

**citizens
advice**

Citizens Advice Leighton-Linslade (CALL)



Annual Report 2014 – 2015 (40th Anniversary Year)

Leighton-Linslade and District Citizens Advice Bureau
Company Number 5957866
Registered Charity Number 1117337

www.LeightonLinsladeCab.org.uk

Citizens Advice Leighton-Linslade

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 2014 - 31 March 2015

Volunteers

Geoff Aitchison	Mary Gomm	Joanna Majdecka *	Sue Stott
Tony Bryant	Vimal Gopual	Fran Mallord	Mick Syme
Tony Bushell	Mary Holland	Stuart Martin	Laura Taylor
Ian Carleton	Ginny Hollas	Des McCarthy	Anita Tiwari *
James Cheshire	Sue Honey	Linda Meredith	Rosemary Tolley
Liz Clinton	Amanah Javed	Andrew Middleton	Dave Tubb
Victoria Coffey	Vanessa Jones	Jenny Monk	Edwina Turner
Diana Crook	Addy Kasi *	Liz Morgan *	Hugh Underwood
Maggie Davidson	Christina King	Sean Palmer *	Sneh Vaswani
Trixie Dinn	Ivy Kombo *	Daniel Pearson	Sunitha Verghis
Julian Durrant	Jill Latch	Helen Pillatt	Barry Werner
Christopher Falconer *	Jane Luxton	Michelle Plummer	Caroline Whitelegge
Leona Fawcett *	Ann Lynch	Jan Scobey	Ann Whitfield
Lesley Galloway	Sue Maggiorelli *	Denise Sillick *	Lindsey Wilkins
Cheryl Gibbs			David Woodall *

* Left during the year

Directors and Trustees

Chair	Paul Dickens	(until January 2015)
	Graham Dinn	(from January 2015)
Treasurer and Company Secretary	Geoff Ball	(until June 2014)
	(but remained Company Secretary until March 2015)	
	Rosemary Carleton	(from March 2015)
Other Directors	Josephine Burt	(until September 2014)
	Graham Dinn	(from June 2014 – Chair Jan 2015)
	Eryl Hardman	(from October 2014)
	Alan Knowles	(until July 2014)
	Angus Murchie	(until August 2014)
	Lynda Murchie	(until August 2014)
	Katharine Reedy	
	Neil Roberts	
	Paul Targett	(from August 2014)
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	
Bureau Administrator	Melanie Harvey	
Money Advice Administrator	Mary Kemp	(until April 2014)

Independent Examiner

D R Kerins FCCA, ECL Howard Watson Smith LLP
ECL House, Lake Street, Leighton Buzzard, LU7 1RT
CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ

Bankers

Chair's Report

By Graham Dinn

As the incoming Chair, my first task is to thank the previous Chair, Paul Dickens, for his just over seven years' commitment to Citizens Advice Leighton-Linslade (CALL). Paul stepped down in January 2015 and was responsible for overseeing the steady expansion and improvement of the service.

Our thanks also go to Geoff Ball who withdrew as the Treasurer and Company Secretary in March 2015 following years of dedication and hard work.

There have been other significant changes to the membership of the Trustee Board with four members deciding not to continue and three new members joining the board. Another potential new board member has been recruited pending the outcome of the AGM in July 2015.

Following the May 2015 elections, there has been a change in the representation from Leighton-Linslade Town Council. Councillor Alan Brandham has a new role and we would like to thank him for his past support over the years. Councillors Brian Spurr and David Bowater are continuing as our Central Bedfordshire Council representatives and we look forward to their involvement along with the two new Leighton-Linslade Town Council representatives, Councillors Karen Cursons and Richard Dennison.

Currently the national Citizens Advice organisation is undergoing major structural changes in relation to the performance and quality framework, sanctions process and the terms of membership. This has also included rebranding which has dropped the word "Bureau". From June 2015 the operating name of Leighton-Linslade Citizens Advice Bureau has become Citizens Advice Leighton-Linslade (CALL).

The two main sources of funding are Central Bedfordshire Council and Leighton-Linslade Town Council. We are extremely grateful for their valued and critical contribution to ensure the continuation of this local service. There continues to be pressure on our funding demands and we are running a deficit budget again this year. We have placed a high priority on fundraising activities.

