

Annual Report 2017/18

Citizens Advice Leighton-Linslade (CALL)



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.leightonlinsladedcab.org.uk

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Our People

1 April 2017 - 31 March 2018

Volunteers

Geoff Aitchison	4Hugh Underwood
Tony Bryant	Sunitha Verghis
Ian Carleton	Gareth Watkins
James Cheshire	Barry Werner
Liz Clinton	Caroline Whitelegge**
Maggie Davidson	Lindsey Wilkins
Jan Delamore	Amber Williams
Caroline Denyer*	Julie Halley
Theresa (Trixie) Dinn	
Courtney Duffin-Hall	
Yazmin Elliott	
Ken Ferguson	
Cheryl Gibbs	
Surjit Gida	
Zuleika Gilby	

Mary Gomm
Allan Green*
Mary Holland
Selima Hoque*
Harry Jacobs-Johnson
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
Jan Scobey
Sue Stott
Mick Syme
Adele Thompson
Dave Tubb
Sue Turbett
Edwina Turner

* Left during the year **Appointed to Trustee Board

Directors and Trustees

Chair	Eryl Hardman (from October 2017) Graham Dinn (resigned October 2017)
Treasurer and Company Secretary	Rosemary Carleton (until January 2018) Paul Targett
Other Directors	Caroline Whitelegge (from April 2017) Christopher Leaman Katharine Reedy Paul Targett Isabel Connolly (appointed 27 th September 2017)
In attendance (not Directors/Trustees)	David Bowater, Central Bedfordshire Council Karen Cursons, Leighton-Linslade Town Council Sarah Cursons, Leighton-Linslade Town Council Farzana Kharawala, Leighton-Linslade Town Council Brian Spurr, Central Bedfordshire Council

Bureau Staff

Chief Officer	Tabitha Park
Advice Services Manager	Karen Banfield
Training Supervisor	Lynn Graves
Money Adviser	Kate Cook
Money Adviser	Helen Ginty (left during the year)
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 Eryl Hardman

It is a pleasure to write the foreword for our 2017/18 Annual Report. Let me say that I'm delighted and privileged to have stepped into the role of Chair, following Graham Dinn's decision to retire from the board at last year's AGM. On behalf of the trustees, staff and volunteers, I'd like to thank Graham once more for his significant contribution to CALL and wish him and his wife a very happy retirement.

Citizens Advice Leighton-Linslade ("CALL") is an independent charity in Central Bedfordshire providing free, confidential advice to anyone that needs it. Through our 6 staff and 45 active volunteers, we offer advice on benefits, debt, housing, employment and other issues across Leighton-Linslade and surrounding areas. We help people find a way forward through the provision of advice and support and our research and campaigns. Our local client survey this year found that 98% of people rated their experience with us as good or very good, while 100% said they would recommend us and use us again.

Impact

An external Treasury approved model has enabled Citizens Advice to evidence the value we create through our advice provision and from working with volunteers. Using this model, we estimate that the value to our clients through income gained in benefits, debts written off and consumer problems resolved derived a benefit to individuals of £25 for every £1 invested in CALL. CALL is proud to deliver this benefit for clients, their families and to make a broader contribution to society.

Achievements

The successes we've seen over the past 12 months have been achieved despite the ongoing financial challenges and uncertainties we face. The board and management team have remained clearly focused on working with our key funders, exploring ways to work more efficiently, and seeking additional income streams. Due largely to successful grant funding applications and community fundraising, our deficit for the year was significantly reduced from our budget forecast, but we continue to call on our reserves. The board remains vigilant and is regularly reviewing how CALL can best meet the needs of the local community going forward given the financial landscape in which it operates.

With our community fundraising and the need to raise awareness of our charity status becoming increasingly important, we were delighted that so many local people joined us at our Magic of the Musicals concert in February 2018. The event raised the magnificent sum of £4,725, and our thanks go everyone who came along to support us, including the then Mayor of Leighton-Linslade, Councillor Sayed Rahman, as well as the Leighton-Linslade Gala Orchestra, the Grand Union Community Choir, and of course All Saints Church. We are also hugely grateful to the many local businesses and organisations who gave donations to support the event.

