



Leighton-Linslade

# Annual Report 2024-25

Citizens Advice Leighton-Linslade (CALL)



# Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

	Morning	Afternoon
Monday	10am to 1pm	2pm to 4pm
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

Online advice: [www.leightonlinsladecab.org.uk](http://www.leightonlinsladecab.org.uk)

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# Our People



During the period 1<sup>st</sup> April 2024 and 31<sup>st</sup> March 2025, we had around 40 people giving up their free time to volunteer as advisers at our Citizens Advice office and 12 people who volunteered as trustees.

Our volunteers come from a range of backgrounds and communities and volunteer with us for a range of 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 2024 – 31 March 2025		
Lynn Stuart	Chair	Joined 16/01/2019
Timothy Williams	Vice Chair, Company Secretary	Joined 12/08/2020
Douglas Leonard	Treasurer	Joined 10/11/2021
Tara Willmott	Secretary	Joined 24/10/2018
Cherie Hall (nee Cunningham)		Joined 12/08/2020
Felicity Milne		Joined 10/11/2021
Karina Burrowes		Joined 17/11/2022
Claire Olliffe		Joined 29/10/2024
Linda Dingley		Joined 29/1/2025
Kirsty Nash		Joined 29/1/2025
Len Ryder		Joined 29/1/2025
James Scutt		Joined 30/7/2025
Joanna Matthews		Joined 12/08/2020 Resigned 29/1/2025
Ramin Nassajpour Esfahani		Joined 11/8/2021 Resigned 31/7/2024
Iain Holloway-McLean		Joined 10/11/2021 Resigned 31/7/2024

Staff 1 April 2024 – 31 March 2025		
Kash Karimzandi	Chief Officer	
	Advice Services Manager	
	Training Supervisor	
	Trainee Session Supervisor	
	Money Adviser/Session Supervisor	
	Money Adviser	
	Administrative Officer	
	Money Advice Administrator	Resigned 19/8/2024

Independent Examiner
D R Kerins FCCA, Ad Valorem Accountancy Services Ltd 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN

## Bankers

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

# Chair's Report

Lynn Stuart

The work of the Trustee Board is to ensure the smooth running of Citizens Advice Leighton-Linslade at a strategic level, whilst working with the Chief Officer to relate this to the operation level. This year, our focus has been on looking forward and planning how we can grow to reach more people in our community. We are seeing clients with increasingly complicated issues that take a significant time to resolve. Our strategic plans have centred on expanding our services to meet this demand and ensure we are ready for the future.

Funding remains our greatest test, partly because our local, independent status is not always widely understood. Whilst we are proud to be a member of the National Citizens Advice network, we are a standalone charity responsible for raising the funds needed to run our services here in Leighton-Linslade. This makes the support we receive from funders like Leighton-Linslade Town Council and Central Bedfordshire Council absolutely vital, and we remain incredibly grateful to them. As demand for our help grows, so does the need to secure every pound to continue providing high-quality, independent advice to our community.

This year, our dedicated team tackled 9,617 distinct issues, a 12% increase on last year, demonstrating the rising demand for our help. More revealingly, the nature of this demand has changed. We are seeing a significant rise in multi-layered, complex cases, with the average client now requiring a number of separate appointments to navigate their challenges, up from just a single appointment a few years ago.

Our strength lies in our people. We now have 40 volunteers and have been delighted to welcome new trustees to our board: James Scutt, Kirsty Nash, Linda Dingle, Claire Olliffe, and Len Ryder. They bring with them a fantastic range of skills, including IT, conflict resolution, accounting, management, and valuable links to other organisations in the town. We also had to say a heartfelt goodbye and thank you to Jo Matthews for her dedicated service. My thanks go out to everyone in CALL whose dedication and hard work ensure we offer the best service possible to our community.

The Board benefits from the presence of our town's Mayor and local council representatives at our meetings, and we are fortunate to be able to call upon the specific expertise of Councillors David Bligh, Victoria Harvey, and Pat Carberry, who work with us on highlighting the broader issues which impact our community.

I am pleased to report that our office refurbishment is nearly complete. The main reason for this work was to improve the working conditions and experience for our

invaluable staff and volunteers, who support our clients in a number of ways. They provide advice and arrange appointments over the telephone, respond to emails, and hold face-to-face meetings. This improved environment will now allow us to house more advisers to meet the growing demand for our services. This vital project would not have been possible without the support of Councillors David Bligh and Victoria Harvey, who were instrumental in progressing the work with Central Bedfordshire Council.

To help us connect with more people, we have been improving our website and increasing our social media presence, and we are even exploring how AI might help us become more efficient.

Looking ahead, we face challenges from the changes happening within the national Citizens Advice organisation. We will need to adapt to ensure we can continue to provide the best possible service for Leighton-Linslade. I have no doubt that with the dedication of our staff, volunteers, and trustees, we will meet these challenges head-on.

Lynn Stuart

2025

# Chief Officer's Report

Kash Karimzandi

This financial year, 1 April 2024 to 31 March 2025, Citizens Advice Leighton Linlade has met a number of challenges including the continuing pressures of the Cost of Living, changes brought in by a change of Government and of course the ongoing complexities of living in a post-pandemic society. We've been fortunate enough to be able to refurbish our offices which allows us to increase our capacity to help people face to face whilst continuing to maintain our very popular telephone and email service with the minimum of disruption.

