



Citizens Advice Leighton-Linslade (CALL)



Annual Report 2015 – 2016

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 2015 - 31 March 2016

Volunteers

Geoff Aitchison	Cheryl Gibbs	Stuart Martin	Mick Syme
Mike Banham *	Mary Gomm	Barbara McCarthy	Laura Taylor *
Tony Bryant	Vimal Gopaul *	Des McCarthy	Rosemary Tolley
Tony Bushell *	Mary Holland	Cilla McPaintsil	Dave Tubb
Ian Carleton	Ginny Hollas	Linda Meredith	Edwina Turner
James Cheshire	Sue Honey	Andrew Middleton	Hugh Underwood
Liz Clinton	Amanah Javed	Jenny Monk	Sneh Vaswani *
Victoria Coffey *	Vanessa Jones *	Daniel Pearson	Sunitha Verghis
Diana Crook	Christina King **	Helen Pillatt *	Amy Waghorn
Maggie Davidson	Jill Latch	Michelle Plummer	Barry Werner
Trixie Dinn	Jane Luxton	Mezanur Rashid	Caroline Whitelegge
Julian Durrant *	Ann Lynch	Jan Scobey	Ann Whitfield *
Lesley Galloway *	Fran Mallord	Sue Stott	Lindsey Wilkins

* Left during the year **Seconded to Advice Central

Directors and Trustees

Chair	Graham Dinn
Treasurer and Company Secretary	Rosemary Carleton
Other Directors	Eryl Hardman
	Anjali Ninawe (from July 2015)
	Katharine Reedy
	Neil Roberts
	Paul Targett
In attendance	David Bowater (Central Bedfordshire Council)
(not Directors/Trustees)	Karen Cursons (Leighton-Linslade Town Council)
	Richard Dennison (Leighton-Linslade Town Council until Feb 2016))
	Ginny Hollas (Volunteer Representative until October 2015)
	Brian Spurr (Central Bedfordshire Council)
	Caroline Whitelegge (Volunteer Representative from Jan 2016)

Bureau Staff

Bureau Manager	David Wood
Advice Services Manager	Karen Banfield
Training Supervisor	Lynn Graves
Money Adviser	Kate Cook
Money Adviser	Helen Ginty
Bureau 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

Chair's Report

By Graham Dinn

I have been the elected Chair of Citizens Advice Leighton-Linslade (CALL) since January 2015. Over this last financial year there have been significant changes to the membership of the Trustee Board. This has included a new Treasurer and Company Secretary, Rosemary Carleton, and two other new members joining the board.

Currently there is a consultation period in relation to the changes envisaged within the draft terms of membership for local Citizens Advice such as CALL. The details of these terms of membership will be confirmed at the national Citizens Advice AGM in September 2016.

We have also completed a full review and developed a new CALL Business Plan 2016-2019 which is more fit for purpose. This work was led by Trustee Board member Eryl Hardman. As part of this Business Development Plan CALL are involved in all five of the national Citizens Advice Performance and Quality Framework pilots:

- Quality of Advice
- Client Experience
- People Management
- Financial Health
- Leadership Self-Assessment.

The two main sources of funding are Central Bedfordshire Council and Leighton-Linslade Town Council. We are extremely grateful for their continued, valued and critical contribution to ensure the continuation of this local service. There continues to be pressure on our funding and we are running a deficit budget for 2016/7. We will be required to turn to CALL reserves and have developed a fundraising strategy led by Trustee Board member Paul Targett.

In November 2015 we celebrated our 40th anniversary, with a main event involving a 1970s themed night in Leighton Buzzard Library Theatre hosted by local celebrity, former Barron Knights member, Leslie "Butch" Baker. In addition to many supporters and friends of CALL, the event was also attended by Andrew Selous, MP and HM Lord-Lieutenant of Bedfordshire, Helen Nellis. The event raised over £2,100. Many thanks go to all the members of the subcommittee, in particular Caroline Whitelegge, who was responsible for most of the organisation supported by Melanie Harvey.

Following his decision to relocate, the Leighton-Linslade Town Council representative, Richard Dennison, was unable to continue. We would like to thank him for his support over the year. Central Bedfordshire Council representatives, Brian Spurr and David Bowater, have continued to be involved along with the Leighton-Linslade Town Council representative, Councillor Karen Cursons. Many thanks to all three councillors for their invaluable support over the last year.