Our research and campaigning activity focused upon analysing trends in demand for advice and supporting national campaigns including work on Scam Awareness and engagement in Citizens Advice's national campaign on Universal Credit.

Trustees

I would like to take this opportunity to thank the following trustees who stepped down during the year; Rosemary Carleton and Chris Leaman. Rosemary retired from the role of Treasurer and Company Secretary and I wish to sincerely thank Rosemary and Chris for their hard work and commitment to CALL. Isabel Connolly and Paul Targett, two of

our existing trustees have moved into the treasurer and company secretary roles respectively, and we are currently recruiting additional trustees to ensure we continue to have a broad range of skills and experience on the board.

Recognition

I would like to place on record my sincere thanks to our staff, volunteers and trustees for their wholehearted commitment to providing the best possible service to our local community.

I would also like to thank Central Bedfordshire Council and Leighton-Linslade Town Council, as our primary funders, for their ongoing support and encouragement. I very much look forward to the year ahead.

Eryl Hardman
Chair of Trustees

i "All our impact". citizensadvice.org.uk

Chief Officer's Report

By Tabitha Park

This has been another busy year for CALL in which we saw 2,452 clients and advised on 10,227 different issues.

Although a change in the software used to record client interactions means that statistics are not entirely comparable with last year, our figures clearly show that we saw a significant increase in the number of issues our clients are seeking help with compared with last year. The main areas we advised on were benefits, and debt, and within benefits the main issues were again related to problems with disability benefits, namely Employment and Support Allowance (ESA) and Personal Independence Payment (PIP).

In terms of debt, we advised most frequently on Council Tax arrears, followed by Debt Relief Orders and credit card debts. We also advised many clients on housing, employment, relationship and consumer problems.

We were delighted to receive funding from Tesco through their 'Bags of Help' scheme, as well as through the Citizens Advice 'Research and Campaigns in a Box' fund. We are also extremely grateful to have received a grant from the Wixamtree Trust to support our Money Advice work.

We have continued to run our outreach service at Bassett Road surgery, and to offer an on-demand service at the Teenage Advice and Information Centre (TACTIC) in the town. In addition, we have worked closely with Central Bedfordshire Council and the mental health services team at Crombie House to take direct referrals where needed. We have been delighted that our arrangement with Moira Kennedy has allowed for free financial advice to our clients under the Money Plan project.

Our long-term relationship with Alison March of ASK Legal sadly came to an end in 2017/18 due to Alison's other commitments, and we thank her most sincerely for the fantastic pro-bono help she has offered to our clients over many years. We have been delighted that Natasha Khakhar at Deo Volente has been able to offer pro-bono family law appointments this year.

A long-standing and highly-valued member of our Money Advice team, Helen Ginty, left us this year to pursue a promotion in her other area of work. I would like to congratulate her and thank her for her huge contribution to the CALL team. We started the year with 41 advice-giving volunteers and ended it with 45. As always, our volunteer advisers do a huge amount of very valuable work (estimated at £267,000 for 2017/18) which is greatly appreciated by me as well as by our clients.

Our Clients' Views

As usual, this year we undertook our annual client survey and the results of this were as follows:

- In terms of overall satisfaction, 98% of people were either very happy or happy with our service.
- 100% said that they would use our service again
- 100% said that they would recommend the service
- 97% percent of those surveyed were either happy or very happy with our opening hours
- 77% were either happy or very happy with the length of the wait.
- 8% said that they had used our e-mail advice service, and 33% said that they would do so in future.

In terms of where the clients would have gone for help otherwise, 13% would have gone to the Council, 6% to the jobcentre, 13% to a family or friend, and 67% said that they didn't know.

The feedback on our Money Advice service was as follows:

- 100% of respondents said that the outcome had been either good or very good
- 100% said that their peace of mind had improved
- 75% said that their physical health had improved as a result
- Again 100% said that they would use the service again and that they would recommend us to others.

