

Annual Report 2018/19

Citizens Advice Leighton-Linslade (CALL)



Leighton-Linslade

Citizens Advice Leighton-Linslade

Bossard House
West Street
Leighton Buzzard
LU7 1DA

Administration line: 01525 374589

Opening hours for drop-in callers.

	Morning	Afternoon
Monday	10am to 1pm	4pm to 6.30pm
Tuesday	10am to 1pm	2pm to 4pm
Wednesday	10am to 1pm	2pm to 4pm
Thursday	10am to 1pm	2pm to 4pm
Friday	10am to 1pm	closed

Telephone advice line: 01525 373878

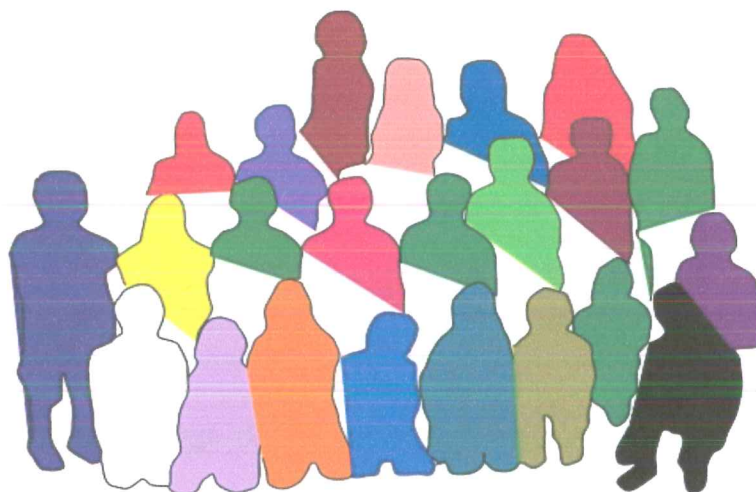
This service is available during the drop-in hours shown above.

Online advice: www.leightonlinsladecab.org.uk

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Our People



During the period 1st April 2018 and March 31st 2019 we had 56 people giving up their free time to volunteer at our Citizens Advice Office. 11 of those are longer volunteering for various reasons. We are currently recruiting for new volunteers and have a number being trained at the moment.

Our volunteers come from a range of backgrounds and communities and volunteer with us for a range reasons, including to:

- make a **positive impact on peoples' lives,**
- gain **new skills and knowledge** and build **experience** for employment
- use and develop **existing skills** in varied and rewarding roles
- improve **health, wellbeing, confidence and self-esteem**
- meet **new people** from a range of backgrounds and ages, and **make friends**
- get to know the local community and **give something back**
- experience **good training** and **support** and to feel part of a **team**

We are extremely grateful to have such a dedicated, knowledgeable and friendly team of volunteers.

Directors and Trustees 1 April 2018 – 31 March 2019		
Eryl Hardman	Chair	
Isabel Connolly	Treasurer	
Paul Targett	Secretary	
Katharine Reedy		
Caroline Whitelegge		
Chris Leaman		*left 20/06/18
Lynn Stuart		
Tara Willmott		

Staff 1 April 2018 – 31 March 2019		
Tabitha Park	Chief Officer	*left 07/03/19
Lukashwarie Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Kate Cook	Money Adviser	
Lynn Graves	Training Supervisor	
Melanie Harvey	Administrator	

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

This Annual Report covers the activities of Citizens Advice Leighton Linslade ("CALL"), an independent charity in Central Bedfordshire providing free, confidential advice to anyone that needs it. Through our 8 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.

2019 is a special year of celebration for Citizens Advice at a national level as it marks the 80th anniversary of our service. Since the very beginning, the service has been at the forefront of providing free, confidential, independent advice to anyone who needs it.

As part of this strong national network, we're proud that we've been helping people here in Leighton-Linslade for the last 43 years, and that our advice service has developed and grown over that time to meet the changing needs of the local community.

To give you an idea of the scale of our service, last year our team of volunteer advisers and staff helped more than 2,400 local people deal with their problems, - in fact nearly 11,000 separate issues, - and find a way forward. In our annual survey, 100% of clients surveyed said that they would recommend us and would use us again.

