



# Leighton-Linslade and District Citizens Advice Bureau



## Annual Report 2013 – 2014

Company Number 5957866  
Registered Charity Number 1117337

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

# Leighton-Linslade Citizens Advice Bureau

Bossard House  
West Street  
Leighton Buzzard  
LU7 1DA

Administration Line: 01525 374589

## Drop-In Callers

### **Monday**

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

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# The People

1 April 2013 - 31 March 2014

## Volunteers

Geoff Aitchison	Vimal Gopual	Stuart Martin	Gill Sulman *
Tony Bryant	David Gray *	Des McCarthy	Laura Taylor
Ian Carleton	Melanie Harvey	Linda Meredith	Anita Tiwari
Liz Clinton	Mary Holland	Andrew Middleton	Rosemary Tolley
Dominic Cole *	Ginny Hollas	Mary Muchiri *	Dave Tubb
Diane Correia *	Vanessa Jones	William Neal *	Edwina Turner
Rachel Cox *	Mahmoud Kanayah *	Alan Partridge *	Hugh Underwood
Diana Crook	Christina King	Cheryl Partridge *	Sunitha Verghis
Maggie Davidson	Ivy Kombo	Helen Pillatt	Nicola Waghorn *
Trixie Dinn	Jill Latch	Michelle Plummer	Barry Werner
Julian Durrant	Jane Luxton	Jan Scobey	Caroline Whitelegge
Lesley Galloway	Ann Lynch	Nigel Stockman *	Ann Whitfield
Cheryl Gibbs	Joanna Majdecka	Sue Stott	Lindsey Wilkins
Mary Gomm	Fran Mallord	Mick Syme	Susanna Winfield *

\* 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 (until January 2014)
	Angus Murchie
	Lynda Murchie
	Banke Odunaike (until October 2013)
	Katharine Reedy (from October 2013)
	Neil Roberts
In attendance	David Bowater (Central Bedfordshire Council)
(not Directors/Trustees)	Alan Brandham (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 2014

The directors present their report and accounts for the year ended 31 March 2014.

### **Company Status**

Leighton Linslade and District Citizens Advice Bureau was incorporated on 5 October 2006 as a private company, limited by guarantee, and commenced operations on 1 April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and it is registered charity number 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the national association of citizens advice bureau (Citizens Advice) and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

### **Principal Activity and public benefit**

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

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

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

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

### **Directors and Trustees**

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

Mr G R Ball  
Mrs J M Burt

Mr P M J Dickens - chair  
Mrs E E Griffith (resigned 28 January 2014)  
Mr A Knowles  
Mr A R Murchie  
Mrs L J E Murchie  
Mrs A O Odunaike (resigned 17 October 2013)  
Mrs K J Reedy (appointed 17 October 2013)  
Mr N A Roberts

## **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 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 2014 was 31

Independent Examiner: 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

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.

## **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 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 Council. This funding was reduced by 5% in each of the years 2011/12 and 2012/13, but the Council agreed to maintain the 2013/2014 funding at the same level as 2012/2013 for which the three bureaux are very grateful. In addition the Council provided a further £40,000 to be shared equally between the three bureaux to fund additional opening hours for 12 months from June 2013. 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.

Leighton 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 was subsequently extended to the end of March 2014 and has provided very welcome additional revenue for the Bureau and has made a significant contribution to our overheads. There will be some funding at a lower level for continuing this programme in the coming year.

## **Financial Review**

The accounts for the year ended 31 March 2014 are shown on the following pages.

For 2013/14 the Central Bedfordshire Council was the main source of our funding with a core funding cash grant of £61,295, the same level as 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 2014/15 has been agreed at the same figure. The contract to provide the Benefits Awareness project was worth £51,950 for this financial year and the additional hours funding contributed £11,111 in this financial year and will provide £2,222 (to the end of May 2014) in the coming year.

Leighton-Linslade Town Council provided a grant of £15,000 to support the bureau and this grant will be repeated in 2014/15.

Some generous grants and donations and other income added £7,682 to our funds and bank interest added a further £934.