2015 is a momentous year for this local service as we will be celebrating our 40th anniversary, with a main event planned at The Library Theatre for the 23rd October 2015. Many thanks go to all the members of the subcommittee, in particular Caroline Whitelegge, who has been responsible for most of the organisation and also Melanie Harvey.

I would like to thank and commend all the CALL staff (David, Karen, Kate, Melanie, Lynn and Helen) for their continuing dedication and hard work. And finally, our gratitude and thanks go to the volunteers, without whom none of this would be possible.

Manager's Report

By David Wood

In the past year we helped more than 3,800 different people. This was a 10% increase on the previous year which in turn was a 13% increase on 2012/13.

This steep rise in demand has predominantly been caused by the impact of "Welfare Reform", the government's action to overhaul the benefits system. Although, we are now seeing a flattening in demand for our services, the next wave of changes, which will include Universal Credit, is likely to mean a new increase later in the year.

Central Bedfordshire Council continue to monitor the impact on local residents and we provide regular input to their Welfare Reform board. We are grateful that their additional funding that allowed us to increase our opening hours two years ago has again been renewed. We also thank Leighton-Linslade Town Council for their vital financial support.

We are fortunate in Central Bedfordshire that there is a high recognition of the value of free, independent advice. Following the development of an Advice Strategy a few years ago, an Advice Planning Board (APB) was formed and this is made up of representatives from the statutory and voluntary sector. Its remit is to ensure that advice needs are being met in an effective way. Currently I am the Chair of the APB and we are in the process of reviewing and refreshing the Advice Strategy.

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. The project has made good progress and launched new services in March 2015.

There is now a telephone and website service available to all Central Bedfordshire residents which will provide initial information and signposting support but will also ensure clients are referred to relevant agencies for a complete resolution of their issues. Visit www.advicecentral.org.uk for more details.

The Lottery funding for the project ends later this year and the partnership is currently bidding for new funds to ensure the service is sustainable in the long term.

Graham has mentioned the retirement of Paul Dickens and Geoff Ball and I would like to add my thanks to both of them for their hard work and in particular their support and encouragement to me.

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.

The Client's View

The Bureau regularly seeks feedback from our clients about the service they have received. We do this in two ways.

Within the bureau we ask clients to periodically complete survey forms. 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.
- 99% of these clients would use the service again and 100% would recommend us to others.
- 40% of clients were aware of our email service but only 6% had used the service. 26% said they would never use the email service.
- 90% of our money advice case work clients said they are now able to better budget their spending and 80% said they were now able to better manage their financial affairs overall.

Among the specific comments that clients made were:

- "I would be unable to cope on my own. You are a wonderful place doing a wonderful job. I can't thank you enough".
- "Staff are kind, understanding and extremely helpful. I always feel a sense of relief after a visit to CAB. I cannot fault the excellent service"

More recently we have been taking part in a Citizens Advice national Client Satisfaction survey. Clients who have given their permission are contacted by a research company following their visit to the Bureau and asked a few questions about their perception of the service.

So far we have only had one set of results from a small sample. We are pleased to say this showed that 100% of respondents found that accessing our service was "very easy" or "easy" and that 86% of respondents found their overall experience "very good" or "good".

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.

At the time of writing we have 45 active clients, and have taken on 38 during the year. The age of our clients ranges from 25 to 65, two thirds of them are in their 40s and 50s. Almost all clients live in rented accommodation; two thirds of these are in social housing. The total amount of debt ranges from £2,800 to £28,000.

Around 50% of our caseload is made up of clients who want to apply for Debt Relief Orders, continuing the trend from last year. 17 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 ever, this can be a time consuming and often lengthy process, with clients often struggling with other issues such as ill health, bereavement and relationship breakdown.

We have also advised two clients through the bankruptcy process. This is a difficult option for clients due to the £705 costs involved. One client was fortunate to have family help, and we advised the other on a successful application to their employer's welfare fund.