We're seeing our clients' problems are becoming more complex, often requiring more of our time and specialist advice, so the skill and dedication of our fantastic team here has never been more important, and I'd like to pay tribute to them all for their hard work and commitment.

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 more than £40 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. Thanks to successful funding applications we have obtained funding for debt advice and Universal Credit claims which has eliminated our deficit for the coming financial year. 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 "Last Night of the Proms" concert in March. The event raised the magnificent sum of £5,366, and our thanks go everyone who came along to support us, 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. We have also had great success in working with our Local Authority to change policy and guidelines to

benefit our more vulnerable clients and will continue this work as we move into the next financial year.

Chief Officer

I would like to take this opportunity to sincerely thank Tabitha Park who left us earlier this year to find new adventures with her husband in New Zealand. I also wish to introduce our new Chief Officer Kash Karimzandi who has been warmly welcomed by all since taking the role in February.

Recognition

In March of this year, I was very proud to welcome Her Royal Highness The Princess Royal, to CALL to see our work in action. During her visit she spent time with a number of our volunteers and staff, and met with a client who has used our debt service. HRH is patron of the National Association of Citizens Advice Bureaux, so we were particularly honoured that her visit took place during this 80th anniversary year. . The visit was attended by the Lord-Lieutenant of Bedfordshire, as well as the High Sheriff of Bedfordshire, the Chair of Central Bedfordshire Council, the Mayor of Leighton-Linslade and other distinguished guests.

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.

Chief Officer's Report

By Kash Karimzandi

This has been another busy year for CALL in which we saw 2415 clients and advised on 10,797 different issues.

Whilst the number of clients remains broadly similar to those of the previous financial year, 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 are 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 credit card debts and then Debt Relief Orders. We also advised many clients on housing, employment, relationship and consumer problems.

This year, we have received pro-rated funding from the Money Advice Service (MAS) from October 2018 to April 2019. We have now signed a contract for funding for the coming financial year with the Single Financial Guidance Body (SFGB who have taken over from MAS). The funding has allowed us to increase the hours of our debt caseworker to full time as well as take on another part time money adviser. At the moment, there is no indication as to whether or not the project will be renewed in April 2020.

We have also received a smaller amount of funding from the Help to Claim project which arises from a partnership between National Citizens Advice and the DWP. The funding has allowed us to take on a dedicated Universal Credit Adviser who, alongside our volunteer General Advisers, will support people who need help in claiming Universal

Credit and arranging for their first payment. At the moment there are no plans to renew this project in April 2020.

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. We have also recently given a presentation to the Women's Institute which was well received and resulted in a donation alongside some publicity for the services we offer. We also received a donation from Hockliffe Baptist Church for which we are immensely grateful.

We gave a presentation to Carers in Bedfordshire to help them understand what benefits are available to those with health problems as well as for their carers. We also ran a Scam Awareness Day in conjunction with our local branch of Barclays. One of our long-standing volunteers, Trixie and I spoke to Barclays customers about scams and how to avoid falling victim to them.

We continue to offer the services of a Family Law solicitor on an alternate weekly basis with Natasha Khakhar (of Duncan Lewis Solicitors) kindly offering this service pro bono. We are also fortunate to have an ad-hoc arrangement with a local criminal solicitor, David Backhouse (of Austin & Carnley Solicitors) who offers our clients advice pro bono at their office in the town centre.

In terms of our people, the previous Chief Officer, Tabitha Park, left us to pursue adventures abroad. I would like to congratulate her and thank her for her huge contribution to the CALL team. We've been fortunate enough to be joined by three new part-time staff members: Kariiane Wilson who joins us on as a Universal Credit Adviser; Adele Thomson previously a volunteer and now a trainee Money Adviser; and Karen Sims, a trainee Session Supervisor. I'd like to offer them a warm welcome to our existing team, which consists of 4 members of staff in addition to myself. Each member of our paid team is dedicated to doing their utmost to help and support clients as well as support our volunteers.