Expenditure in the year for the Bureau amounted to £119,826, an increase of 11% on the previous year. Salary costs represent 77% of the Bureau's expenditure, and our salary costs increased by 11% over the previous year. This was primarily due to the increase in paid hours needed to provide the additional hours opening and this was covered by the additional grant referred to above. Support costs increased by 10% due to the additional opening hours and also increased training costs as a consequence of the additional number of volunteers in training.

This meant that we ended the year with an excess of income over expenditure on the General Fund for the year of £30,914.

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 2014 our reserves of £108,156 represented nearly eleven months of planned expenditure. However for 2014/15 we are forecasting to be operating at a deficit of nearly £24,000, unless additional sources of income can be obtained. We have a very active fundraising committee who are working hard to identify additional income. In the meantime the trustees have decided to continue to operate the extended operating hours during the rest of 2014 even though the funding for this ends at the end of May. A further review

of how long we can continue these extended hours whilst eating into our reserves will be made at the end of 2014.

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

4 June 2014

## Manager's Report

By David Wood

In the past year we helped more than 3,400 different people with over 11,000 issues. This meant a 13% increase in the number of times we were contacted.

Part of this increase was caused by the impact of "Welfare Reform", the government's action to overhaul the benefits system. While this did lead to many people suffering financial difficulties, a much wider impact was caused by administrative delays as the various government agencies struggled to cope with the changes.

Central Bedfordshire Council were quick to see the potential impact on local residents and we were pleased to receive additional funding that allowed us to increase our opening hours from June 2013.

We are a partner in a Lottery-funded project, "AdviceCentral", led by the Disability Resource Centre in Dunstable, the objective of which is to make it easier for residents across Central Bedfordshire to obtain relevant advice in a timely manner. This will include new telephone and web access facilities. The project has made good progress and we expect to roll-out initial systems later in 2014.

As 2013-14 ended Mary Kemp, our Money Advice team administrator for the past seven years, announced her intention to retire at the end of April. She will be missed and we thank her for her positive contribution to the work of the Bureau.

Finally a big thank you to all our volunteer advisers, volunteer trustees and staff who are a pleasure to work with and whose dedication makes the Bureau successful.



# Why Would You? - A Volunteer's View

By Ann Lynch

"Oh, I couldn't take all the misery and depression. How can you go home and forget about it?"

Well, to start with – it isn't all misery and depression. Sometimes you can confirm that the action someone is taking is the right one and support them in it, or make a quick phone call on their behalf which brings an instant result. Occasionally you can even surprise clients with a benefit or course of action they didn't know existed and clients can be so grateful for the smallest things. It can give you a huge lift.

When I retired from work four years ago I had small concerns of my own. How would I fill the time? How could I keep my mind active? Could I cope with learning new skills? I thought long and hard about different types of voluntary work and, having heard about the CAB from friends, decided to try that. From the initial interview it was clear that this was something that I could take at my own pace; fit it into my weekly schedule as a routine event or to suit me (yes, you can go on holiday whenever you like); and that I would be supported all the way by the management team, the training schedule and the amazing database of information that the CAB provides.

After six months of training I was ready to go. I was afraid of giving someone the wrong advice or not being able to hide my own prejudices (of course I have them too!), but I needn't have worried. When you are first in a room with a client, you don't need to judge or decide, just ask and listen. Before you give advice, you can look up the right things to say and discuss everything with the session supervisor to be sure that the options you suggest (and it's up to the client to decide what to do) are the best they can be.

Every day and every client is different. Regulations change and there's always something new, or a different aspect of the same old issues that will surprise you and keep you on your toes. You can choose to go on further training courses to build up your background knowledge and we even had the opportunity recently to sit in on County Court sessions to understand what happens to clients faced with some of the hardest lifetime events they have to go through.

The team at the Leighton Linlade CAB are not all alike. We have men and women from all walks of life: Students, retirees, people 'between jobs', different nationalities and ethnic backgrounds. You will always find like-minded people that you can 'wind down' with after a difficult interview. I genuinely look forward to coming into the bureau.