Finally, 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

over the last year. And finally, our gratitude and thanks go to the volunteer advisers, without whom none of this would be possible.

Manager's Report

By David Wood

2015-16 saw a small drop in demand, after two years of large increases, but we helped over 3,000 people with over 9,000 issues. The impact of Welfare Reform remains a large part of the support and help we provide to local residents.

The much delayed Universal Credit benefit began, although limited to single people in this area. Central Bedfordshire Council (CBC) continue to monitor the impact of changes on local residents and we provide regular input to their Welfare Reform board. We are grateful their additional funding, that allowed us to increase our opening hours, has again been renewed. We also thank Leighton-Linslade Town Council for their vital financial support.

I continue to Chair the Advice Planning Board in Central Bedfordshire which is made up of representatives from the statutory and voluntary sector. A major achievement in the past year was the production of a new Advice Strategy that was approved by CBC. A Delivery Plan based on this strategy is now being developed and this will ensure that the importance of free advice continues to be recognised.

During the year we launched a Digital Training programme in partnership with Barclays and BT as part of their WiFi in the Community initiative. We are now able to offer free WiFi access within our building and are running free courses for local residents. Initially these informal "tea and teach" style sessions are being led by local Barclays Digital Eagles who are also passing on their knowledge to some of our volunteer team who will run future sessions.

We are very grateful to BT and Barclays, in particular the local Barclays staff Ceri Evans and David Farlam, for their assistance in bringing this to fruition.

During the year we became part of the Money Plan project which allows us to offer free independent financial advice to our clients. This advice is being delivered on a pro-bono basis by local financial adviser, Moira Kennedy.

Our partnerships with two solicitors, Alison March (A.S.K. Legal) and David Backhouse (Austin and Carnley), continued and they offer pro-bono family and criminal law advice respectively. We are very grateful to Alison, David and Moira for their generous support which widens the range of services we can offer to our clients.

Graham has mentioned the new Citizens Advice membership agreement and we have contributed to its development via our involvement in the various pilot projects.

Finally my usual, but very sincere, thank you to all our volunteer advisers, volunteer trustees and staff whose skills and dedication make our operation 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.

We are part of a Citizens Advice national Client Satisfaction survey where clients, who have given their permission, are contacted later by a research company.

So far only a small sample of clients are being contacted but the latest set of results from this survey showed that 90% considered that their overall experience of dealing with our service was "very good" or "good".

Within the office 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.
- 100% of these clients would use the service again and 99% would recommend us to others.
- 49% of clients were aware of our email service but only 11% had used the service. 21% said they would never use the email service.
- 82% of our money advice case work clients said they are now able to better budget their spending and 100% considered the casework service "very good".

Among the specific comments that clients made were:

- "Without your help I would not be here, that is a sad fact. I will always hold you in the highest regard".
- "The service was exceptional, a lifeline for me personally. I was treated with compassion and understanding from the initial interview right through to completion. A proud service and without it the country would be a darker place for many".

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 clients on insolvency options, help clients to apply for 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 30 active clients, and have taken on 32 during the year. The age of our clients ranges from 24 to 67. Almost all live in rented accommodation, with two thirds of these in social housing. Most clients are reliant on some form of benefit; in many cases this is their sole income, but many also rely on benefits and tax credits to top up low wages from part time work. The total amount they owe ranges from £1,500 to £34,000.

Although we have less individual clients than in previous years, the amount of help each client needs has increased. Most suffer from either physical or mental health problems, some struggle with alcoholism, some are homeless, and others are recently bereaved. Many clients do not open letters or struggle to understand them due to low levels of literacy. Often they cannot afford to top up their mobile phones and have no landline or reliable internet access. This makes our work more challenging as clients struggle to manage their day to day lives while keeping in touch with us.

During the past year over 75% of our caseload has been made up of clients who want to apply for Debt Relief Orders. 13 clients have had Debt Relief Order applications approved in the last year, including some clients who were not eligible prior to October 2015, when the debt limit was increased to £20,000. We are currently working on a further 16 cases where clients have chosen to apply for a Debt Relief Order. This continues to be a time consuming and sometimes lengthy process, with clients often struggling with other issues such as ill health, bereavement and relationship breakdown. Some may have moved several times in recent years, losing financial paperwork along the way which means tracing old debts can take many weeks of detailed investigation.