Some specific comments were:

'I don't know what I would have done without your help.'

'The Citizens Advice helped me throughout and I would highly recommend them. Very friendly and supportive all through a very difficult period of my life. I would like to thank your staff for helping me and trying to get my life back on track.'

'I just want to say it has been such a relief for myself and husband who is disabled, our finances have been sorted and we have a little more money to play with. It is great. Thank you so much CAB for your help.'

'I couldn't ask for more. I am very much happier now after Citizens Advice helped me through my financial problems.'

'I think the help you provide is a true lifeline and I am very grateful for your time and help.'

'From my darkest day to being able to feel the air on my face at the end of the tunnel. I have had nothing but praise for everyone at CAB Leighton Buzzard - especially Kate. I honestly can say she has changed my life. Thank you.'

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 (DRO) applications.

We have taken on 25 new clients during the year. The amount they owe ranges from £3,000 to £40,000 and they are aged anywhere from their 20s to their 80s. Many are lone parents living in rented accommodation, and most rely on some form of benefit, either as their sole income, or as a top up for low wages from part time work.

What they all have in common is the need for 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.

Over the year we have seen more and more clients who live in privately rented accommodation, with high rent that they struggle to pay. They often have to apply for Discretionary Housing Payments or ask friends and family to help, but if neither of these is possible they end up not paying other bills or relying increasingly on credit. As a result they build up more and more debt and their credit history is badly affected. If they try to move somewhere cheaper, this poor credit history means they may be asked to provide a larger deposit, pay more rent in advance or find a guarantor, all of which is extremely challenging for them. We continue to process many DROs, and over the past year around £200,000 of debts have been written off for our clients via this route. We now have the option of referring clients to the national Citizens Advice DRO Unit, however we still need to do a lot of preparation work before a referral, and it is not a suitable option for clients who need face to face advice, or whose situations require complex benefit and housing advice, as well as debt advice.

In our most recent client survey one of our Money Advice team clients said:

"CALL excelled in the support and help provided to us. Time taken to ensure accuracy of data provided to achieve the outcome needed and that we understood the process. The service is an essential need and the teams are proficient and professional with extensive knowledge. We couldn't have achieved what was needed without this help. Thank you sometimes does not express the strength of feeling for the support and outcome and time devoted to our case. Thank you Kate and colleagues".

Research and Campaigns

By Karen Banfield

There is a lot of activity that goes on in the background, both at national Citizens Advice office and in the local offices. This is all part of the research and campaigns work, which starts with information, gathered when clients seek advice on their problems and then is anonymously monitored to spot trends and emergence of particular problems. Local offices get involved in a variety of ways, sometimes taking part in a campaign that Citizens Advice runs nationally or doing their own local projects. At CALL, we have supported national campaigns by displaying materials, achieving local press coverage, and using social media to encourage people to check they are getting the best energy deal as well as raising awareness of scams.

Citizens Advice gave local offices the opportunity to take part in a project that had some funding available and CALL was fortunate to be able to participate in this 'Campaign in a Box'. The aim of this project was to research how mobile phone customers are treated if they experience problems with their phones shortly after purchase. One of our volunteers, Jill Latch, kindly agreed to help with this and we started by exploring who our clients might have bought phones from locally. We selected 10 companies which were up to 15 miles away as there were only two providers that were actually in Leighton Buzzard. Using the two scenarios provided, we did some mystery shopping over the telephone to discover how clients might be treated if they had a problem. We compiled a report of our findings, which showed that less than half of the providers understood consumer rights and upheld them straight away. Some providers gave an appropriate response for one call, but when rung a few weeks later with the second enquiry, they didn't give correct advice on the client's rights. Our conclusions were that mobile phone providers should improve the training they provide to their front line staff so that consumer rights are upheld and upheld consistently, whoever deals with the problem. National Citizens Advice will be receiving similar reports from other local offices around the country, so will have some good evidence to try and influence change.