At the end of the financial year, we had 45 volunteers both advisers and support staff as well as 7 volunteer Trustee Board members, including three new trustees who joined us in 2018. Between them they contribute over 300 hours per week. This equates to a value of nearly £300,000 per annum. Our volunteers are the single biggest resource we have and I would like to thank them for all their hard work and commitment to our services as well as the principles of Citizens Advice Leighton Linlade – to offer free, independent, impartial and confidential advice to everyone in our local community and to make a positive difference to the policies and practices that affect them.

Key Statistics

Citizens Advice Leighton Linlade

03/04/2018

29/03/2019



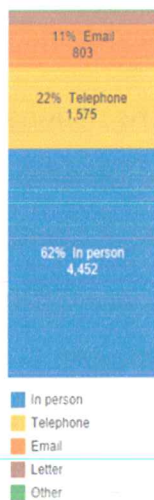
Summary

Clients	2,408
Quick client contacts	34
Issues	10,797
Activities	7,128
Cases	2,600

Outcomes

Income gain	£36,787
Re-imbursments, services, loans	£20
Debts written off	£99,316
Repayments rescheduled	£329

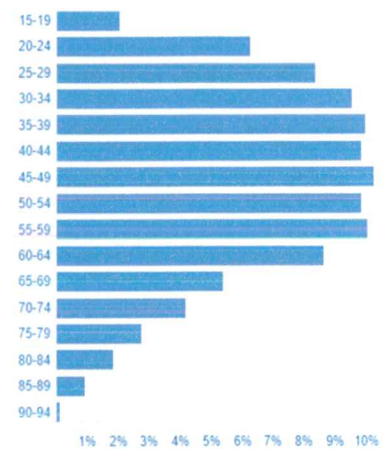
Channel (Client and third-party)



Issues

	Issues	Clients
Benefits & tax credits	3,705	1,042
Benefits Universal Credit	320	168
Consumer goods & services	301	158
Debt	2,145	425
Discrimination	33	26
Education	61	35
Employment	856	382
Financial services & capability	319	156
Health & community care	205	118
Housing	838	383
Immigration & asylum	86	48
Legal	343	215
Other	92	71
Relationships & family	887	423
Tax	135	93
Travel & transport	284	167
Utilities & communications	187	85
Grand Total	10,797	

Age



Top benefit issues



Gender



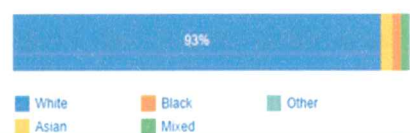
Top debt issues



Disability / Long-term health



Ethnicity



Research and Campaigns

By Karen Banfield

It's been another busy year for the office with client's difficulties often being more complex than in previous years. The Citizens Advice service has two aims, the first of which is to help clients deal with their problems as they arise. The second is to campaign for change where injustices occur. Where such issues are seen, local offices can send up short Evidence Forms to the national office, who can then see what injustices are occurring all over the country. The national Citizens Advice office then meets regularly with government departments and large organisations such as banks, to discuss with them the evidence they've received from all the local offices. They can then demonstrate where problems are wide-spread, to try and effect change.

Here at Leighton Linlade, we also take part in campaigns instigated by the national office, such as Scams Awareness, which was in June 2018. We put up posters and postcards in the waiting and interview rooms as well as using our website, Facebook and Twitter posts, to make as many people as possible, aware of the common types of scam that go around. I was lucky enough to have the help of volunteer Maggie Davidson, to help with this and she took the information postcards to doctors' surgeries to put up on their notice boards, to try and widen our reach. Unfortunately we still see clients who have fallen prey to scammers, and have helped them report these to Action Fraud. This however shows that the message still needs to broadcast further and so we will be taking part in the June 2019 campaign.

On a local level, we work very closely with our partners and have had meetings with Central Bedfordshire Council about their policies and procedures for collecting council tax. These meetings have allowed us to speak directly to those who can look at particular cases, when something isn't going well. Most recently, we noticed an enforcement agency had on two occasions, threatened to get arrest warrants for clients who were behind with their council tax. This is not part of the range of work that the

agents do, so they were making those statements to frighten clients into making unaffordable payments. As soon as we brought this to the council's attention, they got straight on to the enforcement agency to tell them to cease doing this.