We are fortunate that our funding allows us to continue to help and encourage our clients until a successful outcome is achieved.

From April 2016 bankruptcy applications are made online, rather than at court. We had hoped that this would reduce the cost of going bankrupt as the court fee would no longer be payable. Unfortunately, the old court fee has been replaced with an adjudicator fee which all debtors have to pay, regardless of income. This effectively puts bankruptcy further out of reach for low income households and those on benefits, as the cost for them increases from £525.00 to £655.00. We hope that charitable organisations will be able to support the increased level of requests for financial help to pay for those who cannot raise the funds themselves.

Research and Campaigns

By Karen Banfield

Citizens Advice Leighton Linlade, as with all local Citizens Advice around the country, works hard to try and prevent injustices from happening in the future. We do this by sharing certain information we have gathered during the process of giving advice to clients.

Some problems clients face, are just unfortunate and no-one is responsible for them happening. Other situations however, can be caused by policies that organisations have in place or by local or central government priorities. We

identify when unfairness arises and send anonymised information to Citizens Advice. They regularly hold meetings with various government departments and others such as banks and can feed back to them, what is happening at ground level. Sometimes a policy exists which is perfectly fair, but it may not have been implemented properly.

One of the pieces of work we did recently, as part of a national survey that Citizens Advice were running, was to contact some of the banks in the town. The survey was to identify what customers were being told about accounts being available to people who had faced financial difficulties. All of the banks we visited provided basic bank accounts that were accessible even if someone had poor credit rating and even available if they were bankrupt.

From the survey it was apparent that the branch staff were usually able to give information correctly about the product on offer, but two banks did not. We fed the replies we had to Citizens Advice and they are now collating this nationally to see how widespread the problem is. They will be sharing their findings with the Lending Standards Board, who are responsible for the Lending Code. We appreciated our volunteer adviser, Amy Waghorn taking the time to visit each bank for us.

We also work with the other two local offices that are within Central Bedfordshire Council area, namely Dunstable and Mid Beds. Recently Citizens Advice Mid Beds put together a comprehensive report on the problems faced by those on low incomes who were looking for private rented properties. They invited ourselves and Dunstable to take part in the initial discussions about what the report should contain and aim to achieve, as well as give feedback when the first draft had been completed. The report covered all of the Central Bedfordshire area and sadly highlighted what we had already been aware of from client's experiences. It showed how high the fees were that letting agents charged at various stage of the rental process, including renewing a tenancy. The report was sent to many influential people, including the Housing Team at Central Bedfordshire Council and the local MPs, making suggestions as to what improvements could be made to help prospective private tenants. This is a particularly large group of people looking to rent properties as social housing is in such short supply.

We also meet with other local Citizens Advice offices as part of the Herts and Beds Research and Campaigns Team. We take part in monthly surveys that Citizens Advice issue, asking for snapshot information about what problems we see clients are facing and whether this is better or worse than in the past. We will also be making more use of social media in July, to warn consumers to be aware of scams, as part of Citizens Advice Scams Awareness month.

Training

By Lynn Graves

This year Citizens Advice has introduced a new flexible modular Learning Programme designed to help local offices train their staff to work with clients, irrespective of the roles they undertake. It achieves this by focussing on skills and not roles. We are continuing to train all our volunteers to be General Advisers, rather than to have staff undertaking specific roles such as

Receptionist or Information Assistant. As before, trainee advisers spend half their time observing and talking with experienced advisers, and the other half following the learning programme.

Training activities still involve study packs, e learning and external courses but now include formative online assessments at the end of each module. All the training materials can be accessed on any computer or tablet, so trainees can decide when and where they complete them. There are three summative assessment points:

- An assessment Recognition of Prior Learning at the start
- An assessment to work solo with clients
- A final assessment

Most trainees take about a year to achieve their Certificate in Generalist Advice work having undertaken at least 250 hours of training. The qualification is the equivalent of an NVQ Level 3 and is highly valued by any organisation involved in advice work.