We have continued our recruitment drive to increase the number of volunteer advisers and during this year, we've been fortunate enough to have the help of 40 volunteers (not including our Trustees). The majority of them are fully trained General Advisers meaning that they can help any client with any issue, no matter how complex. This has meant that we've able to see 2,602 clients between 1 April 2024 and 31 March 2025 covering 9,617 separate issues. The number of clients is slightly higher to the number we saw in the last financial year which demonstrates the ongoing complexity of issues and the number of repeat visits required, particularly for very vulnerable clients.

Despite this, our client survey results continue to be above average and we also have positive responses to client feedback sought through our National membership organisation. This is due to diligence and hard work of our volunteer advisers and staff. They ensure that every client receives a high standard of advice by completing ongoing training and keeping up to date with the many changes in government regulation and practice.

You can see from the illustration of our statistics below that our main areas of enquiry are Benefits and Housing. This is a substantial change for this financial year due to enquiries relating to Housing increasing exponentially. Some of this is due to the difficulty in accessing social housing now that this system is wholly online. Local residents who are already struggling with the Cost of Living now face the rising costs of the Private Rented Sector and the lack of availability of suitable housing. We also continue to see a rise in the clients seeing advice on charitable support such as foodbanks and grants. This reflects the situation of many of our clients who are finding it impossible to budget where their bills and food exceed their income.

In terms of funding, we are very fortunate that both Central Bedfordshire Council and Leighton Linlade Town Council agreed to continue to provide the essential funding, which supports our core services, and allows us to remain open every working day to support our local community. We are tremendously grateful for their continued

support, particularly in these difficult times. This year is our last for receiving an extra grant from Central Bedfordshire Council alongside our sister offices in Dunstable and Mid-Bedfordshire. We have used the grant to recruit and train a new member of staff which we hope will help us deal with the rising demand and complexity we are seeing in the problems faced by our local community.

We also continue to receive funding from the Money Advice and Pensions Service which allows us to offer expert debt advice to residents of Leighton Linlade and the surrounding areas. Our two part time money advisers, Adele Thomson and Alka Saunders work hard to ensure that they keep abreast of the many developments in money advice as well as working with and supporting our volunteers to ensure we help as many clients as we can.

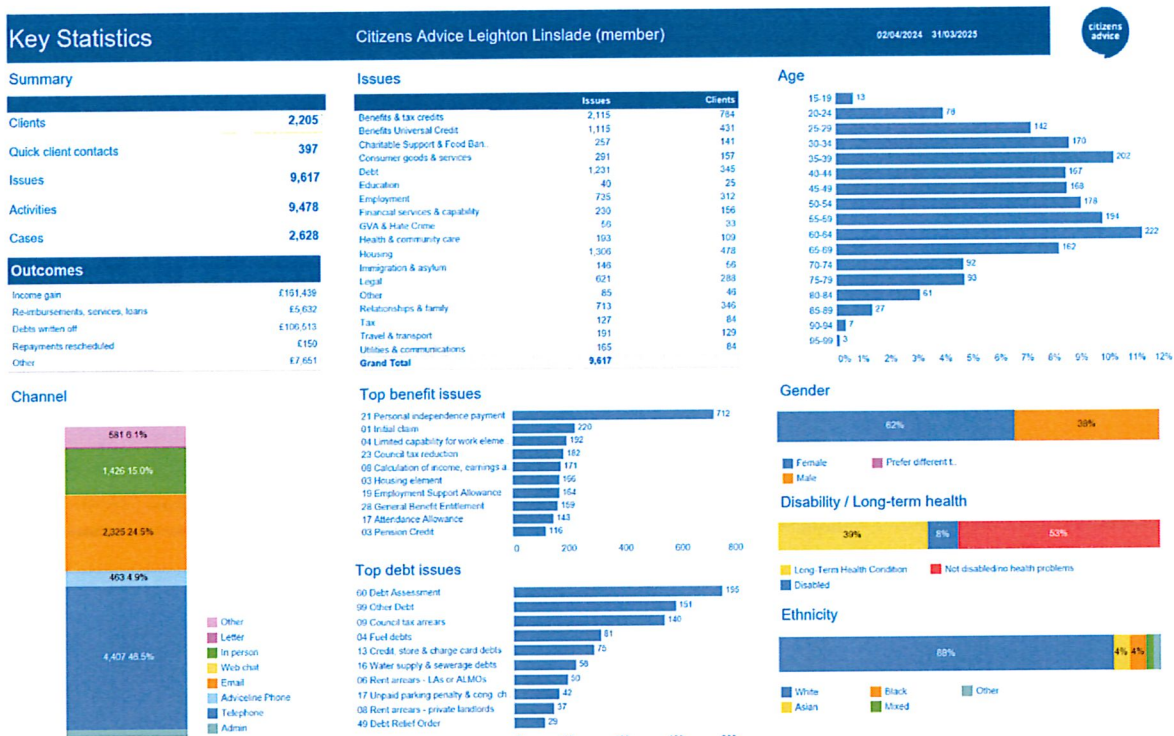
Our fundraising volunteer, Eva Jones has worked extremely hard to find grant opportunities with great success and her report attests to her value as a volunteer and the importance of the work she does. Without her tenacious fundraising, we would not have been able to push forward with the refurbishment and our improved service which will hope will reap dividends for our local community.