I continue to attend the local networking meeting with other local offices in Bedfordshire and Hertfordshire. From one of these meetings, discussions began with the two other local offices covered by Central Bedfordshire Council and a joint meeting was arranged with the Council Tax department. National Citizens Advice had encouraged offices to work with their local council with a view to trying to get a Council Tax collection protocol implemented. Whilst we weren't able to get agreement to this, the meeting was nevertheless very useful to understand their way of working and raise some concerns we all shared. The relationship was therefore strengthened, giving an easier route to discussing problems arising in the future.

Training

By Lynn Graves

This year Citizens Advice introduced a new Client Management System, 'Casebook', to replace 'Petra'. Training in the early part of the year was concentrated on preparation of all staff and volunteers to 'go live' in September 2017. This involved all paid staff and some volunteers attending a one day course in Bedford. They were then able to offer training and ongoing support to our volunteers, who all attended a one day training session in house. Casebook has proved to be more reliable than Petra and easier to use.

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. 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.

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:

- Familiarisation with Cashflow (an online debt management plan that clients can use independently with our support)
- Advising clients with deficit financial statements
- Checking liability and minimising debt
- Prevention and Relief of Homelessness (Guest Speaker from Central Bedfordshire Council)
- Statutory provision for homelessness in Central Bedfordshire
- Benefits Awareness training (one day Citizens Advice course provided in house)
- Traffic Related Penalties and Enforcement (Guest speaker from Austin and Carnley)
- Ensuring we comply with the requirements of General Data Protection Regulations 2018

One priority for the coming year is training people to deal with Universal Credit applications and enquiries when it goes live in our area November 2018.

**Co Reg No:
05957866**

**REPORT OF THE DIRECTORS/TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2018
FOR
LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**GENERAL INFORMATION
for the Year Ended 31 March 2018**

DIRECTORS / TRUSTEES:

Ms I Connolly
Ms E W Hardman
Mr C J Leaman
Mrs K J Reedy
Mr P A Targett
Mrs C Whitelegge

COMPANY SECRETARY:

Mr P A Targett

REGISTERED OFFICE:

Bossard House
West Street
Leighton Buzzard
Bedfordshire
LU7 1DA

COMPANY REG NUMBER:

05957866 (England
and Wales)

CHARITY NUMBER:

1117337

INDEPENDENT EXAMINER:

D R Kerins FCCA
ECL Howard Watson
Smith LLP
Chartered Accountants
ECL House
Lake Street

Leighton Buzzard
Bedfordshire
LU7 1RT

BANK:

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

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 its registered charity number is 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 - (resigned 24 January 2018)
Ms I Connolly - (appointed 27 September 2017)
Mr G A Dinn - chair (resigned 27 September 2017)
Mrs E W Hardman - chair (appointed [as Chair] 18 October 2017)
Mr C J Leaman
Mrs K J Reedy
Mr P A Targett
Mrs C Whitelegge - (appointed 5 April 2017)

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 who had been the manager since January 2008 retired on 30 June 2017. He was replaced by Mrs Tabitha Park who was appointed Chief Officer on 3 July 2017.

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 2018 was 19.

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 Chief Officer and her 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 2017/2018 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. [Subsequently extended to 2019.] 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 provided a grant of £20,150 for 2017/18 which will increase annually to reflect inflation.

Aviva Community Fund

Last year we reported that we had been awarded £500 as a runner up following an application for £5,000 towards a digital project. We were then looking for other sources of funding to complement this, including the Co-op Community Fund.

Cooperative Community Fund

We were awarded £2,052 via the Coop Community Fund for providing wifi in the community training. Due to the previous Chief Officer at Leighton Linlade's illness and retirement, this project been delayed and so the funds have not been spent in 2017/18, except for a nominal £1 for some donated laptops. It is anticipated the funds will be spent in 2018/19.

