and mortgage arrears. *[This paragraph is the same as last year but is still true!]*

We have helped clients with a wide variety of issues this year, from rent and Council Tax arrears, to credit card debts, unpaid private medical bills, magistrate court fines and many unpaid parking tickets. We have clients from all age ranges, with a variety of family situations, the employed, unemployed and many who are unable to work through illness or disability.

The proportion of our clients who are particularly vulnerable has increased again this year, either due to complex mental health difficulties, language barriers or simply low levels of literacy. One of the first things we do, for all our clients, is to see whether we can identify any additional benefits they can claim; we have had some very pleasing outcomes this year. Often the benefit agencies themselves had failed to inform clients of their eligibility for extra help, despite having the relevant information on their own systems. We are also very fortunate that our funding arrangements allow us to continue to help these clients on a longer term basis, without the need to close cases quickly.

We have also managed to secure funds from SSAFA for several clients who are ex-service personnel to declare themselves insolvent, either through bankruptcy or a Debt Relief Order. Some of these clients have also benefitted from other support that SSAFA can provide, such as advice on housing options and relationship breakdown. Insolvency provides clients with a chance to start afresh, without the worry and stress of dealing with long term debts.

Although we are no longer taking referrals for Debt Relief Orders from other bureaux, we have a steady stream of clients coming direct to us wanting to apply, and on average we process one application per month. The Insolvency Service regularly issues revised guidance on the procedures we have to follow with clients, which makes this a challenging and time consuming area of advice.

In the coming year we expect to see the impact of Welfare Reform changes on our clients. With 90% of our casework clients being of working age, we are already seeing tight budgets being further stretched. Often clients cut back on food shopping in order to pay their Council Tax and rent. We have had some success with discretionary payments to help those affected by the under-occupancy charge, however the money available is limited and we do not know whether there will be sufficient funds to help everyone who needs it in the coming year.

A Volunteer's View

By Dominic Cole

Upon embarking on a two-year law degree I was struck by how little time I had to gain valid work experience so desired by law firms. After undertaking some work experience I realised that I was unlikely to get any client access and the problem solving which attracted me to law in the first place would remain elusive until I could convince a company to give me a job.

This was true until I came across volunteering at the Citizens Advice Bureau on a law student forum. Despite it being a well-known institution I have to admit that I knew very little about what the bureau actually did other than what could be inferred from the name.

A lot of research later and I felt ready for an interview. However I feel it has been working at the Leighton-Linslade CAB since January 2012 that has taught me the most about what the CAB does, and has contributed significantly to my skillset. From learning how to approach people from different cultures, to

writing succinctly and effectively, I feel working at the CAB has made me a stronger candidate in my applications for graduate schemes, and a more rounded person for everyday life.

It would not have been possible for me to complete such an extended amount of work experience without the flexibility and support of all the staff and volunteers at the bureau. Very few places would allow me to change the days I work, sometimes at short notice; and the on-going training given by David, Karen and Lynn is second to none. It really is something that I would recommend to others and feel although everyone gets something different from working at the CAB, all that work there benefit enormously; perhaps more so than the actual clients!

I very much enjoy working at the CAB, in particular the fact that anyone may walk through the door with any problem. Half an hour advising a client how to begin tackling their debts can be quickly followed by an hour discussing a consumer issue. A former company owner can precede a couple that have clearly had a heated discussion just before walking through the door. Whilst some problems are very simple and some extremely complex, I like tackling each and every problem and brainstorming possible solutions. It is a very rewarding experience to see client's progress through their problems, and feel that you are contributing to positive change in their lives, and I look forward to continuing to do so.

[Last year's contributor to A Volunteer's View, Sharon Welch, has gone on to full time employment]

Benefits Awareness Project

By Karen Banfield

This project has been running for a year and a half now. We work in partnership with Children's Services at Central Bedfordshire Council towards their goal of ending child poverty. It involves the Bureau providing help in two ways. The first is to deliver a one day training course to introduce the benefits system to those who deal with families as part of their day to day work. The training is intended to help those front line workers have a better understanding of what benefits and tax credits are available, so that they can help identify if families are not getting all of the financial help they are entitled to. It had been recognised by Children's Services that there was previously very little training available on the benefits system and because it is so complex, it was difficult for front line workers to know what families should be receiving.