We are also very grateful for the number of generous individual donations, both regularly and as a one-off. Our volunteer Bookkeeper Yoke Ping Chin continues to help both me and our Trustee Treasurer, Doug Leonard to actively manage our funds in a way that provides the best value for money to our funders and I am very grateful to both of them for their continued help and support.

Our Advice Services Manager, Karen Banfield is also our Research and Campaigns Lead – she continues to work hard to address unfair policy and practice issues proactively both on a national and local level. Our social media partner, Chloe Peters at Jam on Toast continues to support us in raising awareness of our service and important issues that impact our community. We are very grateful to our partners at The Leighton Buzzard Observer, Bee Local and our local Councillors David Bligh, Victoria Harvey and Pat Carberry, all of whom have worked with us on highlighting the broader issues which impact our community. We're fortunate to be able to offer our clients pro-bono advice from local solicitor's firms' Duncan Lewis (Taryn Brandt) and Austin & Carnley (David Backhouse) who have continued to support our clients by telephone and email.

Sadly, we have had to say goodbye to one of our Trustees – Jo Matthews who gave her time and expertise generously to support our work. We have been fortunate to gain five new trustees this year who bring with them a wealth of experience and skills, in particular the ability to help us move forward both technologically and in terms of proving the impact of our work which has become a fundamental part of winning funding to future proof our service.

During this year we had 40 volunteers and 12 trustees who, between them, gave more than 280 hours a week of their time to help CALL support our local community. That time equates to a value of around £400,000 which represents great value for money both to our funders and to our local community. This clearly illustrates the significant contribution our volunteers make, and I would like to personally thank every volunteer (including each Trustee) for their hard work and commitment to Citizens Advice Leighton Linslade. Without them, we would not be able to offer free, independent, impartial, and confidential advice to anyone who needs it, whoever they are and whatever their issue.



# Research and Campaigns

Everyone knows that Citizens Advice can advise on a person's rights and talk through their options. What's less known, is that we are involved in campaigning for change. This is done on a national level with National Citizens Advice meeting with key decision makers from large organisations, including public bodies such as the Department of Work and Pensions. They feed in the experiences clients are faced with, when they seek advice from their local offices, on an anonymised basis. At CALL, we also do local campaigning, often around raising awareness of an issue.

As most people are finding, a lot of services are now dealt with online, but we are concerned that there are many that are digitally excluded. This can be for a variety of reasons, including health problems and not having had the opportunity to learn to use devices and how to navigate the internet. We noticed many of our appointments were being taken up with helping clients apply for social housing. This is often two separate online applications for urgent housing due to impending homelessness and to go on the housing register for long term affordable housing. Even applying for a blue badge to be allowed to park in a disabled space, is now an online only application. Whilst we are happy to help clients with such applications, there are many more people who don't get in touch with a Citizens Advice office and so struggle in how to deal with this kind of barrier. We have therefore raised our concerns with the local authority to ask that there are still ways that a person can be supported by the council, if an applicant isn't able to deal with the online application themselves or hasn't any help available.

One of the campaigns we've been running locally, has been through work that National Citizens Advice has been running, which is to raise awareness of gambling harm. The gambling industry spends a lot of money making their games and betting sites as enticing and engaging as possible, to try and maximise playing time, resulting in more money spent. Our message has been how easy it can be to get caught up in gambling, especially using sites on a mobile phone, which is then accessible day and night. For those affected, they are not alone, and there is a lot more support available than most people know about, through Gamble Aware. One client we helped had been gambling every day and spent on average over £800 per month. She risked eviction and so to help her recover from the situation she didn't want to be in, we rang the helpline together, who had a range of strategies from blocking software to support groups or one to one support.

The Government has wanted to streamline benefits for working age claimants for some time, and make Universal Credit the main benefit. This meant that those on the older 'legacy' benefits, were being told to make a claim for Universal Credit (UC) and if they

didn't do so by a deadline, their money would stop. At CALL we made sure that the advisers were fully briefed on the key aspects of this process, known as managed migration, and the particular help available. We publicised to clients how important it was to make a claim for UC once they got a notice and how we could support them through that process.

Another big change the Government brought in, was for to withdraw the Winter Fuel Payment (WFP) from all pensioners, except those that were on certain means-tested benefits, usually Pension Credit (PC). We therefore ran an extensive awareness campaign, to publicise that many people were entitled to PC, but not aware of it. If they were eligible, they could then still receive the WFP, which depending on their age was either worth £200 or £300. As well as the usual publicity as to how we could do calculations and help making claims, we ran a drop-in clinic and visited six different retirement complexes and gave talks on this and other benefits. We were then able to help some attendees make successful claims for PC, which not only gave them more money, but allowed them to still receive the Winter Fuel Payment.