Tesco Bags of Help Scheme

We were awarded £4,000 under the 'Tesco: Bags of Help' scheme in 2017/18. These funds are restricted funds to be spent within a year of 27 November 2017, the date of the grant offer letter. The project description in our application was as follows: 'Citizens Advice helps the people of Leighton Buzzard & local villages with advice regarding debt, homelessness, difficulties at work & welfare benefits'.

We are required to reference the Tesco grant in our account and in our annual report. We applied for funds to cover volunteer expenses, training costs, and running costs of the building. We have allocated 50% of the money to 2017/18 and 50% to 2018/19.

Research and Campaigns in a Box

We applied for and were awarded £3,000 from central Citizens Advice to undertake a project involving mobile phones. The only costs allocated to this were travel expenses to attend meetings associated with the project. This project was completed during the financial year. There are no further reporting requirements associated with it.

Financial Review

The accounts for the year ended 31 March 2018 are shown on the following pages.

For 2017/18 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 2018/19 has again been agreed at the same figure. The additional hours funding contributed £13,333 in this financial year and will continue at the same level for the coming financial year.

Leighton Linlade Town Council increased their grant to £20,150 to support the bureau and this will increase in future by reference to inflation, being £20,936 in 2018/19.

Some generous grants and donations and other income added £18,644 to our funds and bank interest added a further £1,190. The Fundraising team continued to organise various events which contributed £6,558 to net income. In addition, Tesco Plc awarded £4,000 under the 'Tesco Bags of Help' scheme which are treated as restricted funds and allocated between 2017/18 and 2018/19.

Expenditure in the year for the Bureau amounted to £121,038 a decrease of 0.02% on the previous year. Salary costs represent 80% of the Bureau's expenditure and increased by 0.2% over the previous year. Support costs decreased by 9.2% compared to the previous year.

This means we ended the year with a deficit on the General Fund for the year of £6,426 compared with a deficit of £13,171 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 2018 our total reserves of £98,020 represented over 9 months of planned expenditure. For the year to 31 March 2019, based on current projected levels of income and expenditure, we anticipate operating at a deficit in the region of £17,843. 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.

Ms E W Hardman
P A Targett

Chairperson
Hon. Treasurer

22 June 2018

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2018**

	Notes	<u>Unrestricted</u> Funds	<u>Restricted</u> Funds	TOTAL	2017
		£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds:					
Grants	6	98 288	-	98 288	90 300
Donations	6	7787	-	7787	6806
Voluntary income total		106 075	-	106 075	97 106
Activities for generating funds	6	6558	2000	8557	5495
Investment income: bank interest		1190	-	1190	1292
Other incoming resources	6	789		789	5865
Total Incoming Resources		114 612	2000	116 612	109 758
Resources Expended					
Charitable activities	7	120 439	2000	122 439	121 853
Governance costs	8	599	-	599	576
Total Resources Expended		121 038	2000	123 038	122 429
Net (Outgoing) Resources for the Year		(6426)	-	(6426)	(12 671)
Balance brought forward		103 946	500	104 446	117 117
Balances carried forward at 31 March 2018		97 520	500	98 020	104 446

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
31 March 2018

		31.03.18		31.03.17	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	9	-	-	-	-
CURRENT ASSETS					
Debtors	10	4,972		4,310	
Cash at bank and in hand		98,826		102,666	
		103,798		106,976	
CREDITORS					
Amounts falling due within one year	11	5,778		2,530	
NET CURRENT ASSETS			98,020		104,446
TOTAL ASSETS LESS CURRENT LIABILITIES					
			98,020		104,446
RESERVES					
Unrestricted funds:					
General reserve	13		97,520		103,946
Restricted Funds	13		500		500
			98,020		104,446

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2018.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2018 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 and of its surplus or deficit for 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 22 June 2018 and were signed on its behalf by:

Ms E W Hardman

P A Targett

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

For the Year ENDED 31 March 2018

1 STATUTORY INFORMATION

Leighton Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, restricted 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 Finance 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.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying for FRS 102 Section 1A.

3 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared on the going concern basis under the historical cost convention.