So, volunteering for me is just as much about getting something for myself as giving to other people. I'm not bored in retirement and I keep learning something new and meeting great people, whether clients or other volunteers. Yes, I do sometimes go home thinking about an unfortunate case during the day but this may result in a fresh idea which can be followed up the next time I'm in the CAB. If there's a problem caused by something obviously unfair in the system, then you have the opportunity to raise the issue nationally through

the CAB and maybe make a bigger difference. Mostly though, you remember the good things. The client that wanted to shake your hand when they left; the client that stopped crying and managed a smile by the end of the interview; the client that never comes back because they don't have a problem anymore.

Why wouldn't you do it?

*[Last year's contributor to A Volunteer's View, Dominic Cole, has obtained a paralegal role prior to taking up a Training Contract later in the year]*

## 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 100% would recommend us to others.
- 33% of clients were aware of our email service but only 3% had used the service. 13% said they would never use the email service.
- 91% of our money advice case work clients said they are now able to better budget their spending and 82% said they were now able to better manage their financial affairs overall.

Among the specific comments that clients made were:

- "Fantastic service. Very pleased with amount of information given and a friendly face too".
- "Your dedication and professionalism cannot be improved. I was thinking about suicide before I visited you".
- "Nothing was too much trouble. All the staff I've seen at CAB have been wonderful".
- "I cannot imagine what sort of emotional or financial stress I would be in without the help and support of CAB. I also would not have a home of my own and would still be living with relatives without your help".

# Social Policy

By Karen Banfield

The Citizens Advice Service has two aims. To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. This second aim is referred to as our social policy work.

Citizens Advice ask each bureau to send in anonymous evidence of injustice that they see their clients facing. These are known as Electronic Bureau Evidence Forms (eBefs) and we regularly send these through so that Citizens Advice can see patterns emerging. They have meetings with a variety of organisations to try and effect change, using the eBefs as evidence as to what is happening to their customers or service users.

We are part of the Herts and Beds Social Policy Group and meet every few months to discuss the issues that we are seeing in our local area and often undertake research. One such project was carried out in September 2013, when most of the bureaux in the group monitored the number of clients needing to access food banks. This produced worrying results regarding how many people were needing to resort to such a drastic option. The research also revealed that the majority were in difficulty because of a problem claiming an earnings replacement benefit, leaving them without money for even basic essentials.

We also meet regularly with the Jobcentre Plus and Central Bedfordshire Council to hear about the benefits they are processing and receive updates on any changes. It is also an opportunity for us to feedback to them the difficulties that we see our clients facing.

One such concern was the amount of doctors "fit notes" that were being lost at the DWP Basildon processing centre. This was a serious issue for claimants not well enough to work who were applying for Employment and Support Allowance. It meant that their money stopped being paid, even though they had made a valid claim and fulfilled all their obligations. A representative from Basildon came to visit us and discussed their procedures. He made the offer to have a senior person investigate where problems could not be easily resolved through the normal channels.

In conjunction with the other bureaux in Central Bedfordshire, we had a meeting with the newly appointed Revenues Manager at Central Bedfordshire Council. He was looking for our views of their draft fair debt collection policy, so we were able to point out areas of concern.

We have issued press releases to highlight how we can help with issues such as payday loans, problems arising from the recent benefit changes and about keeping control of money by cancelling continuous payment authorities. This last issue was widely misunderstood by banks who were wrongly advising customers. We wrote to each bank and building society in the town to update them on new guidance the Financial Services Authority had issued and offering to have a meeting to discuss these in more detail.

Trading Standards conducted a campaign in November 2013 called Check it-Don't Regret it, in relation to purchasing second hand cars. They had a faulty

car placed in one of the supermarket car parks with trainee mechanics from the local college on hand to point out what a potential purchaser should look out for. We assisted by being on a stand nearby, so that we could talk to the public about what to be wary of and to make them aware of the range of issues where Citizens Advice could help.

## 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 debt related hearings such as rent arrears and bankruptcy.

During the last year nearly 50% of our caseload has been made up of clients who want to apply for Debt Relief Orders. This option is more time consuming than, for example, setting up informal debt management plans for clients, so our resources are increasingly stretched. It can take anything from a few weeks to many months to get a client from the initial referral to a successful Debt Relief Order application. Often we advise on other more urgent issues, such as homelessness, benefit delays or bailiff action, which can take time to resolve. 15 clients have had Debt Relief Order applications approved in the last year, and we are currently working on a further 16 cases where clients have chosen this option.