# Money Advice

Money Advice Team -

The Money Advice team's role is to advise clients with debts. There are many clients who are unable to manage communication with creditors on their own. Often, they have additional issues such as physical and mental health problems, addictions including with gambling, or bereavement and concerns over safeguarding and domestic abuse. Many also have complex issues relating to benefits and housing which need to be resolved alongside advice on suitable debt solutions in order to help them to move forward.

Our debt work is funded by the Money Advice and Pensions Service via National Citizens Advice. Both volunteers and staff working within Money Advice are held to rigorous standards of quality and performance which are ultimately determined by the Financial Conduct Authority. We have received this funding for the last five years which enables us to employ the equivalent of one full time money adviser. Unfortunately, since September we have had no administrative support.

Those on low incomes and benefits continue to struggle to cover their essential expenditure, particularly with inflationary pressures, often leading them into debt. We continue to see energy debt, rent and Council Tax arrears as well as credit debt. Often our office advises clients to claim disability and health benefits, but the significant delays in assessing these claims along with other benefits applications such as discretionary housing payments and Council Tax Support claims, have an impact on how quickly a client's finances stabilise and appropriate debt solutions can be found. Clients with mental health issues find these delays particularly challenging and those with both physical and mental health issues may have to wait for a significant amount of time for healthcare treatment, impacting their ability to return to work. These factors all contribute to demand for our money advice service and we are grateful for the support of the volunteers which is absolutely vital in ensuring we can help clients in financial difficulty at the first point of contact.

In terms of the client profile of the Money Advice team, this year we have helped people aged between 31 and 80 years, with the highest amount of debt for one individual debt in excess of £52,000. The majority of these clients live in social housing although we have also dealt with a surprisingly high number of clients who are home owners, with or without mortgages. Of those in rented accommodation, some are not receiving full support with housing costs because the "bedroom tax" and/or non-dependant deductions. Clients who rent privately invariably pay significantly more due to the impact of the local housing allowance which often limits how much help they can receive from benefits. Frequently these clients are unable to move due to poor credit rating or

lack of funds for a deposit and rent in advance. Those clients with rent arrears find it difficult to join the social housing register which could otherwise enable them to reduce their rent costs. Over 90% of the clients we have helped have long-term health issues or disabilities. Of the remaining clients, half are supporting one or more family members who have significant health issues or disabilities. This causes serious consequences for their budgets with many of the clients who we have helped this year having deficit budgets, making it impossible for them to meet their ongoing essential expenditure. We have also helped some couples whose situations have been complicated by the crossover of sole and joint debts.

Our priority is to ensure any emergencies have been dealt with and then to maximise clients' income by checking they are receiving the correct benefits and advising them to apply for social tariffs for essential services where applicable. We also help them with budgeting, making suggestions about where savings in expenditure might be made and aim to help them regain control of their finances. Many of our clients who previously lacked the confidence to manage their financial situation have been empowered by the advice they have received to take control of their future finances with the aim of preventing them from accruing future debts.

Over the past year the Money Advice team has been successful in obtaining discretionary write-offs from creditors of more than £87,000, including write offs of Council Tax arrears and credit debts. After being advised by us, two of our clients obtained DROs, with debts totalling more than £24,000 written off by the process. We also helped clients to secure compensation payments totalling over £7,000. In addition, many of these clients received backdated benefits payments, some of which were substantial, often after we identified areas where they were not getting their full entitlement. We have helped clients facing court action and assisted a number of clients to agree affordable payment plans with creditors, thereby preventing further enforcement action.

Our office continues to assist Central Bedfordshire Council with the allocation of Household Support Vouchers which staff and volunteers are able to use to help some clients meet the cost of food and other essential items. On occasion we also make applications to the Fuel Bank Foundation for eligible clients who are experiencing fuel hardship.

As clients continue to struggle to manage their financial commitments, often also dealing with complex health and home lives, we anticipate continuing to see high numbers of clients in urgent need of debt advice. The valuable support of our volunteers to the Money Advice team ensures the success of the ongoing work with vulnerable members of our local community.

# Training

## Training Supervisor

We have welcomed six new volunteer advisers during the year, three of whom have completed their online training and are now advising clients. Most trainees take up to a year to achieve their Certificate in Generalist Advice work having undertaken approximately 250 hours of e-learning. Alongside this work, trainees 'shadow' trained advisers who unstintingly give their time and expertise to provide invaluable further learning.

The qualification is the equivalent of an NVQ Level 3 and is highly valued by any organisation involved in advice work. In addition, all our advisers undertake further training to achieve accreditation by the Money and Pensions Service to provide Debt advice. Volunteers need a high level of commitment and self-motivation to achieve the award of both certificates.

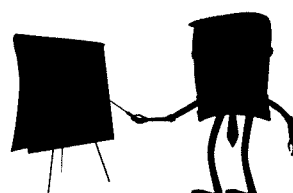
Ongoing training is provided for all volunteers and staff throughout the year. This has been accessed mainly through online Zoom meetings. The following training has been undertaken this year:

- Mental Health Awareness and Suicide Prevention
- Updating on changes to benefits, including migration to Universal Credit
- Improving quality of debt advice
- Changes to legal requirements regarding client consent
- Improving effectiveness of client Case records
- Compliance with Money & Pensions Service requirements
- Inclusive communication

Future plans include:

Further training to ensure provision of high-quality debt advice

- Dealing with difficult clients
- Maintaining up to date knowledge of all enquiry areas especially benefits and housing
- Scanning, uploading and storing documents
- Domestic abuse
- Compliance with mandatory training requirements



# Grant Applications and Fundraising

██████████ Fundraising Volunteer

We had a number of initiatives that we wished to fund during 2024-2025. I am pleased to report that we have managed to find funding for all of them.

