



Citizens Advice Leighton-Linslade (CALL)



Annual Report 2016 – 2017

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 2016 - 31 March 2017

Volunteers

Geoff Aitchison
Tony Bryant
Ian Carleton
James Cheshire
Liz Clinton
Diana Crook*
Maggie Davidson
Caroline Denyer
Trixie Dinn
Courtney Duffin-Hall
Yazmin Elliott
Ken Ferguson
Cheryl Gibbs
Surjit Gida
Zuleika Gilby
Mary Gomm
Mary Holland
Ginny Hollas

Sue Honey *
Selima Hoque
Harry Jacobs-Johnson
Amanah Javed *
Christina King *
Jill Latch
Jane Luxton
Ann Lynch
Fran Mallord
Stuart Martin
Barbara McCarthy
Des McCarthy
Cilla McPaintsil
Linda Meredith
Andrew Middleton
Jenny Monk
Daniel Pearson
Michelle Plummer

Mezanur Rashid*
Jan Scobey
Sue Stott
Mick Syme
Adele Thompson
Rosemary Tolley*
Dave Tubb
Sue Turbett
Edwina Turner
Hugh Underwood
Sunitha Verghis
Amy Waghorn *
Gareth Watkins
Barry Werner
Caroline Whitelegge
Lindsey Wilkins
Amber Williams
Mike Willis *

* Left during the year

Directors and Trustees

Chair

Treasurer and Company Secretary

Other Directors

Graham Dinn

Rosemary Carleton

Eryl Hardman

Christopher Leaman (from 19 October 2016)

Katharine Reedy

Paul Targett

In attendance

(not Directors/Trustees)

David Bowater (Central Bedfordshire Council)

Karen Cursons (Leighton-Linslade Town Council)

Sarah Cursons (Leighton-Linslade Town Council)

F Kharawala (Leighton-Linslade Town Council)

Brian Spurr (Central Bedfordshire Council)

Caroline Whitelegge (Volunteer Representative until April 2017)

Bureau Staff

Bureau Manager

Advice Services Manager

Training Supervisor

Money Adviser

Money Adviser

Bureau Administrator

David Wood

Karen Banfield

Lynn Graves

Kate Cook

Helen Ginty

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

Chair's Report

Over this last financial year and since the last AGM there have been changes to the membership of the Trustee Board. Two previous members have stepped down and two new trustees joined the board. There has been a significant change in the management of the Citizens Advice Leighton-Linslade (CALL) staff and volunteers. After nine years as the manager, David Wood retired from this role at the end of June 2017. As a result of his commitment and efforts over the years David leaves behind a flourishing and dedicated team providing high quality advice and support to the people of Leighton-Linslade. Unfortunately, prior to his retirement David had a period of serious illness from which he is still recovering. We would like to thank David for all his hard work over the years and wish him and Janet every happiness in their retirement.

As part of the planning for David's retirement, we interviewed and selected a replacement. In July 2017 a new Chief Officer, Tabitha Park, commenced in her role managing the CALL team and volunteers. Tabitha has over eight years previous experience of working within Citizens Advice in Buckinghamshire and Oxfordshire as firstly a volunteer and then as staff at manager level. The Trustee Board is delighted to have recruited Tabitha and wish her the best in this new role as CALL Chief Officer.

Following the agreement of the Trustee Board, CALL signed the new national Citizens Advice Membership Agreement which came into force on the 1st April 2017. As part of this membership agreement the Trustees have also completed an annual review of the CALL policies which formed part of the evidence for our third year leadership assessment visit in July 2017.

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 demands and we are running a deficit again this year and we have been required to turn to CALL reserves.

In February 2017, we held a 'Music from the Movies' fundraising event at All Saints Church in Leighton Buzzard. In addition to many supporters and friends of CALL, the event was also attended by the then Deputy Mayor of Leighton-Linslade Town Council, Councillor Syed Rahman. The event raised £ 3,500. Many thanks go to all the members of the subcommittee, in particular Paul Targett, Caroline Whitelegge and Katharine Reedy. We would also like to thank the members of the Heath Band and the Leighton-Linslade Gala Orchestra and all the others involved.