While some clients can afford to make offers to their creditors, many cannot even afford to make token payments, as their budgets are so tight. They also cannot raise the money to pay for bankruptcy or a Debt Relief Order. We apply to charitable trusts for help with insolvency costs but applications can take up to 6 months to process and success is not guaranteed. However, we are pleased to have made several successful applications this year, with more in progress.

In cases where neither a payment plan or insolvency are possible, we ask creditors either to write off their debts, or to suspend recovery action for up to a year.

We have had some success in asking creditors to write off debts for two very elderly and vulnerable clients. The clients concerned are both retired, in poor health, and had no assets to realise. There was therefore no prospect of them repaying their debts within their lifetime. With the support of medical evidence their debts are now in the process of being written off, and the clients no longer have to deal with the constant anxiety of how to repay their debts, while struggling with health issues.

Two changes to legislation are also worth mentioning. We were pleased to see that the eligibility criteria for Debt Relief Orders will be changed to allow those with up to £20,000 of debt to apply for a Debt Relief Order, as long as their total assets are not worth more than £1,000. This will open up this option for several of our clients whose debts are between the current limit of £15,000 and the new limit, which comes into force in October. We are supporting these clients until the limit is raised, and then hope to help them proceed with their applications.

The changes to pension legislation in April 2015, which increases access to pension funds for those over 55, may affect some future Debt Relief Order applications. The Insolvency Service has issued new guidance which suggests that an undrawn pension fund might prevent a client aged over 55 from obtaining a Debt Relief Order. We are now required to seek advice from the Insolvency Service if a client over 55 has an undrawn pension which is worth

more than their total debts. The implication is that the Insolvency Service may decline the application but this is not yet clear.

Research and Campaigns

By Karen Banfield

At all Citizens Advice Bureaux, not only do we give advice to clients, but we look out for the recurring problems that our clients face. We also take note of situations where a client has been treated particularly unfairly. In addition to advising on their rights and exploring options of how to tackle the problem, we send anonymised reports to Citizens Advice. They see what's happening around the country and can work with key government departments and other organisations to press for change. This area of work used to be known as social policy, but has now been renamed to better reflect what we are actually doing.

Citizens Advice regularly put campaigns together and provide some resources to bureaux to help disseminate information to clients. Recently we had a poster in the waiting room and cards available in all the interview rooms, for clients to read and take away, reminding them of the need to be on the electoral roll in order to exercise their right to vote. It contained details of how to register, so that they knew how easy the process was. Similar resources are available ready for July and their annual campaigning to try and stop members of the public being victims of scams. It is estimated that the total cost to consumers of mass-marketed scams, could be as much as £5 billion.

We also look at what is happening at a local level. A recent meeting with our colleagues at Dunstable Citizens Advice Bureau highlighted inconsistencies with taxi company charges. They were finding that the majority of companies were charging more for a wheelchair user, one company doubling the fare. We wanted to see if the same applied to customers of the taxi firms in Leighton Buzzard and so conducted our own mystery shopping exercise, using the same journey distance that Dunstable did. We were pleased to find that the opposite was true in Leighton Buzzard and that the majority of firms charged the same regardless of whether the passenger needed a wheelchair or not.

We continue to be part of the local Herts and Beds Research and Campaigns group, sharing local concerns. We also attend quarterly meetings with Jobcentre Plus, so have the opportunity to talk to team leaders and other key individuals about practices that cause difficulties for our clients.

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. We are fortunate that the supply of volunteers has continued unabated this year. We also benefit from the contribution of volunteers who come to gain work experience or to help with administration.

Volunteer advisers train for about 250 hours over a year to achieve the award of the Citizens Advice Certificate in Adviser Skills. Approximately half of their training time is spent working alongside experienced Advisers who so willingly and ably support them and share their expertise.

Other activities include working through written training material, completing online training modules and attending external courses. Available courses continue to dwindle as funding becomes ever more restricted. This year, trainee advisers have been able to attend:

3 days of Adviser Skills training
2 day Housing course
1 day Employment course

Once these are completed, volunteers have been able to attend courses in:

Mortgage Arrears and Budgeting
Housing Advice and Relationship Breakdown
Mortgage Arrears and Possession
Mental Health Communication skills

We seek to use courses that are available in Dunstable as far as we can in order to keep costs down, but usually have to send trainees into London for the Adviser Skills courses due to a lack of them locally. Currently, Citizens Advice has no funding for the delivery of 'Options and Actions for dealing with Debt' course which covered such an important element of our work so very well.