All volunteers and staff need ongoing training. This is delivered through a combination of external courses, forums, online learning, staff meetings and visiting speakers. This year we have undertaken the following in-house training through staff meetings:

Pensionwise (pension guidance provided by Citizens Advice); Citizens Advice Moneyplan project (Guest speaker, IFA); introduction of Universal Credit in Central Bedfordshire; Income maximisation; Benefits for carers; Benefit claims, decisions and appeals; Electronic financial statements; Consumer Rights Act 2015; Debt Strategies (provided by Money Advice Trust); Work of Leighton Buzzard Children Centre (Guest speaker)

Future plans include training all staff to use the new Client Management System (Casebook) which is being developed to replace 'Petra' and ensuring all staff have completed training to secure Money Advice accreditation

Directors' Report

Year Ending 31 March 2016

The directors present their report and accounts for the year ended 31 March 2016.

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:

Mrs R Carleton
Mr G A Dinn - Chair
Mrs E W Hardman
Mrs A Ninawe (appointed 16 July 2015)
Mrs K J Reedy
Mr N A Roberts
Mr P A Targett

Mr P Morgan was appointed as a director after 31 March 2016 but prior to the date of this report.

Management of the Company

The Board of Directors meets five times a 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 2016 was 36.

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

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, 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 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 maintained in 2015/2016 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 was subsequently renewed so that the additional hours are currently funded to the end of May 2016 and has now been extended to May 2017. 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 provided a grant of £15,000 in 2015/2016, which is the final year of a four year agreement. The grant will continue at the same level for 2016/17 after which there will be an annual increase to reflect inflation.

Since September 2011, the Bureau has also provided 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 continued to fund this service although at a lower level than the earlier years. This funding ceased at the end of March 2016.

Financial Review

The accounts for the year ended 31 March 2016 are shown on the following pages.

For 2015/16 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 2016/17 has again 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 but this has now ceased.

Leighton-Linslade Town Council provided a grant of £15,000 to support the Bureau and will continue in 2016/17.

Some generous grants and donations and other income added £44,433 to our funds. This included income from managing a one off project with Advice Central and Central Bedfordshire Council of £15,595 with associated costs of £14,595. Bank interest added a further £1,426.

Excluding the above one off project, expenditure in the year for the Bureau amounted to £122,740, an increase of 1.4% on the previous year. Salary costs represent 78% of the Bureau's expenditure and our salary costs increased by 1.6% over the previous year. Support costs also rose by less than 2% compared to the previous year.

This means we ended the year with an excess of income over expenditure on the General Fund for the year of £11,507 compared with a deficit of £2,546 in the previous year. This result was much better than originally forecast thanks to additional income generated.

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 2016 our reserves of £117,117 represented over 11 months of planned expenditure. For the year to 31 March 2017, based on current projected levels of income and expenditure, we anticipate operating at a deficit in the region of £24,000. We have a very active fundraising committee who continue to work hard identifying 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 at a fee of £360, including VAT.

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

24 June 2016

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2016**

	Note	<u>Unrestricted Funds</u>		<u>Restricted</u>	<u>TOTAL</u>	<u>2015</u>
		<u>General</u>	<u>Designated</u>	<u>Funds</u>		
		£	£	£	£	£
INCOME AND EXPENDITURE						
Incoming Resources						
Incoming resources from generated funds :						
Grants	4	95,212	-	700	95,912	89,799
Donations	4	6,352	-	-	6,352	12,146
Voluntary Income Total		101,564	-	700	102,264	101,945
Activities for generating funds	4	13,491	-	-	13,491	8,503
Investment income:						
bank interest		1,426	-	-	1,426	1,469
Other incoming resources	4	17,496	-	14,595	32,091	3,704
Total Incoming Resources		133,977	-	15,925	149,272	115,621
Resources Expended						
Charitable activities	5	121,954	2,610	15,925	139,859	120,551
Governance costs	6	516	-	-	516	228
Total Resources Expended		122,470	2,610	15,295	140,375	120,779
Net Incoming/ (Outgoing) Resources for the Year		11,507	(2,610)	-	8,897	(5,158)
Balance brought forward		105,610	2,610		108,220	113,378
Balances carried forward at 31 March 2016		117,117	-	-	117,117	108,220