Going Concern

With the level of reserves held at 31 March 2018 and funding secured for Leighton Linslade & District VAB for 2018/9 it is appropriate to prepare the accounts on a going concern basis.

Incoming resources

Where amounts are 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.

Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

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.

Debtors

Debtors and prepayments are recognised at the settlement amount due or paid.

Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

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.

4 OPERATING (DEFICIT)

The operating (deficit) is stated after charging:

	31.03.18	31.03.17
	£	£
Depreciation - owned assets	-	-
Directors'/trustees' emoluments and other benefits etc.	-	-

No trustee received any emoluments or benefits during the year (2017: none). No trustees were paid travelling expenses (2017: none).

5 TAXATION

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

6 INCOMING RESOURCES

	31.03.18	31.3.17
	£	£
Grants		
Central Bedfordshire Council - cash grant aid	61,295	61,295
Central Bedfordshire Council - additional hours funding	13,333	13,333
Citizens Advice	3,510	672
Leighton Linlslade Town Council	20,150	15,000

98,288 90,300

Donations include £6,000 (2017: £6,000) from the Wixamtree Trust.

Activities for generating funds

The Fundraising Committee organised a number of events in the year including a successful "The Magic of Musicals" concert in February 2018.

Other incoming resources include participation in training programmes.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2018**

7 CHARITABLE ACTIVITIES

	31.03.18	31.03.17
	£	£
Staff costs		
Salaries	92,575	92,710
Social security costs	3,678	3,704
Pension costs	506	
	96,759	270
		96,684
Support costs		
Rent	7,500	7,500
Travel, training, telephone and information	9,253	9,817
Insurance, stationery, office expenses	6,810	6,099
Other overheads	2,117	1,753
	122,439	121,853

The average monthly number of employees during the period was 6 (2017: 6).

No employee earned in excess of £60,000 in the year (2017: none).

OTHER COSTS

- 8** Governance costs include AGM costs, trustee indemnity insurance, Accountant's Independent Examination and Companies House filing fee.

9 **TANGIBLE FIXED ASSETS**

	Office furniture & equipment £	Totals £
COST		
At 1 April 2017	16,165	16,165
At 31 March 2018	<u>16,165</u>	<u>16,165</u>
DEPRECIATION		
At 1 April 2017	16,165	16,165
Charge for year	-	-
At 31 March 2018	<u>16,165</u>	<u>16,165</u>
NET BOOK VALUE		
At 31 March 2018	<u>-</u>	<u>-</u>
At 31 March 2017	<u>-</u>	<u>-</u>

10 **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.03.18 £	31.03.17 £
Trade debtors	92	79
Prepayments and accrued income	4,880	4,231
	<u>4,972</u>	<u>4,310</u>

11 **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.03.18 £	31.03.17 £
Creditors and accrued charges	3,981	720
Taxation and social security	1,797	1,810
	<u>5,778</u>	<u>2,530</u>

12 **OPERATING LEASE
COMMITMENTS**

The following operating lease payments are committed to be paid

	31.03.18 £	31.03.17 £
Expiring:		
Within one year	4,045	1,875
Between one and five years	-	4,932
	<u>4,045</u>	<u>6,807</u>

13 **RESERVES**

	General reserve £	Restrict ed fund £	Totals £
Balance brought forward	103,946	500	104,446
(Deficit) for period	<u>(6,426)</u>	-	<u>(6,426)</u>
At 31 March 2018	<u>97,520</u>	<u>500</u>	<u>98,020</u>

Represented by:

Fixed assets

- - -

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2018 which are set out on pages six to eleven.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Net current assets	<u>97,520</u>	<u>500</u>	<u>98,020</u>
	<u>97,520</u>	<u>500</u>	<u>98,020</u>

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable 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
Bedfordshire
LU7 1RT

Dated 22nd June 2018



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We help people overcome their problems and campaign on big issues when their voices need to be heard.

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Leighton-Linslade and District Citizens Advice Bureau

Company Number 5957866

Registered Charity Number 1117337

www.leightonlinsladecab.org.uk