All experienced Advisers and Staff need ongoing training. This is achieved through a combination of courses, forums, online learning, staff meetings and visiting speakers. Speakers have included a representative from Television Licensing and also from the lead member of the Equality and Diversity team at Central Bedfordshire Council. Another valuable activity has been the attendance by Advisers at a series of Possession Hearings at Milton Keynes County Court over a period of 3 months.

Together with the other Bureaux in Central Bedfordshire, we have designed and delivered training for the volunteers who have been recruited by Advice Central in order to deliver a County wide service to enable residents to access a wide range advice services.

Directors' Report

Year Ending 31 March 2015

The directors present their report and accounts for the year ended 31 March 2015.

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 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 received 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 (resigned 19 June 2014)
Mrs J M Burt (resigned 29 September 2014)
Mrs R Carleton (appointed 19 March 2015)
Mr P M J Dickens – chair (resigned 8 January 2015)
Mr G A Dinn – chair from 8 January 2015 (appointed 25 June 2014)
Mrs E W Hardman (appointed 19 October 2014)
Mr A Knowles (resigned 17 July 2014)
Mr A R Murchie (resigned 28 August 2014)
Mrs L J E Murchie (resigned 28 August 2014)
Mrs K J Reedy
Mr N A Roberts
Mr P A Targett (appointed 16 August 2014)

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 2015 was 35.

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 maintained in 2014/2015 at the same level as the previous year 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. This has subsequently been renewed so that the additional hours are currently funded to the end of May 2016. 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 Linlade Town Council has also again been very generous in their support to the Bureau and have provided a grant of £15,000 in 2014/2015, which is the third year of a four year agreement.

Since September 2011 the Bureau has also been providing Central Bedfordshire with 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 and this was subsequently extended to the end of March 2014. Since then the Council has continued to fund this activity although at a lower level than the previous years.

Financial Review

The accounts for the year ended 31 March 2015 are shown on the following pages.

For 2014/15 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 2015/16 has been agreed at the same figure. The additional hours funding contributed £13,332 in this financial year and will continue at the same level for the coming financial year. Additionally £7,500 was paid by the Council in respect of the Benefits Awareness training.

Leighton-Linslade Town Council provided a grant of £15,000 to support the bureau and this grant will continue in 2015/16.

Some generous grants and donations and other income added £16,853 to our funds and bank interest added a further £1,469.

Expenditure in the year for the Bureau amounted to £120,779, an increase of less than 1% on the previous year. Salary costs represent 78% of the Bureau's expenditure, and our salary costs increased by 2% over the previous year. Support costs fell by 4% due to lower office costs.

This meant that we ended the year with an excess of expenditure over income on the General Fund for the year of £2,546 compared with a surplus of £30,914 in the previous year, reflecting the lower income from the benefits awareness project. This result was however much better than originally forecast thanks to additional funding received.

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 2015 our reserves of £105,610 represented over 10 months of planned expenditure. For the year to 31 March 2016, based on the current projected levels of income and expenditure, we anticipate operating at a deficit of less than £5,000. We have a very active fundraising committee who are working hard to identify additional sources of income and revenue generating activities. In the meantime the trustees have decided to continue to operate the extended operating hours during the current financial year. The longer term sustainability of continuing this activity will be closely monitored.

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.