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2016**

	Notes	31 March 16		31 March 15	
		£	£	£	£
FIXED ASSETS					
Tangible assets	7		-		2,610
CURRENT ASSETS					
Debtors	8	3,416		2,842	
Cash at bank and in hand		<u>117,114</u>		<u>118,580</u>	
		120,530		121,422	
CREDITORS					
Amounts falling due within one year	9	3,413		15,812	
NET CURRENT ASSETS			<u>117,117</u>		<u>105,610</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>117,117</u>		<u>108,220</u>
RESERVES					
Unrestricted funds :					
General reserve	11		117,117		105,610
Capital assets	11		-		2,610
			<u>117,117</u>		<u>108,220</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2016.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2016 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 January 2015).

The financial statements were approved by the Board of Directors on 24 June 2016 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 2016

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 January 2015) and the Statement of Recommended Practice for Charities (revised 2015) 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.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

2. OPERATING SURPLUS/(DEFICIT)

The operating surplus	31 March 16	31 March 15
is stated after charging:		
	£	£
Depreciation – owned assets	2,610	2,612
Director’s emoluments and other benefits etc	-	-

No trustee received any emoluments or benefits during the year (2015: none).
No trustees were paid travelling expenses (2015: none).

3. TAXATION

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

4. INCOMING RESOURCES

Grants	31 March 16	31 March 15
	£	£
Central Bedfordshire Council – cash grant aid	61,295	61,295
Central Bedfordshire Council - additional hours funding	13,332	13,332
Citizens Advice	5,585	172
Leighton Linslade Town Council	15,000	15,000
Restricted funds	700	-
	<u>95,912</u>	<u>89,799</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2016**

Donations include £5,000 (2015: £5,000) from the Wixamtree Trust.

Activities for generating funds

The Bureau has been awarded funding for a Benefits Awareness Training and Support project and an Income Drop project. The source of funding ceased as of 31 March 2016.

Other incoming resources relate to participation in training programmes. Furthermore, the Bureau's fundraising activities to mark its 40th Anniversary provided additional income this year.

5. CHARITABLE ACTIVITIES

31 March 16 31 March 15

Staff Costs

	£	£
Salaries	104,964	90,180
Social security costs	5,761	4,473
	<hr/>	<hr/>
	110,725	94,653

Support Costs

	£	£
Rent	7,500	7,500
Travel, training, telephone and information	10,046	9,163
Insurance, stationery, office expenses	9,371	7,379
Other overheads	2,217	1,856
	<hr/>	<hr/>
	139,859	120,551

The average monthly number of employees during the period was seven (2015: six). No employee earned in excess of £60,000 in the year (2015: none).

6. OTHER COSTS

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

7. TANGIBLE FIXED ASSETS

	Office furniture and equipment £	Totals £
COST		
At 1 April 2015	16,165	16,165
At 31 March 2016	<hr/>	<hr/>
	16,165	16,165
DEPRECIATION		
At 1 April 2015	13,555	13,555
Charge for year	2,610	2,610
At 31 March 2016	<hr/>	<hr/>
	16,165	16,165
NET BOOK VALUE		
At 31 March 2016	<hr/>	<hr/>
	-	-
At 31 March 2015	<hr/>	<hr/>
	2,610	2,610

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2016**

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 16	31 March 15
	£	£
Prepayments	3,416	2,842

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31 March 16	31 March 15
	£	£
Deferred income grant	-	12,922
Creditors and accrued charges	899	816
Taxation and social security	2,514	2,074
	<u>3,413</u>	<u>15,812</u>

10. OPERATING LEASE COMMITMENTS

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

	31 March 16	31 March 15
	£	£
Expiring:		
Within one year	2,354	2,354
Between one and five years	-	-
	<u>2,354</u>	<u>2,354</u>

11. RESERVES

	General Reserve	Designated Fund	Totals
	£	£	£
Balance brought forward	105,610	2,610	108,220
Surplus/(deficit) for period	11,507	(2,610)	8,897
At 31 March 2016	<u>117,117</u>	-	<u>117,117</u>
Represented by:			
Fixed assets	-	-	-
Net current assets	117,117	-	117,117
	<u>117,117</u>	-	<u>117,117</u>

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

I report on the accounts for the period ending 31 March 2016 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

24 June 2016

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