As well as delivering the training course we provide the second form of help, in the shape of a dedicated helpline. This is staffed Monday to Friday from 10 am to 3pm and gives that follow-up support. We recognised early in the planning stage that although attending a course can help with learning a subject, it doesn't cover every situation a family might present to a front line worker. Having the helpline as a convenient source of help for technical questions and general guidance on claiming, has given those doing this work more confidence to get involved with families with regard to their benefits. We can also carry out detailed calculations to estimate entitlement either currently or if their

situation changed, for example to take up a job opportunity. We have seen a pattern of regular callers as well as new ones coming in all the time and are consistently told this service is very helpful.

We continue to receive very positive feedback on the courses. The project was initially for one year, but has been extended until March 2014. Since the first course was presented in November 2011, we have delivered 23 courses to 244 attendees.

With the welfare reform changes happening in 2013, Children's Services were keen for there to be further training on how families would be affected. A half day course was therefore written and is aimed at those who have already attended the full day course. The first of these update courses was presented in March, with three in total having been completed, delivering to 46 attendees. We are therefore delivering both one day and half day courses as well as responding to the queries coming through on the helpline.

Social Policy

By Karen Banfield

There are many different aspects to the work done by advisers. As well as helping clients with their problems, they also help identify where there is injustice and practices that could be improved, which could prevent others suffering from the same effects in the future. This identification process is anonymous and the information is sent to national Citizens Advice, who can spot emerging patterns of poor behaviour on the part of organisations. They can then arrange meetings to press for changes to be made or make complaints to regulatory bodies if necessary.

This year sees the biggest changes being made to the welfare benefit system in 60 years. National Citizens Advice have been working very closely with the Government whilst the regulations were being finalised, to point out problems that certain policies would have for claimants, if all their plans were introduced. There will be many people who will be worse off under the new system as a result of the Government's desire to reduce reliance on benefits and encourage people to find work or work more hours. Some responsibilities for deciding what help will be available, have been transferred from central Government to the local authorities. We took part in the consultation process when Central Bedfordshire Council considered what help to give with Council Tax, for those on a low income.

As with any change, there is often confusion over the eligibility rules. We have been attending meetings to understand the local provision in Central Bedfordshire and therefore make sure that our clients aren't missing out on help that they are entitled to. Several changes started happening in April, with less help to those of working age to pay council tax and less help with rent for those with social landlords who have, what the regulations deem, to be spare bedrooms.

We continue to be part of the Herts and Beds social policy group, sharing issues and suggestions for promoting improvements on a more local basis. We have also participated in national schemes run by Citizens Advice, including

providing information to clients to help them cut their energy costs. We are also giving opportunities to clients to contribute to a long term information gathering exercise on payday loans. Some payday loan companies have lost their consumer credit licenses after they failed to comply with the Office of Fair Trading's guidelines on good practice. Citizens Advice meet creditors and the OFT on a regular basis to give feedback from the evidence forms sent in by the individual bureaux about the practices experienced by their clients.

As mentioned in last year's annual report, there are unfortunately still concerns about the accuracy of the medical assessments being carried out for those applying for the sickness benefit, Employment and Support Allowance. We continue to complete evidence forms to send to Citizens Advice, to assist their ongoing campaign for improving the quality of these.

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 again been fortunate to have a steady flow of very suitable applicants.

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 of training to complete. The training consists of a combination of learning from written materials, training courses, eLearning and working alongside experienced advisers.

This year has seen the implementation of several changes to the benefits system as part of the Welfare Reform Act. Training has been provided to prepare all advisers about:

- Changes to Child Benefit depending on income
- Introduction of an under-occupation charge for social housing tenants
- Abolition of Council Tax Benefit and the introduction of Council Tax support administered by Local Authorities
- Community Care Grants and Crisis Loans replaced by provision of support by Local Authorities
- Introduction of an overall cap on Benefits
- Forthcoming introduction of Personal Independence Payments to replace Disability Living Allowance
- Introduction of Universal Credit(UC), currently planned for October, which will replace means-tested benefits and tax credits
- Plans to replace Budgeting Loans with advance payments of UC

In addition, advisers have also needed to learn about the marked reduction in the availability of civil legal aid and stricter rules about financial eligibility.

Although trainees are supported by a Training Supervisor, 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.

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:

- 99% 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.
- 40% of clients were aware of our email service but only 6% had used the service. 28% said they would never use the email service.
- 95% of our money advice case work clients said they are now able to better budget their spending and 90% said they were now able to better manage their financial affairs overall.