G A Dinn
Chairman

Mrs R Carleton
Hon. Treasurer

17 June 2015

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2015**

		<u>Unrestricted</u> General	<u>Funds</u> Designated	TOTAL	2014
	Note	£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds :					
Grants	4	89,799	-	89,799	87,506
Donations	4	12,146	-	12,146	6,943
Voluntary Income Total		101,945	-	101,945	94,449
Activities for generating funds	4	8,503	-	8,503	52,106
Investment income:					
bank interest		1,469	-	1,469	934
Other incoming resources	4	3,704	-	3,704	639
Total incoming resources		115,621	-	115,621	148,128
Resources Expended					
Charitable activities	5	117,939	2,612	120,551	119,490
Governance costs	6	228	-	228	336
Total resources expended		118,167	2,612	120,779	119,826
Net Incoming Resources for the Year		(2,546)	(2,612)	(5,158)	28,302
Balance brought forward		108,156	5,222	113,378	85,076
Balances carried forward at 31 March 2015		105,610	2,610	108,220	113,378

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2015**

	Notes	31 March 15		31 March 14	
		£	£	£	£
FIXED ASSETS					
Tangible assets	7		2,610		5,222
CURRENT ASSETS					
Debtors	8	2,842		2,754	
Cash at bank and in hand		<u>118,580</u>		<u>110,504</u>	
		121,422		113,258	
CREDITORS					
Amounts falling due within one year	9	15,812		5,102	
NET CURRENT ASSETS			<u>105,610</u>		<u>108,156</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>108,220</u>		<u>113,378</u>
RESERVES					
Unrestricted funds :					
General reserve	11		105,610		108,156
Capital assets	11		2,610		5,222
			<u>108,220</u>		<u>113,378</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2015.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2015 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 17 June 2015 and were signed on its behalf by:

G A Dinn

Mrs R Carleton

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2015

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 15	31 March 14
	£	£
Depreciation – owned assets	2,612	2,612
Director's emoluments and other benefits etc	-	-

No trustee received any emoluments or benefits during the year (2014: none).
Two trustees were paid travelling expenses totalling £nil (2014: £33).

3. TAXATION

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

4. INCOMING RESOURCES

Grants	31 March 15	31 March 14
	£	£
Central Bedfordshire Council – cash grant aid	61,295	61,295
Central Bedfordshire Council - additional hours funding	13,332	11,111
Citizens Advice	172	100
Leighton Linlade Town Council	15,000	15,000
	<u>89,799</u>	<u>87,506</u>

Donations include £5,000 (2014: £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 2015**

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 15 31 March 14

Staff Costs

	£	£
Salaries	90,180	86,561
Social security costs	4,473	5,962
	<hr/>	<hr/>
	94,653	92,523

Support Costs

	£	£
Rent	7,500	7,500
Travel, training, telephone and information	9,163	9,275
Insurance, stationery, office expenses	7,379	8,688
Other overheads	1,856	1,504
	<hr/>	<hr/>
	120,551	119,490

The average monthly number of employees during the period was six (2014: seven). No employee earned in excess of £60,000 in the year (2014: 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 £
COST		
At 1 April 2014	16,165	16,165
At 31 March 2015	<hr/>	<hr/>
	16,165	16,165
DEPRECIATION		
At 1 April 2014	10,943	10,943
Charge for year	2,612	2,612
At 31 March 2015	<hr/>	<hr/>
	13,555	13,555
NET BOOK VALUE		
At 31 March 2015	<hr/>	<hr/>
	2,610	2,610
At 31 March 2014	<hr/>	<hr/>
	5,222	5,222

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 15	31 March 14
	£	£
Prepayments	2,842	2,754
	<hr/>	<hr/>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2015**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 15	31 March 14
	£	£
Deferred income grant	12,922	2,222
Creditors and accrued charges	816	944
Taxation and social security	2,074	1,936
	<hr/>	<hr/>
	15,812	5,102
	<hr/>	<hr/>

10. OPERATING LEASE COMMITMENTS

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

	31 March 15	31 March 14
	£	£
Expiring:		
Within one year	2,354	2,354
Between one and five years	-	-
	<hr/>	<hr/>
	2,354	2,354
	<hr/>	<hr/>

11. RESERVES

	General Reserve	Designated Fund	Totals
	£	£	£
Balance brought forward	108,156	5,222	113,378
Surplus/(deficit) for period	(2,546)	(2,612)	(5,158)
	<hr/>	<hr/>	<hr/>
At 31 March 2015	105,610	2,610	108,220
Represented by:			
Fixed assets	-	2,610	2,610
Net current assets	105,610	-	105,610
	<hr/>	<hr/>	<hr/>
	105,610	2,610	108,220
	<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 2015 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

23 June 2015

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