We would like to thank the Central Bedfordshire Council representatives, Brian Spurr and David Bowater, for their continued support and involvement along with the Leighton-Linslade Town Council representatives, Councillors Karen Cursons, Sarah Cursons and Farzana Kharawala. Many thanks go to all five of these councillors for their invaluable support over the last year.

Finally, I would like to thank and commend all the CALL staff (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 volunteers, without whom none of this would be possible.

Chief Officer's Report

By Tabitha Park

I am delighted to have joined CALL in July 2017. I would like to thank my predecessor, David Wood, for all his work over many years in the role. Over the past year, while David was still in post, the team remained busy with generalist advice, specialist disability form-filling and appeals work, and our specialist money advice. We also remained involved in Digital Training with Barclays, and continued to offer Universal Credit support. We started the year with 41 advice-giving volunteers and ended the year with 45. Including the volunteer time spent by our Trustees, we estimate that the total value of our volunteers is now £267,000 per year. We could not run our service without our volunteers who, as always, have given a huge amount of their time, expertise and goodwill, all of which is much appreciated.

In addition to our own volunteers, we receive invaluable help in the form of a partnership with Alison March (A.S.K. Legal), with David Backhouse at Austin Carnley, and with our MoneyPlan financial adviser Moira Kennedy.

We saw 3,473 unique clients, and advised on 9,059 issues. Of these, 39% were benefits issues, 15% debt issues, 10% housing issues and 9% relationship issues.

There continue to be many clients who are being turned down for Employment and Support Allowance and are then appealing against those decisions and finding that their benefits are often reinstated on appeal. We refer many clients to food banks and anticipate that this will continue with the full roll-out of Universal Credit next year.

We are as ever most grateful for the support of Central Bedfordshire Council and Leighton-Linslade Town Council, as well as our other funders, for instance the Wixamtree Trust for another generous award over the past year.

We would also like to thank the local community who have supported our activities including our successful fundraising concert and other initiatives run by our fundraising committee.

The Client's View

We want to know that our clients are happy with the service we provide and if there are issues that we could address to improve matters. We, therefore, take part in a national Client Satisfaction survey, where a research company contact a few clients to talk through their experiences of dealing with us. We also ask clients who visit the office to complete a short survey. The latest results from this shows:

- 98% of clients seeking generalist advice were either very happy or happy with the overall service they received
- 100% of clients said they would use the service again
- 100% of clients would recommend the service to others
- When asked where they would have gone for help if Citizens Advice were not here:
5% said they'd go to the council

5% said they'd go to the jobcentre
15% would ask a family member or friend
But 75% did not know where they would have got help
from

Our money advice case work clients feedback was:

- 100% said the outcome of the work had been very good
- 100% said they were now better able to budget for their spending
- 75% said their ability to handle things themselves was better

Specific comments clients made:

- "Thank you for your help and patience with me. Wouldn't have been able to do it without you" (This client had his sickness benefit taken away and so we helped him prepare his case for a tribunal appeal, which he won)
- "The CAB has always provided me with a first-class service. I owe my sanity to the many people that work here."
- "Excellent service, really pleased – we need Citizens Advice"
- "Lovely friendly service, explained everything clearly and helpfully"

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 work with them to maximise their income, apply for benefits, grants and social tariffs, and negotiate with creditors to agree affordable repayment plans. We also help clients with bankruptcy and Debt Relief Order applications.

At the time of writing we have 36 active clients, and have taken on 30 during the year. The age of our clients ranges from 25 to 76. 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 amount they owe ranges from a single debt valued at £1,100 to multiple debts totalling £90,000.

Our clients need intensive, dedicated casework support to deal with their finances, while they cope with physical and mental health problems, addictions and bereavement. We are fortunate that our funding allows us to continue to help and encourage our clients until a successful outcome is achieved, which can take many months.

We are seeing increasing numbers of clients affected by welfare reform, in particular those affected by restrictions on Housing Benefit. This affects both those in social housing (via the 'bedroom tax') and the private sector, where affordability is a significant problem for those who find themselves unable to work through illness or loss of employment. We also have a number of clients whose disability benefits have been reduced after reassessments and who are struggling to deal with the drop in their income.