One of the major changes to the welfare benefit system has been for the government to introduce Universal Credit. There are many issues to do with the claiming process that is new to both the Jobcentre, ourselves and claimants themselves. To this end, we have started having fortnightly meetings with our local Jobcentre to discuss emerging issues which has also strengthened our relationship to work closely on a case by case basis, often going with a client, to their office next door. They've then been able to help us get benefit problems sorted out quickly.

We continue to meet with the other local Citizens Advice offices for the Herts and Beds cluster group meetings, to look at local patterns and problems that we can continue to challenge on a local level.

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, where possible. We also help clients with bankruptcy and Debt Relief Order (DRO) applications. Over the past year around £100,000 of debts have been written off for our clients via DROs.

We have taken on 21 new casework clients during the year. The amount they owe ranges from £2,700 to £47,500 and they are aged anywhere from their 20s to their 70s. Almost all live in rented accommodation, with most in social housing.

All our casework clients need detailed, face to face support to deal with their finances, while they are coping with physical and mental health problems, addictions and bereavement. Often they have complex benefit issues which need resolving before we can move forward to identify a suitable debt solution. This work takes considerable time as we need to liaise with other agencies such as creditors, government departments, local authorities, community mental health teams and GPs.

While the complexity of client's problems continues to be a significant challenge, the impact of welfare reform, low wages and the uncertainties of working in the gig economy have led to more and more clients simply not having enough money to live on. Many of them rely on financial help from family and friends to pay for their essentials such as gas, electricity and food, which is not a sustainable situation and causes a huge amount of stress and anxiety. We are also referring more clients to foodbanks and other emergency support.

Since October 2018 we have received additional funding from the Money and Pensions Service (formerly the Money Advice Service), which means that Kate is now working full time and Adele Thomson has joined her as a Money Adviser on a part time basis. Kate is now supervising all debt advice provided by the volunteers, and we are closely monitored to ensure that we meet the targets set by the funder and the quality of advice we provide. This project is very challenging and we are receiving support from Citizens Advice to help us achieve the quality that the funder requires.

Our clients continue to give us wonderful feedback – in our most recent client survey one of our casework clients said:

“The assistance and advice given has actually turned a horrible situation into a positive one. Both myself (and my daughter’s) mental wellbeing has been hugely improved due to help with our financial situation. She is now half way through her degree and I have a job I love, and although finances are still tough I am managing and feel bright and positive about my future!”

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.

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, e learning and external courses. All our trainees also undertake the additional training to become accredited Debt Advisers.

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 training:

- Training and assessment to ensure that all staff, volunteers and trustees comply with the requirements of the General Data Protection Regulations 2018
- An induction programme for all trustees
- Compliance training following inclusion in the MASDAP project
- Keeping advisers updated about changes to Universal Credit
- Updating advisers about Employment, Relationship Breakdown and other Enquiry areas

Outside Speakers from the following organisations have attended staff meetings:

- Bedfordshire Wellbeing Service
- McMillan Welfare Rights Service
- Financial assessments for care costs in Central Bedfordshire
- England Illegal Money Lending Team

An Adviser's view

By Barbara McCarthy

Having retired after 33 years teaching, I was looking for a new challenge, something that was worthwhile and that would give me a sense of purpose. Volunteering at CALL fitted this bill perfectly. I thought I am fairly knowledgeable and worldly wise so how hard can it be?!!

It was when I was sat in with experienced advisers that I realised how wrong I was and how little I knew about so many things.

I was introduced to a whole new world of benefits, debt problems and solutions, employment and consumer rights, the hardships of renting, finding and keeping a roof over your head, civil and criminal law, not to mention family breakdowns, divorce and immigration. I began meeting real people with very real pressing problems in their lives.