## Financial Literacy Advice

To complement our existing money advice service, we want to provide early intervention through awareness-raising and training activities with a range of groups to help prevent and avert crises.

The Wixamtree Trust have very generously given us £10,000 towards this initiative which will continue throughout this coming year.

## Office Refurbishment

We wanted to improve our rather poor working environment, including new, adjustable office chairs and modify the office layout to maximise the space for confidential advice sessions.

We were very grateful to receive Ward Councillor Grants from David Bligh, Russell Goodchild, Emma Holland-Lindsay, Chris Leaman, Steve Owen and Kevin Pughe totalling £7,650.

The Gale Family Trust very kindly gave us £2,000 towards the project.

We also received a very substantial donation of £10,000 from a grant-giving trust that prefers to remain anonymous. The purchase and installation of the air-conditioner is ongoing. Some additional costs have arisen and we have managed to raise the additional funds required.

## Communications (print advertisements and social media posts)

It is important to ensure that our local community is aware of the service we offer and we do this through a number of channels including social media posts and print advertisements in publications such as Bee Local. We were very pleased to receive £1,000 from the Tesco Community Grants scheme towards this on-going initiative. Thank you to all those who voted for us at one of our local Tesco stores with blue tokens!

## Unrestricted Donations

We have been given a number of very generous donations which we are able to use for any purpose within our remit. These donations include:

Leighton Fun Runners Santa Run - £1,400

Town Mayor Annual Quiz - £1,390

Eggington Parish Council - £500 per year for three years.

Heath & Reach Parish Council - £300

Wing Singers - £300

Anonymous donor - £1,000

# An Adviser's View



A wave of relief washed over me when the email arrived saying that I could be a volunteer at Citizens Advice.

Years and years of nonstop education and exams are what I'm frequently used to tackling. A copious number of articles, textbooks and making sure to keep up with social activities were the main priorities while I was a second-year law student at the University of Surrey. However, an alarm bell started to ring in my head that the time to secure a placement was just around the corner and I would need to act fast. My initial encounter with Citizens Advice took place during my placement fair, where they presented the inspiring services that were provided to the community, the campaigns and the numerous benefits that this could instil within me when I returned for my final year.

Various law firms and different organisations were thrust at me which were all enticing in their own right. However, they simply did not resonate with me. I persevered with a feeling that I wanted to help give back to the community and broaden my perspective on the world by observing the challenges that people encounter which I might not be aware of. With a few swift emails being sent back and forth to Louise I was then promptly invited for an interview.

I felt delighted following the professional, yet comfortable meeting, in which Kash and Karen guided me through the interview process with ease. I was empowered by the fact that I could use abilities from my education, previous employment, and university, that I had not previously thought would be helpful in aiding others. It was enlightening to know that they could be used in a variety of ways I had not thought achievable.

Growth would be an understatement as to how my skills have developed at Citizens Advice. Frequently, I would hesitate to try asking questions, join activities, and even speak to people for fear of rejection or appearing unintelligent. While working here I have developed new abilities and a great deal of confidence. From speaking to clients directly on the phone and in person, dividing the e-learning into simpler components and learning to embrace the ability of being unsure in learning, as there are plentiful opportunities to meet clients and learn from the knowledgeable staff around you.

Both my professional and personal lives have undergone notable change. Dealing with clients on my own used to make me nervous, but these days it comes easily to me. This has strengthened my desire to pursue a career in a charitable aspect since I enjoy giving back to the community and challenging narratives that harm individuals. My greatest difficulty and achievement were getting over impostor syndrome about my capacity to handle work as challenging as people's personal circumstances, which I could not have done without the unwavering support of the CAB team.

## Our Clients' Views

National Citizens Advice undertook a client survey regarding Citizens Advice Leighton-Linslade and here are some of the comments we received.



The chap I spoke didn't know the answer to my question but went away to find it out and got back to me quickly. Very helpful and kept records open in case I needed to get back to you. Excellent service.

I was helped by your staff with warm heart and quick action. I can only thank you very much.

Citizens advice is an excellent service and the people are very helpful.

Please tell the Adviser how very lovely she was to me, and made completing the form for PIP so much easier.

Thank you all so much for your help, guidance and kindness to me over the last few weeks.

A huge thank you to our funders, who have helped us to provide the quality of service our clients expect and deserve.

We are extremely grateful.