As we expected this time last year, many of our clients have been adversely affected by the welfare reform changes, in particular the less generous Council Tax Support scheme and the under-occupancy charge. This increased pressure on clients' budgets, along with the increasing cost of food and utility bills and the 1% cap on benefit increases, means it is impossible for many clients to make more than 'token' payments against their debts. Clients such as these also cannot afford to declare themselves bankrupt (which would cost them up to £700), so they are trapped in their situation. If they do not fit the strict criteria for a Debt Relief Order, they are faced with the prospect of making small payments indefinitely, with no prospect of clearing their debts.

We have seen fewer clients with payday loans this year; however this continues to be a problem area with payday lenders often unresponsive and unwilling to negotiate with advice agencies. One client was recently told by a lender that it would be better for him to take out another loan to cover his debt, rather than talking to the CAB! We are, however, seeing more clients who have chosen another form of high cost credit, in the form of hire purchase agreements. We normally associate this type of credit with car finance; however we are now seeing clients using hire purchase to buy household goods such as beds and fridges. The APR on these agreements can be nearly 70%, however clients find it an attractive option as they can pay weekly, rather than having to find the money in advance. As the goods are not theirs until they have paid off the loan in full, they risk losing their essential items if they get into financial difficulties.

As we start the new financial year, the new bailiff regulations have just come into force. Whilst there are a lot of positives under the new scheme - e.g. a clearer fee structure and increased protection for household goods - we expect most of our clients with Council Tax debts to face increased costs when their cases are passed on to bailiff companies. There are also some uncertainties about how the regulations will be interpreted by bailiff companies, so we will be monitoring this carefully.

## Training

By Lynn Graves

We are very fortunate to have had 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.

The Citizens Advice certificate in generalist advice work is equivalent to NVQ level 3 and takes about 250 hours of learning to complete. Activities consist of a combination of written materials, attendance at training courses, eLearning and working alongside qualified advisers.

The main focus of further training for all staff and volunteers this year has been in the use of PETRA, the new Citizens Advice case recording system which stores all client records nationally. Initial training involved a core group of staff and volunteers attending one or more of a series of training days at Bedford. These 'experts' were then able to assist in the training of all potential users back in the bureau. A requirement for access to Petra is the completion of the Civil Service Information Assurance training leading to the award of a 'Protecting Information: level 1' certificate which all users now possess. This qualification needs to be updated annually. The bureau 'went live' on PETRA in October.

In order to keep advisers informed about new legislation and the continuing implementation of welfare reforms, a range of training has been provided, notably:

- Implementation of the Tribunal, Courts and Enforcement Act 2007 and its impact on the practices of Debt Enforcement Agencies
- Introduction of the ACAS early conciliation scheme prior to going to an Employment Tribunal
- Introduction of a requirement to apply for a mandatory reconsideration before appealing against Benefit decisions
- Further restrictions in eligibility for Legal Aid
- Changes to benefit rules for those coming from abroad
- Changes to arrangements for Child Support

We have also welcomed two guest speakers from outside agencies this year:

- Child Maintenance Options team
- Bedfordshire Community Drug and Alcohol Service

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 2014**

		<u>Unrestricted</u> General	<u>Funds</u> Designated	TOTAL	2013
		£	£	£	£
<b>Note</b>					
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Incoming resources from generated funds :					
	4	87,506	-	87,506	76,955
	4	6,943	-	6,943	6,744
		94,449	-	94,449	83,699
	4	52,106	-	52,106	48,010
		934	-	934	814
	4	639	-	639	690
<b>Total incoming resources</b>		148,128	-	148,128	133,213
<b>Resources Expended</b>					
	5	116,878	2,612	119,490	108,175
	6	336	-	336	165
<b>Total resources expended</b>		117,214	2,612	119,826	108,340
<b>Net Incoming Resources for the Year</b>		30,914	(2,612)	28,302	24,873
Balance brought forward		77,242	7,834	85,076	60,203
<b>Balances carried forward at 31 March 2013</b>		108,156	5,222	113,378	85,076