Luckily, I could not have chosen a better bureau to learn about all these complexities in society and how to advise and help people deal with their many issues. From the outset everyone from the other volunteers, the session supervisors, the money and office teams were friendly, helpful, kind and patient. I always felt included and valued. I knew that if I was under pressure there was always help on hand and a cup of tea at the ready. My 'go to' phrase with clients who were asking me things I was unsure of was "I will go and consult our large data base in the office," because I know CALL is staffed by extremely knowledgeable people who are happy to pass on their skills.

So, 2 years later CALL is still a busy and vibrant place to work, I continue to enjoy volunteering, meeting and helping clients with their multitude of problems. I feel a real sense of achievement when I have helped a client succeed and they say "please can I see you again". Also, I feel I know a fraction more now than when I started.

Long may my volunteering and learning continue.

Our Clients' Views

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

- In terms of overall satisfaction 99% of clients were either very happy or happy with our service
- 100% of clients said they would use our service again
- 100% of clients would recommend Citizens Advice to others.
- 100% of clients were either very happy or happy with our opening hours
- 94% of clients were either very happy or happy with the length of wait to see an adviser.

Here are some of the comments we received:



Co Reg No: 05957866



**Leighton-Linslade and District Citizens
Advice Bureau**

Directors Report

and

Financial Statements for the Year ended

31st March 2019

Leighton-Linslade and District Citizens

Advice Bureau

General Information for the Year ended 31st March 2019

	Directors/Trustees	Joined	Left
Chair	Eryl Hardman	16/10/14	
Treasurer	Isabel Connolly	27/09/17	
Secretary	Paul Targett	17/07/14	
	Katharine Reedy	17/10/13	
	Caroline Whitelegge	05/04/17	
	Chris Leaman	19/10/17	01/05/18
	Lynn Stuart	16/01/19	
	Tara Willmott	24/10/18	

Company Secretary	Paul Targett
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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 LU7 1RT
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton Linslade and District Citizens Advice was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st 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 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 in West Street, Leighton Buzzard. Citizens Advice 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 people 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.

The Trustees have had regard to the guidance on the published by the Charities Commission on public benefit.

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:

- Ms E Hardman
- Ms I Connolly
- Mr P Targett
- Mrs K Reedy
- Mrs C Whitelegge
- Mr C Leaman
- Ms T Wilmott
- Ms L Stuart

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers. Mrs Tabitha Park was appointed Chief Officer on 3rd July 2017 and replaced by Mrs Lukashwarie Karimzandi on 7th March 2019.

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 31st March 2019 was 21.

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 office 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.

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linslade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding was maintained in 2018/2019 at the same level as the previous year for which the three LCAs are very grateful. In addition CBC provided a further £40,000 to be shared equally between the three LCAs to fund additional opening hours for. This was first granted in 2013 and was subsequently renewed so that the additional hours are currently funded to the end of the financial year 2019/20. It is unlikely that this will be renewed going forward. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

Leighton Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2018/19 was £20,936. These funds are unrestricted.

Money Advice Service

In October 2018, we were awarded funding from the Money Advice Service (MAS) to deliver debt advice. We received the sum of £24,047.83 on 1 March 2019 being the pro-rated sum for work delivered from October 2018 to the end of March 2019. These funds are restricted and the project will continue to be delivered until at least the end of March 2020 although the MAS has now been amalgamated into a new body known as the Money and Pensions Service (MAPS).

Help to Claim Project

The Help to Claim project is a joint partnership between the Department of Work and Pensions and National Citizens Advice to assist those clients who need support in applying for Universal Credit online. The project was initially called Universal Support until April 2019 when it was launched as Help to Claim. The project funds are restricted. The project's official start date was 1 April 2019 but we received early mobilisation funds of £5,859.22 in February 2019 as Universal Credit went live in our area in November 2018. We used those funds to cover the costs of staff and volunteers in delivering the project. In March 2019, we received £1,968.37 towards our setting up costs which was spent on staff and volunteer time spent in planning the delivery of the service from 1 April 2019 including outsourced IT costs.

Wixamtree Trust

We had £8,000 funding from Wixamtree this year to contribute towards the costs of money advice. Wixamtree are aware that we received further money advice funding from MAS, and confirmed that this didn't affect their decision about us keeping those funds. We will report to them on the use of this funding later this year.