Among the specific comments that clients made were:

- "Most welcoming and friendly with an absolute wealth of knowledge and advice".
- "The adviser was helpful and professional. I am very pleased with the help I have received".
- "I believe that the CAB offer a very good service to people from all walks of life. The service provided by the CAB staff is excellent".
- "I was very pleased with the service. Staff were very helpful and reassuring and gave us time which is so important. They gave us peace of mind straight away and are always there to answer any questions we had".

Among the comments made by attendees on our new Welfare Reform training course were:

- "Very clear presentation with practical examples. Enjoyed the course."
- "Presenter really knew her stuff"

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2013**

	Notes	31 March 13		31 March 12	
		£	£	£	£
FIXED ASSETS					
Tangible assets	7		7,834		10,445
CURRENT ASSETS					
Debtors	8	2,728		2,690	
Cash at bank and in hand		<u>128,939</u>		<u>72,301</u>	
		131,667		74,991	
CREDITORS					
Amounts falling due within one year	9	<u>54,425</u>		<u>25,233</u>	
NET CURRENT ASSETS			<u>77,242</u>		<u>49,758</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>85,076</u>		<u>60,203</u>
RESERVES					
Unrestricted funds :					
General reserve	11		77,242		49,758
Capital assets	11		7,834		10,445
			<u>85,076</u>		<u>60,203</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2013.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2013 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 28 May 2013 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 2013

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.

Incoming resources

Where amounts received for a particular period, the income is spread over that period. Apart from this income is accounted for on a receivable basis.

Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

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

Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

2. OPERATING SURPLUS

The operating surplus is stated after charging:

	31 March 13	31 March 12
	£	£
Depreciation – owned assets	2,611	2,611
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 13	31 March 12
	£	£
Central Bedfordshire Council – cash grant aid	61,295	64,521
Central Bedfordshire Together - computers	-	13,056
Citizens Advice	660	-
Leighton Linslade Town Council	15,000	22,322
	<u>76,955</u>	<u>99,899</u>

Donations include £5,000 (2012: £4,000) from Wixamtree Trust.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2013**

Activities for generating funds

The Bureau has been awarded funding for a Benefits Awareness Training and Support project and an Income Drop project.

Other incoming resources relate to participation in training programmes.

5. CHARITABLE ACTIVITIES

31 March 13 31 March 12

Staff Costs

	£	£
Salaries	78,277	73,668
Social security costs	5,184	4,894
	<hr/>	<hr/>
	83,461	78,562

Support Costs

	£	£
Rent	7,500	7,500
Travel, training, telephone and information	8,025	9,250
Insurance, stationery, office expenses	7,640	9,676
Other overheads	1,549	1,111
	<hr/>	<hr/>
	108,175	106,099

The average monthly number of employees during the period was seven. (2012: seven). No employee earned in excess of £60,000 in the year.

6. OTHER COSTS

Governance costs include AGM costs, trustee indemnity insurance and Companies House filing fee. No charge is made by the Independent Examiner to the charity.

7. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
At 1 April 2012	16,165	16,165
At 31 March 2013	<hr/>	<hr/>
	16,165	16,165
DEPRECIATION		
At 1 April 2012	5,720	5,720
Charge for year	2,611	2,611
At 31 March 2013	<hr/>	<hr/>
	8,331	8,331
NET BOOK VALUE		
At 31 March 2013	<hr/>	<hr/>
	7,834	7,834
At 31 March 2012	<hr/>	<hr/>
	10,445	10,445

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 13	31 March 12
	£	£
Prepayments	2,728	2,690
	<hr/>	<hr/>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2013**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 13	31 March 12
	£	£
Deferred income grant	51,950	19,850
Creditors and accrued charges	865	185
Taxation and social security	1,610	5,198
	<hr/>	<hr/>
	54,425	25,233
	<hr/>	<hr/>

10. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	31 March 13	31 March 12
	£	£
Expiring:		
Within one year	1,875	1,875
Between one and five years	719	719
	<hr/>	<hr/>
	2,594	2,594
	<hr/>	<hr/>

11. RESERVES

	General Reserve	Designated Fund	Totals
	£	£	£
Balance brought forward	49,758	10,445	60,203
Surplus/(deficit) for period	27,484	(2,611)	24,873
	<hr/>	<hr/>	<hr/>
At 31 March 2013	77,242	7,834	85,076
Represented by:			
Fixed assets	-	7,834	7,834
Net current assets	77,242	-	77,242
	<hr/>	<hr/>	<hr/>
	77,242	7,834	85,076
	<hr/>	<hr/>	<hr/>

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 2013 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
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30 May 2013

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