**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**BALANCE SHEET  
31 March 2014**

	Notes	31 March 14		31 March 13	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		5,222		7,834
<b>CURRENT ASSETS</b>					
Debtors	8	2,754		2,728	
Cash at bank and in hand		<u>110,504</u>		<u>128,939</u>	
		113,258		131,667	
<b>CREDITORS</b>					
Amounts falling due within one year	9	5,102		54,425	
<b>NET CURRENT ASSETS</b>			<u>108,156</u>		<u>77,242</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>113,378</u>		<u>85,076</u>
<b>RESERVES</b>					
Unrestricted funds :					
General reserve	11		108,156		77,242
Capital assets	11		5,222		7,834
			<u>113,378</u>		<u>85,076</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2014.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2014 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 4 June 2014 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 2014

### 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 14	31 March 13
	£	£
Depreciation – owned assets	2,612	2,611
Director's emoluments and other benefits etc	-	-

No trustee received any emoluments or benefits during the year (2013: none).  
Two trustees were paid travelling expenses totalling £33 (2013: none).

### 3. TAXATION

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

### 4. INCOMING RESOURCES

Grants	31 March 14	31 March 13
	£	£
Central Bedfordshire Council – cash grant aid	61,295	61,295
Central Bedfordshire Council - additional hours funding	11,111	-
Citizens Advice	100	660
Leighton Linlade Town Council	15,000	15,000
	<u>87,506</u>	<u>76,955</u>

Donations include £5,000 (2013: £5,000) from the Wixamtree Trust.



**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2014**

**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 14    31 March 13

**Staff Costs**

	£	£
Salaries	86,561	78,277
Social security costs	5,962	5,184
	<hr/>	<hr/>
	92,523	83,461

**Support Costs**

	£	£
Rent	7,500	7,500
Travel, training, telephone and information	9,275	8,025
Insurance, stationery, office expenses	8,688	7,640
Other overheads	1,504	1,549
	<hr/>	<hr/>
	119,490	108,175

The average monthly number of employees during the period was seven. (2013: seven). No employee earned in excess of £60,000 in the year. (2013: none).

**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 £
<b>COST</b>		
At 1 April 2013	16,165	16,165
At 31 March 2014	<hr/>	<hr/>
	16,165	16,165
<b>DEPRECIATION</b>		
At 1 April 2013	8,331	8,331
Charge for year	2,612	2,612
At 31 March 2014	<hr/>	<hr/>
	10,943	10,943
<b>NET BOOK VALUE</b>		
At 31 March 2014	<hr/>	<hr/>
	5,222	5,222
At 31 March 2013	<hr/>	<hr/>
	7,834	7,834

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

	31 March 14	31 March 13
	£	£
Prepayments	2,754	2,728
	<hr/>	<hr/>

**LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
for the Year Ended 31 March 2014**

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

	31 March 14	31 March 13
	£	£
Deferred income grant	2,222	51,950
Creditors and accrued charges	944	865
Taxation and social security	1,936	1,610
	<hr/>	<hr/>
	5,102	54,425
	<hr/>	<hr/>

**10. OPERATING LEASE COMMITMENTS**

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

	31 March 14	31 March 13
	£	£
Expiring:		
Within one year	2,354	1,875
Between one and five years	-	719
	<hr/>	<hr/>
	2,354	2,594
	<hr/>	<hr/>

**11. RESERVES**

	General Reserve	Designated Fund	Totals
	£	£	£
Balance brought forward	77,242	7,834	85,076
Surplus/(deficit) for period	30,914	(2,612)	28,302
At 31 March 2014	<hr/>	<hr/>	<hr/>
	108,156	5,222	113,378
<b>Represented by:</b>			
Fixed assets	-	5,222	5,222
Net current assets	108,156	-	108,156
	<hr/>	<hr/>	<hr/>
	108,156	5,222	113,378
	<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 2014 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

11 June 2014

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- to provide the advice people need for the problems they face
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