Fundraising/Donations

We had a very successful third annual concert "Last Night of the Proms" in March 2019 which raised the magnificent sum of £5,323 (net of expenses) thanks to our hardworking fundraising team. Along with generous donations from various local organisations and individuals, this means we raised a total of £11,416.

Expenditure

Expenditure at CALL amounted to £136,450 which is a 10.9% increase from last year. This expenditure is in line with our increased income of £151,064 which is 29.5% increase from last year. The nature of restricted funding has required related expenditure according to the mandates of each project – for example, the MAS project

requirement of 1 full time and 1 part time money advisers where we had 2 part time money advisers prior to the project.

This means that we ended the year with a surplus of £14,616 this year compared to a deficit of £6,426 the previous year. This is much more favourable than the original forecast thanks to the income from the two projects, MAS and Help to Claim.

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 2019 our total reserves of £112,634 represented close to 10 months of planned expenditure. For the year to 31 March 2020, based on current projected levels of income and expenditure, we anticipate operating at a surplus in the region of £21,901. Whilst this is encouraging, this is by no means guaranteed so 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.



ERYL HARDMAN

CHAIR



ISABEL CONNOLLY

TREASURER

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2019

		<u>Unrestricted</u>	<u>Restricted</u>	<u>TOTAL</u>	<u>2018</u>
		<u>Funds</u>	<u>Funds</u>		
		£		£	£
	Notes				
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from generated funds:					
Grants	6	96,199	43,927	140,126	98,288
Donations	6	2,417	-	2,417	7,787
Voluntary income total		98,616	43,927	142,543	106,075
Activities for generating funds	6	6,388	-	6,388	8,558
Investment income: bank interest		1,235	-	1,235	1,190
Other incoming resources	6	900	-	900	789
Total Incoming Resources		<u>107,139</u>	<u>43,927</u>	<u>151,066</u>	<u>116,612</u>
Resources Expended					
Charitable activities	7	89,328	42,581	131,909	122,439
Governance costs	8	3,195	1,346	4,541	599
Total Resources Expended		<u>92,523</u>	<u>43,927</u>	<u>136,450</u>	<u>123,038</u>
Net Incoming/(Outgoing) Resources for the Year		<u>14,616</u>	<u>-</u>	<u>14,616</u>	<u>(6,426)</u>
Balance brought forward		97,520	500	98,020	104,446
Balances carried forward at 31 March 2019		<u>112,136</u>	<u>500</u>	<u>112,636</u>	<u>98,020</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

Company Registered Number 05957866

BALANCE SHEET

31 March 2019

	Notes	31.03.19		31.03.18	
		£	£	£	£
FIXED ASSETS					
Tangible assets	9	-	-	-	-
CURRENT ASSETS					
Debtors	10	3,206		4,972	
Cash at bank and in hand		<u>113,332</u>		<u>98,826</u>	
		116,538		103,798	
CREDITORS					
Amounts falling due within one year	11	<u>3,902</u>		<u>5,778</u>	
NET CURRENT ASSETS			112,636		98,020
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>112,636</u>		<u>98,020</u>
RESERVES					
Unrestricted funds:					
General reserve	13		112,136		97,520
Restricted Funds	13		500		500
			<u>112,636</u>		<u>98,020</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 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 on17 JULY..... 2019 and were signed on its behalf by:



Ms E W Hardman



I Connolly

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 March 2019

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 and the Charities Act 2011.

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 FRS102 Section 1A.

3 ACCOUNTING POLICES

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 2019 and funding secured for Leighton Linslade & District CAB for 2019/20 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

Operating leases

Rentals payable under operating leases are charged on a straight line basis over the term of the leases.

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2019**

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 surplus/(deficit) is stated after charging:	31.03.19	31.03.18
	£	£
Depreciation - owned assets	-	-
Directors'/trustees' emoluments and other benefits etc	-	-
Operating lease rental		
- Building	7,500	7,500
- Other	983	1,232

No trustee received any emoluments or benefits during the year (2018: none). No trustees were paid travelling expenses (2018: none).