**LEIGHTON - LINSLADE  
TOWN COUNCIL**



Co Reg No: 05957866



Leighton-Linslade and District Citizens

Advice Bureau

Directors Report

and

Financial Statements

for the Year ended 31<sup>st</sup> March 2025

# Leighton-Linslade and District Citizens Advice Bureau

General Information for the Year ended 31<sup>st</sup> March 2025

	Directors and Trustees	Joined	Resigned
Chair	Lynn Stuart	16/01/2019	
Vice Chair	Timothy Williams	12/08/2020	
Treasurer	Douglas Leonard	10/11/2021	
Trustee	Tara Willmott	24/10/2018	
Trustee	Cherie Hall	12/08/2020	
Trustee	Felicity Milne	10/11/2021	
Trustee	Karina Burrowes	17/11/2022	
Trustee	Claire Olliffe	29/10/2024	
Trustee	Linda Dingley	29/01/2025	
Trustee	Kirsty Nash	29/01/2025	
Trustee	Len Ryder	29/01/2025	
Trustee	James Scutt	30/07/2025	
Trustee	Joanna Matthews	12/08/2020	29/1/2025
Trustee	Ramin Nassajpour Esfahani	11/08/2021	31/7/2024
Trustee	Iain Holloway-McLean	10/11/2021	31/7/2024

Company Secretary	Timothy Williams
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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 Ad Valorem Accountancy Services Limited 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN
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Bank	CAF Bank Limited 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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### Company Status

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 5<sup>th</sup> October 2006 as a private company, limited by guarantee, and commenced operations on 1<sup>st</sup> 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 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.

The Trustees have had regard to the guidance 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 and up to the date of signature:

- Ms L Stuart
- Mr T Williams
- Ms T Wilmott
- Ms C Hall
- Mr D Leonard
- Ms F Milne
- Ms K Burrowes
- Ms C Olliffe – joined 29/10/2024
- Ms L Dingley – joined 29/1/2025
- Ms K Nash – joined 29/1/2025
- Mr L Ryder – joined 29/1/2025
- Mr J Scutt – joined 30/7/2025

## Directors and Trustees (continued)

- Ms J Matthews - resigned 29/1/2025
- Mr R Nassajpour Esfahani - resigned 31/7/2024
- Mr Iain Holloway-McLean - resigned 31/7/2024

## 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.

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<sup>st</sup> March 2025 was 18.

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 Association of Citizens Advice Bureaux.

## Independent Examiner

D R Kerins FCCA of Ad Valorem Accountancy Services Limited, 2 Manor Farm Court, Old Wolverton Road, Old Wolverton, Milton Keynes MK12 5NN.

## Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

# 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 Linlade 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 amounted to £116,786 in 2024/25. 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.

We have received a further tranche of the Increasing Capacity grant of £33,000 which we have used to recruit a new supervisor. Unfortunately, CBC have indicated that this grant will not be renewed for the year 2025/2026.

## 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 2024/25 was £28,604. These funds are unrestricted.

## Money Advice and Pensions Service

In October 2018, we were awarded funding from the Money Advice and Pensions Service to deliver debt advice. We received the sum of £51,230 in total during the financial year 2024/25 most of which was spent on salaries (including dedicated members of staff to deliver specialist debt advice) and training. These funds are restricted. We continue to provide the service in 2025/2026 and await confirmation of funding for the year 2026/2027.

## Financial Literacy Advice

We identified the need for proactive, early interventions arising from the ongoing financial challenges and growing disparity faced by society. We had hoped to fund a Financial Literacy Adviser post and received a very generous grant of £10,000 from the Wixamtree Trust towards funding this post. We used the funding to start a local initiative raising awareness in local schools, care homes and mental health facilities, including follow-up work as required. This initiative is ongoing with a number of activities scheduled throughout 2025/2026.

## Other Grants and Donations

During 2024/2025, we were very grateful to receive a number of grants and donations towards our running costs (from Central Bedfordshire Council, Leighton Linlade Town Council, Town Mayor Annual Quiz, Wing Singers, Leighton Fun Runners, some local Parish councils and individual donation) and other specific projects - the office refurbishment (including Central Bedfordshire Ward Councillor grants and the Gale Family Trust) and our communications strategy (Tesco).

## Expenditure

Expenditure at CALL amounted to £215,159 (2024 - £182,543) which is a 17.87% increase from last year. This increase in expenditure is largely due to the refurbishment costs incurred this year which were covered by grants mentioned above – see note 17 in Accounts below. Income at CALL rose to £251,189 (2024 - £227,455) which is a 10.43% increase from last year. This increase is largely due to funding for the refurbishment work which is ongoing into 2025/2026. The nature of restricted funding has required related expenditure according to the mandates of each project.

This means that we ended the year with a surplus of £36,030 this year compared to a surplus of £44,912 the previous year.

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 2025 our

total reserves of £250,022 represent close to 12 months of planned expenditure. We are yet to receive confirmation of the MaPs funding from Central Bedfordshire Council for the year 2026/2027. We continue to work with our partners to ensure that our commitments to our clients remains unchanged despite this uncertainty.

We also have a very active fundraising team including a Trustee and a dedicated volunteer who work very hard identifying additional sources of income and revenue generating activities. The fundraising volunteer has raised significant amounts of ad hoc funds and we are immensely grateful to her for her efforts.

### Independent Examiner

Ad Valorem Accountancy Services Limited has kindly agreed to continue as our Independent Examiner. We are indebted to them once again for their services which they have provided at a fee of £756 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.



Lynn Stuart  
Chair



Douglas Leonard  
Treasurer

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**Company Registered Number 05957866**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2025**

	Notes	31.03.25 Unrestricted Funds £	31.03.25 Restricted Funds £	31.03.25 Total Funds £	31.03.24 Total Funds £
<b>INCOME AND EXPENDITURE</b>					
<b>Income and endowments from:</b>					
Grants	6	169,010	62,230	231,240	211,766
Donations and legacies	6	11,735	-	11,735	9,099
Voluntary income total		180,745	62,230	242,975	220,865
Charitable activities	6	-	-	-	-
Investments		8,214	-	8,214	5,590
Other Income	6	-	-	-	1,000
<b>Total Incoming Resources</b>		<u>188,959</u>	<u>62,230</u>	<u>251,189</u>	<u>227,455</u>
<b>Expenditure on:</b>					
Charitable activities	7	162,089	51,230	213,319	181,116
Other costs	8	1,840	-	1,840	1,427
<b>Total Expenditure</b>		<u>163,929</u>	<u>51,230</u>	<u>215,159</u>	<u>182,543</u>
<b>Net Income/(Expenditure)</b>		25,030	11,000	36,030	44,912
<b>Transfer between funds</b>		-	-	-	-
Net movement of funds		25,030	11,000	36,030	44,912
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>		<u>213,492</u>	<u>500</u>	<u>213,992</u>	<u>169,080</u>
<b>Total funds carried forward</b>		<u>238,522</u>	<u>11,500</u>	<u>250,022</u>	<u>213,992</u>

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**Company Registered Number 05957866**  
**BALANCE SHEET**  
**As at 31 March 2025**

	Notes	31.3.2025		31.3.2024	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	9		-		-
<b>CURRENT ASSETS</b>					
Debtors	10	2,660		2,929	
Cash at bank and in hand		<u>255,889</u>		<u>219,013</u>	
		258,549		221,942	
<b>CREDITORS</b>					
Amounts falling due within one year	11	<u>8,527</u>		<u>7,950</u>	
<b>NET CURRENT ASSETS</b>			<u>250,022</u>		<u>213,992</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>250,022</u>		<u>213,992</u>
 <b>FUNDS OF THE CHARITY</b>					
Unrestricted funds:					
General reserve	13		238,522		213,492
Restricted Funds	13		<u>11,500</u>		<u>500</u>
			<u>250,022</u>		<u>213,992</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 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 11 September 2025 and were signed on its behalf by:



**L Stuart**



**D Leonard**

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025**

**1. COMPANY 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.

**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) issued in October 2019 - (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 FRS 102 Section 1A.

**3. PRINCIPAL ACCOUNTING POLICIES**

**(i) Basis of preparing the financial statements**

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

**(ii) Going concern**

With the level of reserves held at 31 March 2025 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2025/26 it is appropriate to prepare the accounts on a going concern basis.

**(iii) Incoming resources**

Where amounts are received for a particular period, the income is spread over that period. Apart from this, all other income is accounted for on a receivable basis.

**(iv) 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.

**(v) 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.

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025 (continued)**

**3. PRINCIPAL ACCOUNTING POLICIES continued**

**(vi) 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

**(vii) Debtors**

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

**(viii) 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.

**(ix) 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.

**(x) Volunteers' Time**

No income is recognised in respect to volunteers' time. During the year the Citizens Advice Bureau used 39 volunteers, none of whom received any remuneration or reimbursed expenses other than those incurred in the course of training and where claimed, for travelling costs.

**4. OPERATING SURPLUS/(DEFICIT)**

The operating surplus/(deficit) is stated after charging:

	<b>31.3.2025</b>	<b>31.3.2024</b>
	<b>£</b>	<b>£</b>
Depreciation - owned assets	===== -	===== -
Directors'/trustees' emoluments and other benefits	===== -	===== -

No trustee received any emoluments or benefits during the year (2024: none). No trustees were paid travelling expenses (2024: none).

**5. TAXATION**

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

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 March 2025 (continued)

**6. INCOMING RESOURCES**

	31.3.2025	31.3.2025	31.3.2025	31.3.2024
	£	£	£	£
	Unrestricted	Restricted	Total	Total
<b>Grants</b>				
Central Bedfordshire Council - annual grant	116,786	-	116,786	112,812
Central Bedfordshire Council - inspiring volunteers grant	-	-	-	1,000
Leighton Linslade Town Council	28,604	-	28,604	26,226
Citizens Advice - Money Advice and Pension Service grant	-	51,230	51,230	51,230
Citizens Advice - Household Support Administration grant	3,170	-	3,170	4,998
Citizens Advice - Cost of Living grant	-	-	-	15,000
Wixamtree – Financial Literacy Advice		10,000	10,000	-
Parish Council grants	800	-	800	-
Tesco – Publicity (2024 - Inspiring Volunteers)	-	1,000	1,000	500
Refurbishment grants	<u>19,650</u>	<u>-</u>	<u>19,650</u>	<u>-</u>
	<u>169,010</u>	<u>62,230</u>	<u>231,240</u>	<u>211,766</u>
			<u>11,735</u>	<u>9,099</u>

**Donations and Legacies**

**Charitable Activities**

There were no charitable activities for generating funds in the year.

**Other**

Other income includes participation in training programmes.

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025 (continued)**

**7. CHARITABLE ACTIVITIES**

	31.3.2025	31.3.2025	31.3.2025	31.3.2024
	£	£	£	£
	Unrestricted	Restricted	Total	Total
<b>Staff costs:</b>				
Salaries	114,469	39,934	154,403	142,954
Social security costs	4,582	2,874	7,456	5,984
Pension costs	<u>2,086</u>	<u>799</u>	<u>2,885</u>	<u>2,593</u>
	121,137	43,607	164,744	151,531
<b>Support costs:</b>				
Rent	5,838	1,662	7,500	7,500
Travel, training and volunteer expenses	2,188	623	2,811	1,314
IT and office equipment	1,327	377	1,704	1,682
Insurance, stationery, telephone and other office expenses	17,433	4,961	22,394	19,089
Refurbishment expenses	14,166	-	14,166	-
Other overheads	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>162,089</u>	<u>51,230</u>	<u>213,319</u>	<u>181,116</u>

The average monthly number of employees during the period was 7 (2024:7).

No employee earned in excess of £60,000 in the year (2024: none).

Trustees and key management personnel received total remuneration and benefits of £83,539 during the year (2024: £79,023).

**8. OTHER COSTS**

Other costs mainly comprise governance costs such as AGM costs, Trustee Indemnity Insurance, Accountant's Independent Examination fee and Companies House filing fee. The Accountant's Independent Examination fee for 2025 was £756 (2024: £720).

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025 (continued)**

**9. TANGIBLE FIXED ASSETS**

<b>Cost</b>	<b>Office furniture &amp; equipment £</b>	<b>Total £</b>
At 1 April 2024	<u>16,165</u>	<u>16,165</u>
At 31 March 2025	<u>16,165</u>	<u>16,165</u>
<b>Depreciation</b>		
At 1 April 2024	16,165	16,165
Charge for the year	<u>—</u>	<u>—</u>
At 31 March 2025	<u>16,165</u>	<u>16,165</u>
<b>Net Book Value</b>		
At 31 March 2025	<u>—</u>	<u>—</u>
At 31 March 2024	<u>—</u>	<u>—</u>

**10. DEBTORS**

	<b>31.3.2025 £</b>	<b>31.3.2024 £</b>
Trade debtors	—	—
Prepayments and accrued income	<u>2,660</u>	<u>2,929</u>
	<u>2,660</u>	<u>2,929</u>

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

	<b>31.3.2025 £</b>	<b>31.3.2024 £</b>
Creditors and accrued charges	3,420	4,903
Taxation and social security	5,107	3,047
Other creditors	<u>—</u>	<u>—</u>
	<u>8,527</u>	<u>7,950</u>

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025 (continued)**

**12. OPERATING LEASE COMMITMENTS**

The following operating lease commitments are committed to be paid:-

	31.3.2025	31.3.2024
	£	£
Property Lease	1,875	1,875
Photocopier	<u>563</u>	<u>1,529</u>

**13. MOVEMENT IN FUNDS**

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
<b>Restricted Funds</b>				
Aviva Community Fund	500	-	-	500
Citizens Advice - Money Advice and Pension Service grant	-	51,230	51,230	-
Wixamtree – Financial Literacy Advice	-	10,000	-	10,000
Tesco – Publicity	-	<u>1,000</u>	-	<u>1,000</u>
	<u>500</u>	<u>62,230</u>	<u>51,230</u>	<u>11,500</u>
<b>Unrestricted Funds</b>				
General Reserve	<u>213,492</u>	<u>188,959</u>	<u>163,929</u>	<u>238,522</u>
	<u>213,992</u>	<u>251,189</u>	<u>215,159</u>	<u>250,022</u>

**14. ANALYSIS OF FUNDS**

	Net debtors/ creditors £	Bank £	Totals £
Restricted Funds	-	11,500	11,500
Unrestricted Funds	<u>(5,867)</u>	<u>244,389</u>	<u>238,522</u>
At 31 March 2025	<u>(5,867)</u>	<u>255,889</u>	<u>250,022</u>
At 31 March 2024	<u>(5,021)</u>	<u>219,013</u>	<u>213,992</u>

**15. PENSION COSTS**

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £2,885 (2024: £2,593). There was a liability at 31 March 2025 of £934 (2024: £607) in relation to this pension plan.

**LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2025 (continued)**

**16. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the period (2024: £Nil) which require disclosure.

**17. OTHER COMMITMENTS**

Leighton-Linslade and District Citizens Advice Bureau (CALL) has an obligation under Paragraph 3(3) of the lease dated 11 October 1996 to “keep in good and substantial repair and condition the interior of the premises”. CALL has raised funds and undertaken part of that work during 2024/2025 which will be finished in 2025/2026.

## 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 2025 which are set out on pages 23-39.

### 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:

Ad Valorem Accountancy Services Limited  
2 Manor Farm Court  
Old Wolverton Road  
Old Wolverton  
Milton Keynes MK12 5NN

Dated.....19/9/25.....



Leighton-Linslade

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Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

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