Our caseload continues to be dominated by clients who wish to apply for Debt Relief Orders (DROs). In November 2016 we reached a milestone of 100 successful DRO applications, with £1 million of debts written off for our clients.

The link between being in debt and poor mental health is well documented, and the impact of having debts written off is, in many cases, a life changing event for our clients.

Due to the change in pension regulations, we are now starting to see more clients who cannot apply for a DRO because their pension funds are too large. This only affects clients who are 55 and over - as they are now allowed to withdraw funds from their pension pots. If the amount they can withdraw is more than their total debts, they are not considered to be 'insolvent' and are therefore not eligible for bankruptcy or a DRO. Clients we have seen in this situation have gone on to withdraw their pension money to repay their debts, raising the prospect of a lower income in retirement and increased reliance on the state.

The online bankruptcy process appears to be working well and we have helped several clients through the process. The main issue continues to be finding the money to pay the £680 cost of bankruptcy. Although we have been successful in finding charities to pay the costs for some clients, these funds are limited and not guaranteed.

Research and Campaigns

By Karen Banfield

Across all Citizens Advice local offices, there are two strands of work that they do. The obvious one is advising clients on their rights and options to enable them to deal with the problems they are facing. The second is less obvious and this is the research and campaigns work. Whilst they are providing advice, the advisers may come across practices that are blatantly unfair; these may happen to an individual client, or it could be something that happens time and time again, affecting many people. Whichever this is, the local office can write a short report, known as an Ebef (Electronic Bureau Evidence Form) and send it up to Citizens Advice national office. They then see problems emerging across the country and can tackle policymakers to try and influence change.

This year I was lucky enough to visit the national office and speak to members of the team. It provided a useful insight into how difficult it can be to try and influence decision makers, when an issue isn't seen by them as a problem. For example, the Department of Work and Pensions (DWP), the government department responsible for welfare benefits, aren't particularly receptive to feedback about issues over poor assessments for the sickness benefit Employment and Support Allowance or the disability benefit Personal Independence Payments. This is despite evidence that more than half of those decisions are overturned by independent appeal tribunals. This is in contrast to the relatively new benefit Universal Credit, which is available now in a limited form, but will become available for more complicated claims over the next few months in different locations. During this roll out period the DWP are actively inviting feedback from the national office, about claimants' experiences to try and improve the processes. Citizens Advice are therefore playing an important role in helping solve problems before more claimants are affected,

by giving case studies supplied by local offices about what it has really been like to claim this benefit.

We also take part in Citizens Advice national campaigns, most recently publicising scams that people should avoid and also encouraging people to consider if they are on the best tariff and with the best energy supplier for their needs. We continue to meet with the other Citizens Advice local offices in Bedfordshire and Hertfordshire, sharing experiences on local as well as national issues.

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 have, again, been fortunate in having a steady flow of very suitable applicants this year.

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. The other half of their time is spent completing study packs, eLearning and external courses. All the training materials are accessible on any computer or tablet so trainees can decide when and where they complete them. Formative assessments are completed online at the end of each unit of work.

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

Ongoing training is provided for all volunteers and staff throughout the year. This is delivered through a combination of external courses, forums, online learning, staff meetings and guest speakers. This year we have undertaken the following in-house training through staff meetings:

- Work of local Children Centres (Guest speaker from Leighton Buzzard C.C.)
- Introduction of Universal Credit
- Consumer Rights Act 2015
- Options available to Debtors
- Money Advice Service's Giving Good Debt Advice (Money Advisory Service)
- Work of Richmond Fellowship (Guest speaker)
- Introduction of 'Debt advice: Learning activities' (to achieve MAS accreditation to provide debt advice) for all existing advisers
- Inclusion of 'Debt Advice: Learning activities' in training programme for all trainees

Future plans include:

- Introduction of new Client Management System 'Casebook' to replace 'Petra' in September 2017

Volunteer's View

Why Volunteer?

A volunteer advises on debt, relationships, employment, benefits, consumer issues and many more subjects. I am often asked how do you know everything when advising. The answer is, of course, I don't! In fact, it is better to check even if you think you know the answer - things change all the time so you may just be out-of-date with your knowledge. The most important skill is the ability to listen.

When you first join Citizen's Advice, you are given an intensive training course - some self-study, some course-work. It is up to the individual how long they take to complete this work, but during it you are given full support and encouragement. The support doesn't stop once you are advising. It is constant. Our session supervisor and management team are wonderful and have information at their fingertips. It's not always what you know but knowing where to look. Other advisers are also very supportive and helpful.

It's good to know that you are helping yourself by keeping your mind active. It's good to spend a couple of sessions a week mixing with volunteers of all ages, nationalities and beliefs - all of whom want to help other people. The satisfaction of knowing you have helped someone sort out a problem makes it all worthwhile.

Directors' Report Year Ending 31 March 2017

The directors present their report and accounts for the year ended 31 March 2017.

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
Mr C J Leaman (appointed 19 October 2016)
Mr P Morgan (resigned 26 November 2016)
Mrs A Ninawe (resigned 19 October 2016)
Mrs K J Reedy
Mr N A Roberts (resigned 3 September 2016)
Mr P A Targett

Mrs C Whitelegge was appointed a director after 31 March 2017 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 2017 was 38.

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 2016/2017 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 2018. 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 2016/2017, which is the final year of a four year agreement. The grant was increased to £20,150 for 2017/8 and will thereafter increase annually to reflect inflation.

Since September 2011 the Bureau 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. The Council continued to fund this activity up to end of March 2016 at which point it ceased.

Financial Review

The accounts for the year ended 31 March 2017 are shown on the following pages.

For 2016/17 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 spaces in the nearby public car park. The grant for 2017/18 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.

Leighton-Linslade Town Council provided a grant of £15,000 to support the bureau and this grant has been increased to £20,150 in 2017/18.

Some generous grants and donations and other income added £18,838 to our funds including a Lottery funded project which absorbed £1,269 of staff and overhead costs. Bank interest added a further £1,292.

Excluding the above one off project, expenditure in the year for the Bureau amounted to £121,160, a decrease of 1.1% on the previous year. Salary costs represent 80% of the Bureau's expenditure and decreased by 14.5% over the previous year. Support costs decreased by 5.7% compared to the previous year.

This means we ended the year with a deficit on the General Fund for the year of £13,171 compared with a surplus of £11,507 in the previous year. This result is lower 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 2017 our total reserves of £104,446 represented over 9 months of planned expenditure. For the year to 31 March 2018, based on current projected levels of income and expenditure, we anticipate operating at a deficit in the region of £21,000. 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

14 June 2017

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2017**

		<u>Unrestricted Funds General</u>	<u>Restricted Funds</u>	<u>TOTAL</u>	<u>2016</u>
		£		£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds:					
Grants	4	90,300		90,300	95,912
Donations	4	6,806		6,806	6,352
Voluntary income total		97,106		97,106	102,264
Activities for generating funds	4	5,495		5,495	13,491
Investment income: bank interest		1,292		1,292	1,426
Other incoming resources	4	4,096	1,769	5,864	32,091
Total Incoming Resources		<u>107,989</u>	<u>1,769</u>	<u>109,758</u>	<u>149,272</u>
Resources Expended					
Charitable activities	5	120,584	1,269	121,853	139,859
Governance costs	6	576		576	516
Total Resources Expended		<u>121,160</u>	<u>1,269</u>	<u>122,429</u>	<u>140,375</u>
Net Incoming/(Outgoing) Resources for the Year		<u>(13,171)</u>	<u>500</u>	<u>(12,671)</u>	<u>8,897</u>
Balance brought forward		117,117		117,117	108,220
Balances carried forward at					
31 March 2017		<u><u>103,946</u></u>	<u><u>500</u></u>	<u><u>104,446</u></u>	<u><u>117,117</u></u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**BALANCE SHEET
31 March 2017**

	Notes	31.03.17 £	£	31.03.16 £	£
FIXED ASSETS					
Tangible assets	7				
CURRENT ASSETS					
Debtors	8	4,310		3,416	
Cash at bank and in hand		<u>102,666</u>		<u>117,114</u>	
		106,976		120,530	
CREDITORS					
Amounts falling due within one year	9	<u>2,530</u>		<u>3,413</u>	
NET CURRENT ASSETS		104,446		117,117	
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>104,446</u>		<u>117,117</u>	
RESERVES					
Unrestricted funds:					
General reserve	11	103,946		117,117	
Restricted Funds	11	<u>500</u>		<u>-</u>	
		<u>104,446</u>		<u>117,117</u>	

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2017.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2017 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.

The financial statements were approved by the Board of Directors on 14 June 2017 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 2017

1. STATUTORY INFORMATION

Leighton Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

3. 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.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2017**

4. OPERATING SURPLUS/(DEFICIT)

The operating surplus/(deficit) is stated after charging:	31.03.17	31.03.16
	£	£
Depreciation - owned assets	-	2,610
Directors'/trustees' emoluments and other benefits etc	-	-
	<u> </u>	<u> </u>
No trustee received any emoluments or benefits during the year (2015: none).		
No trustees were paid travelling expenses (2015: none).		

5. TAXATION

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

6. INCOMING RESOURCES

	31.03.17	31.3.16
	£	£
Grants		
Central Bedfordshire Council - cash grant aid	61,295	61,295
Central Bedfordshire Council - additional hours funding	13,333	13,332
Citizens Advice	672	5,585
Leighton Linslade Town Council	15,000	15,000
Restricted funds	-	700
	<u> </u>	<u> </u>
	<u>90,300</u>	<u>95,912</u>

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.

7. CHARITABLE ACTIVITIES

	31.03.17	31.03.16
	£	£
Staff costs		
Salaries	92,710	104,964
Social security costs	3,703	5,761
Pension costs	270	-
	96,684	110,725
Support costs		
Rent	7,500	7,500
Travel, training, telephone and information	9,817	10,046
Insurance, stationery, office expenses	6,099	9,371
Other overheads	1,753	2,217
	<u> </u>	<u> </u>
	<u>121,853</u>	<u>139,859</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2017**

The average monthly number of employees during the period was six (2016: seven). No employee earned in excess of £60,000 in the year (2016: none).

8. OTHER COSTS

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

9. TANGIBLE FIXED ASSETS

	Office furniture & equipment £	Totals £
COST		
At 1 April 2016	16,165	16,165
At 31 March 2017	<u>16,165</u>	<u>16,165</u>
DEPRECIATION		
At 1 April 2016	16,165	16,165
Charge for year	-	-
At 31 March 2017	<u>16,165</u>	<u>16,165</u>
NET BOOK VALUE		
At 31 March 2017	<u>-</u>	<u>-</u>
At 31 March 2016	<u>-</u>	<u>-</u>

10.. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.17 £	31.03.16 £
Trade Debtors and Prepayments	<u>4,310</u>	<u>2,842</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.17 £	31.03.16 £
Deferred income grant	-	12,922
Creditors and accrued charges	721	816
Taxation and social security	<u>1,810</u>	<u>2,074</u>
	<u>2,530</u>	<u>15,812</u>

12. OPERATING LEASE COMMITMENTS

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

	31.03.17 £	31.03.16 £
Expiring:		
Within one year	1,875	1,875
Between one and five years	<u>4,932</u>	<u>7,865</u>
	<u>6,807</u>	<u>9,560</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2017**

13.RESERVES

	General reserve £	Restricted fund £	Totals £
Balance brought forward	117,117	-	117,117
Surplus/(Deficit) for period	<u>(13,171)</u>	<u>500</u>	<u>(12,671)</u>
At 31 March 2017	<u><u>103,946</u></u>	<u><u>500</u></u>	<u><u>104,446</u></u>
Represented by:			
Fixed assets	-	-	-
Net current assets	<u>103,946</u>	<u>500</u>	<u>104,446</u>
	<u><u>103,946</u></u>	<u><u>500</u></u>	<u><u>104,446</u></u>

14.. RELATED PARTY TRANSACTIONS

There were no related party transactions.

15....FIRST YEAR ADOPTION

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. The Trustees have concluded that there were no transitional adjustments required.

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 2017 which are set out on pages fourteen to nineteen.

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

Dated: 15 June 2017

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