5 TAXATION

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

6 INCOMING RESOURCES

	31.03.19	31.03.19	31.3.18
Grants	£	£	£
	Unrestricted	Restricted	
Central Bedfordshire Council - cash grant aid	61,295	-	61,295
Central Bedfordshire Council - additional hours funding	13,333	-	13,333
Leighton Linslade Town Council	20,936	-	20,150

Citizens Advice - Universal Support Early Mobilisation payment	-	5,859	-
Citizens Advice - Money Advice Service grant	-	24,048	-
Citizens Advice - Help to Claim grant	-	1,968	-
Wixamtree	-	8,000	-
Miscellaneous grants (non-repeating)	635	4,052	3,510
	<u>96,199</u>	<u>43,927</u>	<u>98,288</u>
Donations	<u>2,417</u>	<u>-</u>	<u>7,787</u>

Activities for generating funds

The Fundraising Committee organised a number of events in the year including a successful "Last Night of the Proms" concert in March 2019.

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 2019**

7 CHARITABLE ACTIVITIES

	31.03.19 £	31.03.19 £	31.03.18 £
	Unrestricted	Restricted	
Staff costs			
Salaries	68,679	31,498	92,575
Social security costs	3,184	1,460	3,678
Pension costs	863	396	506
	72,726	33,354	96,759
Support costs			
Rent	5,276	2,224	7,500
Travel, training and volunteer expenses	3,467	1,465	9,253
Insurance, stationery, telephone and other office expenses	7,032	5,190	6,810
Other overheads	827	348	2,117
	89,328	42,581	122,439

The average monthly number of employees during the period was 5 (2018: 6).

No employee earned in excess of £60,000 in the year (2018: none).

8 OTHER COSTS

Governance costs include AGM costs, trustee indemnity insurance, Accountant's Independent Examination and Companies House filing fee. The Independent examiner's fee for 2019 was £360 (2018: £360).

9 TANGIBLE FIXED ASSETS

	Office furniture & equipment £	Totals £
COST		
At 1 April 2018	16,165	16,165
	16,165	16,165
At 31 March 2019	16,165	16,165
DEPRECIATION		

At 1 April 2018	16,165	16,165
Charge for year	-	-
	<hr/>	<hr/>
At 31 March 2019	16,165	16,165
NET BOOK VALUE		
At 31 March 2019	<u>-</u>	<u>-</u>
At 31 March 2018	<u>-</u>	<u>-</u>
DEBTORS: AMOUNTS FALLING DUE WITHIN ONE		
10 YEAR		
	31.03.19	31.03.18
	£	£
Trade debtors	-	92
Prepayments and accrued income	3,206	4,880
	<hr/>	<hr/>
	<u>3,206</u>	<u>4,972</u>

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2019**

11 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.19	31.03.18
	£	£
Creditors and accrued charges	1,955	3,981
Taxation and social security	1,947	1,797
	<u>3,902</u>	<u>5,778</u>

12 OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid

	31.03.19	31.03.18
	£	£
Expiring:		
Within one year	1,875	4,045
Between one and five years	-	-
	<u>1,875</u>	<u>4,045</u>

13 RESERVES

	General reserve	Restricted fund	Totals
	£	£	£
Balance brought forward	97,520	500	98,020
Surplus for period	14,616	-	14,616
At 31 March 2018	<u>112,136</u>	<u>500</u>	<u>112,636</u>
Represented by:			
Fixed assets	-	-	-
Net current assets	112,136	500	112,636
	<u>112,136</u>	<u>500</u>	<u>112,636</u>

14 PENSION COSTS

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £1,259 (2018: £506). There were no liabilities outstanding (2018: £Nil) in relation to this pension plan.

15 RELATED PARTY TRANSACTIONS

There were no related party transactions which required disclosure.

Report of the Independent examiner to the Trustees of Leighton-Linslade and District Citizens Advice

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2019 which are set out on pages 28 to 36.

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.

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 19 July 2019



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk